

How Well Are You Preparing?

- 1. I regularly save and invest for my retirement [401(k), 403(b), Individual retirement Accounts, Tax-Deferred Annuities, other] and will maximize these contributions?
- 2. I have made a plan to improve my own approach to saving and investing and am working with a professional financial advisor to secure my future.
- 3. I have requested my "Earnings and Benefit Estimate Statement" from Social Security (1-800-772-1213) and have verified the Social Security benefit amount I (and my spouse) can expect.
- 4. I have prepared or updated my will.
- 5. I have durable power of attorney and medical directives.
- 6. I have examined my insurance (health, life, disability, home, auto, long-term care) recently to know whether my coverage is adequate.
- 7. I have formed health-enhancing habits such as good diet, exercise, regular medical exams.
- 8. I have thought about where I want to live and what my housing needs might be when I am in my 60s, 70s and 80s.
- 9. I have taken steps to gather and organize my important documents and financial records, and have told my family members where these documents are located.
- 10. I am gathering information about some of the long-term care services and alternatives that might be available should I need assistance in caring for a frail parent or relative.
- 11. I have developed good friendships outside my family and workplace so that I will be better prepared to make the transition to a socially rewarding retirement.
- 12. I have developed interests in "causes" or projects (including things I can do alone or independently of others), eager for the day when I have more time.