

# Simple Tips to Make the Most of Your Retirement



# Your Retirement Ready Checklist

Retirement is meant to be a time of freedom, a time to discover the things you've always wanted to do and explore new passions. As you navigate this next phase, it's important to feel secure, confident and excited about what your retirement is going to look like. You probably know that finances are an important piece of your retirement plan, but here are some other important things to consider.







Photo submitted by **Ken** from **Washington**, valued annuity customer since **2006**.

## Living Necessities

Your living necessities include basic things like housing and food. Are you considering a move in retirement? Start thinking about where you are going to live and what expenses come with that living arrangement.



Think about where and how you want to live



Assess your ordinary living expenses



Will you need to account for rent or mortgage payments?



Will you have utility or maintenance expenses?



Think about your eating habits. Will they change in retirement?



Will your transportation needs change?

# Health Care

It's important to have all your health care information in one place. This includes your doctors, any prescriptions you need and your plan for the coverage you may need in the future.



Determine if your health care coverage will change



Create a list of your health care practitioners' contact information



Doctors, nurses, physical therapists, chiropractors, nutritionists, etc.



Gather all of your medical records



Schedule a comprehensive health screening



Find health care locations near you



Photo submitted by **Patricia** from **Florida**, valued annuity customer since **2012**.



Photo submitted by **Martin** from **California**, valued annuity customer since **2001**.

## Accounts And Documents

Think about all the things that will be important for you or your heirs to know. Have all your important documents in one place and share that location with someone you trust. This may include your will, passwords and important work documents.



Organize documents and resources related to your retirement income



Collect your will and trust records and distribute to your executor(s) and heir(s)



Store digital assets and valuable computer files - including important passwords



If you haven't retired yet, review your timeline and cessation plan with your employer



Establish a financial backup plan

# Social

Think about who you want to spend time with during retirement. Whether that means your family or an organization you care about.



Allocate extra time to spend with family



Have discussions with your spouse or partner about their retirement vision



Find ways to connect with and maintain your social circle



Who are the individuals and/or organizations that you can rely on for support in your retirement years?



Photo submitted by **Patricia** from **Nevada**, a valued annuity customer.



Photo submitted by **Philip** from **Washington**, valued annuity customer since **2018**.

## Self-Enrichment

During retirement, you get to do the things you love to do! What is going to make you happy during this time? Think about your hobbies and the things you want to accomplish. Having a list will help spark ideas on days that feel slow.

- ✓ If travel is on your bucket list, start planning your itineraries
- ✓ Think about ways to stay active
- ✓ Make a list of hobbies you would like to pursue
- ✓ Are there organizations you are passionate about? Now is a great time to identify volunteer opportunities
- ✓ Are there items you would like to get rid of or donate?







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