

Your retirement checklist

With retirement on the horizon and your goals in sight, it's never been more important to stay the course. You can look to us to provide the resources and support you need.

With every year approaching retirement, your groundwork pays off. Our checklist can help you make sure you're doing everything you can as you near and enter retirement.

Save more.

- Try to make the maximum allowable contributions to your workplace retirement plan each year.** Workplace retirement plans can include a 401(k), 403(b), 457, SEP IRA, or SIMPLE IRA. You should also:
 - Contribute at least the minimum matching amount if offered
 - Make "catch-up" contributions to your workplace plan and/or Individual Retirement Account (IRA) beginning when you turn 50 years old
 - Add a portion of any bonus or salary increase to your workplace plan/IRA

- If your employer does not offer a retirement plan or if you maxed out contributions to your workplace plan, consider opening an IRA.**
 - You may still be eligible to contribute to a traditional or Roth IRA even if you have contributed to your workplace plan
 - Educate yourself about the different types of [IRAs](#) available to you
 - Not sure which IRA is right for you? Our [IRA Selection Tool](#) can help you decide.

- If you have changed jobs, consider your plan options.** [See how we can help.](#)
 - TD Ameritrade can help make the rollover process less painful. Our [Rollover Pocket Guide](#)* and TD Ameritrade representatives can help answer your questions and guide you through the rollover process. Call a TD Ameritrade representative today at 800-213-4583.

* Before rolling over a 401(k) to an IRA, be sure to consider your other choices, including keeping it with the former employer's plan, rolling it into a 401(k) at a new employer, or cashing out the account value keeping in mind that taking a lump sum distribution can have adverse tax consequences. Whatever you decide to do, be sure to consult with your tax advisor.

Invest with confidence.

- Estimate your expenses in retirement to determine how much you will need to cover them.**

- Reassess your future goals to adjust for any lifestyle changes and make sure you're still on track.**
 - Schedule a complimentary goal-planning session with a Financial Consultant. Together, you can define your goals for the future, and build a plan to help you achieve them.

- Allocate your investment portfolios based on your goals and risk tolerance.**
 - If you're looking for a little more guidance or don't have time to manage everything on your own, a professionally managed portfolio from TD Ameritrade Investment Management, LLC may be right for you. More of a DIY'er? Our [helpful videos](#) can guide you.

- Check that your plan is on track and rebalance your investments annually.**
 - Our [Retirement Calculator](#) can help you determine if you are on track

- A Roth IRA conversion may be right for you if you think your tax rate may be higher in retirement.**
 - Learn more about a [Roth conversion](#).

◀ Checklist continued from front.

Plan for income.

Develop a monthly budget to get an idea of how much income you will need to cover your expenses in retirement.

- What do you want out of retirement? Travel? Education? Part-time work? Everyone's vision is different and it's important to distinguish your core, must-have needs from your discretionary, "nice-to-have" goals.
- Use our [Income Planning worksheet](#) to understand your expenses in retirement and develop an income plan based on your needs

Estimate your Social Security payout and learn about different filing strategies that could help you maximize your payout.

- Taking your Social Security benefits at full retirement age isn't right for everyone. It might make sense to defer taking benefits (up to age 70½), which can result in a larger periodic payout the longer you wait.

Identify any additional sources of income, such as a pension or rental income.

Consider purchasing an [annuity](#) which could potentially provide guaranteed income* when you'll need it most.

- If you already have an annuity, our Annuity Specialists may be able to help you save money. Call or email an Annuity Specialist today at 800-347-7496 or annuities@tdameritrade.com

Make sure you have a large enough emergency cash fund to avoid depleting your retirement savings for unexpected expenses.

Questions?

Speak with your local Financial Consultant or call a TD Ameritrade representative today at **800-669-3900**.

TD Ameritrade does not provide tax advice. We suggest you consult with a tax-planning professional with regard to your personal circumstances.

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Information provided is for informational purposes only and is not a recommendation or endorsement of any specific strategy.

Annuities are long-term investments designed for retirement purposes. Withdrawals of taxable amounts are subject to income tax and, if taken prior to age 59½, a 10% federal tax penalty may apply. Early withdrawals may be subject to withdrawal charges. Optional riders are available at an additional cost. All guarantees are based on the claims paying ability of the insurer. An annuity is a tax-deferred investment. Holding an annuity in an IRA or other qualified account offers no additional tax benefit. Therefore, an annuity should be used to fund an IRA or qualified plan for annuity features other than tax deferral. Product features and availability vary by state. Restrictions and limitations may apply.

*All guarantees are based on the claims paying ability of the insuring company.

Advisory services are provided by TD Ameritrade Investment Management, LLC, a registered investment advisor. Brokerage services provided by TD Ameritrade, Inc. TD Ameritrade Investment Management provides discretionary advisory services for a fee. Risks applicable to any portfolio are those associated with its underlying securities. For more information, please see the [Disclosure Brochure \(ADV Part 2\)](#).

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