

Your retirement checklist

Financial planning isn't over once you've reached retirement.

It's important to stay on top of your investments and budget with more than yourself in mind. As time goes on, you may want to give yourself some added flexibility for unexpected expenses to potentially help your investments last—with enough left over for legacy considerations.

Create a personal paycheck.

- Estimate your Social Security payout and develop a filing strategy.**
 - Taking your Social Security benefits at full retirement age isn't right for everyone. You could receive a larger periodic payout by deferring your benefits (up to age 70½).
- Develop a withdrawal strategy designed to make your nest egg and retirement income last, while supplementing any income from dividends and interest.**
 - Use our [Income Planning worksheet](#) to understand your expenses in retirement and develop an income plan based on your needs
- Consider purchasing an [annuity](#), which could provide a foundation of guaranteed lifetime income (all guarantees are based on the claims paying ability of the insuring company).***
 - Call an Annuity Specialist today at **800-347-7496** or email us at annuities@tdameritrade.com to learn more about our annuity solutions
- Fixed income investments may also help you build steady retirement income.**
 - Our Fixed Income Specialists offer personal guidance and can help you determine how fixed income products can be used in a portfolio. Call one today at **877-883-2835**.

Monitor and adjust.

- Review your expenses and consider any possible changes in the future based on life events or other changes to your personal situation.**
- Make sure you are planning for a long enough retirement and are not depleting your savings too fast.**
 - Don't underestimate how long your retirement savings will last. Consider planning for a 20- to 30-year retirement
- Evaluate your Medicare choices particularly as you approach the normal eligibility age of 65.**
 - You may not need to pay a monthly premium for Medicare Part A (Hospital Insurance) coverage if you or your spouse paid Medicare taxes while working
 - If you don't sign up for the various parts of Medicare coverage when you are first eligible and then purchase the coverage at a later date, you could be hit with late enrollment penalties, resulting in higher premiums
 - Visit the official site for Medicare at medicare.gov for more information
- Consider moving to a lower-cost and/or low- or no-tax state to help protect your savings.**

◀ Checklist continued from front.

Manage your accounts.

- Once you turn 70½ years old, you may have to take required minimum distributions (RMD) from your retirement accounts.
 - Our [RMD Calculator](#) can help you estimate what your minimum withdrawal should be; you can withdraw more than the minimum if needed
 - Make sure you take any required distributions before April 1 of the year after you turn 70½, and before December 31 for all subsequent RMDs
- Consider consolidating your retirement accounts, which could make it easier to keep track of your assets, RMD requirements, and overall portfolio performance.
 - TD Ameritrade can help make the [rollover process](#) more manageable. As always, be sure you understand all the options available to you.
- Continue to rebalance and reallocate the investments in your portfolio to make sure they align with your needs and risk tolerance.
 - If you're looking for help, a professionally managed portfolio from TD Ameritrade Investment Management, LLC may be right for you

Prepare for the unexpected.

- Make sure your emergency fund is fully funded and easily accessible.
- Make a plan for healthcare and future long-term care/assisted living needs.
- Update any powers of attorney you may have.

Plan your legacy.

- Update your will and be sure to review it when necessary.
- Make or update an estate plan.
- Keep your beneficiary information for all your accounts updated.

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.

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.

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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