

## 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.





## 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?









# MassMutual Ascend

## Taking financial futures above and beyond

At MassMutual Ascend, we are committed to going above and beyond – so when it comes to your financial future, the impossible feels possible.

As a leading provider of annuities, the status quo isn't a status we ever want. We'll always be in pursuit of better.

Our "A++" rating by AM Best follows more than 40 consecutive years of an "A" or higher rating. This means you can have confidence knowing we'll be here when you need us. We are a wholly owned subsidiary of MassMutual, one of the largest life insurance companies in the U.S., founded in 1851.

And finally, everything we do is rooted in a culture of service. From our people to our technology, we strive to always provide you with what you need, when you need it so you can navigate your future with confidence.

---

**Learn more at [MassMutualAscend.com](https://MassMutualAscend.com).**

---





For use with contract forms P1020203NW, P1020212ID, ICC25-P1174525NW, P1138919NW, P1138919ID, ICC24-P1172524NW, P1088011NW, P1088011ID, P1088111NW, P1088111ID, ICC25-P1174925NW, ICC24-P1172024NW, ICC21-P1151621NW, P1074514NW, P1074514ID, P1470017NW, P1470017ID, ICC21-P1152021NW, ICC21-P1152121NW, ICC21-P1476721NW, P1140119NW, P1140119ID, P1140219NW, P1140219ID, P1146620NW, P1146620ID, P1110416NW, P1110416ID, ICC20-P1144420NW and ICC20-P1144420NW-NoMVA, ICC20-P1144520NW and ICC20-P1144520NW-NoMVA, ICC20-P1474420NW and ICC20-P1474420NW-NoMVA, P1134618NW, P1134618ID and P1134618ID-NoMVA, P1112916NW, P1112916ID, P1129918NW, P1129918ID and P1129918ID-NoMVA, ICC24-P1825224NW, ICC24-P1833624NW, ICC24-P1850824NW, ICC24-P1841724NW, ICC24-P1841624NW. Form numbers vary by state.

MassMutual Ascend<sup>SM</sup> is not an investment advisor and the information provided in this document is not investment advice. You should consult your investment professional for advice based on your personal circumstances and financial situation. This information is not intended or written to be used as legal or tax advice. You should seek advice on legal and tax questions based on your particular circumstances from an independent attorney or tax advisor.

**All guarantees based on the claims-paying ability of the issuing company.**

Products issued by MassMutual Ascend Life Insurance Company<sup>SM</sup> (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual).

This content does not apply in the state of New York.

**NOT A BANK OR CREDIT UNION DEPOSIT OR OBLIGATION • NOT FDIC OR NCUA-INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • MAY LOSE VALUE • NOT GUARANTEED BY ANY BANK OR CREDIT UNION**

