



## Retirement Readiness Checklist

Preparing for retirement is about more than just saving money. It's about understanding your plan, knowing your options, and taking steps to stay on track. Use this checklist as an educational guide to measure your progress.

**Important:** This checklist is for educational purposes only. It is not investment, tax, or legal advice. For personalized guidance, consult a licensed professional.

## 1. Savings & Contributions

- I know my current contribution rate.
- I'm aware of the IRS annual contribution limits.
- I contribute enough to receive my employer match (if offered).
- I understand the difference between Roth and Traditional contributions.

## 2. Investments & Plan Options

- I've reviewed the types of investment options available in my plan (stocks, bonds, stable value, money market, index, target date, balanced, etc.).
- I understand the potential risks and rewards of these different options.
- I know whether my plan includes target date or balanced funds.
- I understand the concept of diversification and why it matters.

## 3. Employer Benefits & Vesting

- I know my employer's matching policy.
- I understand my plan's vesting schedule.
- I know when I am fully vested in employer contributions.

A vertical bar with three colored segments: orange, blue, and grey.

**As your salary grows, increase your contribution percentage**

## 4. Fees & Costs

- I've reviewed my plan's fee disclosures.
- I understand how fees can impact long-term savings.

## 5. Withdrawal Rules & Access

- I know the rules around early withdrawals and potential penalties.
- I understand whether my plan allows loans and what that could mean for my balance.
- I know when I can begin required minimum distributions (RMDs).

## 6. Retirement Income Planning

- I have an estimate of how much income I may need in retirement.
- I've reviewed Social Security basics and how timing may impact benefits.
- I understand the role my retirement plan will play alongside other savings and income sources.

## 7. Beneficiaries & Estate Planning

- I've named beneficiaries for my retirement accounts.
- I've reviewed and updated my beneficiaries after major life events.
- I understand how retirement accounts fit into overall estate planning.

## 8. Next Steps

- I feel confident about the basics of my retirement plan.
- I know the right questions to bring to a licensed advisor.
- If I need help making choices, I know how to connect with a professional for guidance.

**Decide when you want to retire and  
estimate your income needs.**



## Disclosure

This checklist is for educational purposes only. It is not investment, tax, or legal advice. Participant Advisor is not a registered investment adviser, broker-dealer, or fiduciary. Please consult a licensed financial advisor, tax advisor, or attorney before making any financial decisions.



Ask Henri

## Have More Questions? Ask Henri.

Henri stands for *Helping Everyone Navigate Retirement Insights*. Henri is your educational guide — here to simplify complex retirement topics and point you toward the right resources.

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