



Retirement Plan Maintenance Check

A checklist you can use to help keep your finances on track.



QUESTIONS:	YES	NO
<i>I. COVERING CURRENT NEEDS</i>		
Does my retirement income match my expenses?	<input type="checkbox"/>	<input type="checkbox"/>
Is my retirement lifestyle too costly?	<input type="checkbox"/>	<input type="checkbox"/>
If "yes," how can I make it more affordable?		
Can I relocate?	<input type="checkbox"/>	<input type="checkbox"/>
Can I downsize?	<input type="checkbox"/>	<input type="checkbox"/>
Are there other places to cut expenses?	<input type="checkbox"/>	<input type="checkbox"/>
Are there ways to boost my income?	<input type="checkbox"/>	<input type="checkbox"/>
Can I work?	<input type="checkbox"/>	<input type="checkbox"/>
If I start a business, do I stand a good chance of succeeding without overextending my finances?	<input type="checkbox"/>	<input type="checkbox"/>
Are there other possibilities? <small>(If investment-related, be careful of potential risks.)</small>	<input type="checkbox"/>	<input type="checkbox"/>
<i>II. COVERING FUTURE NEEDS</i>		
Do I need a Medigap (Medicare supplement) insurance policy?	<input type="checkbox"/>	<input type="checkbox"/>
Do I have a plan for paying for Long Term Care? <small>(One possibility is Long Term Care insurance.)</small>	<input type="checkbox"/>	<input type="checkbox"/>





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QUESTIONS CONTINUED:	YES	NO
Do I have an emergency fund in place? (Experts suggest having at least 6 months worth of expenses available.)	<input type="checkbox"/>	<input type="checkbox"/>
If married... Are there financial provisions for a surviving spouse, or for me should I survive him or her? (Some examples include annuity payout, life insurance, and Social Security survivors' benefits.)	<input type="checkbox"/>	<input type="checkbox"/>
If single... Do I have a "backup person" to handle my financial affairs?	<input type="checkbox"/>	<input type="checkbox"/>
III. STILL WORRIED ABOUT RUNNING OUT OF MONEY?		
Have I looked into buying an annuity, either immediate or deferred? (Be cautious of excessive fees.)	<input type="checkbox"/>	<input type="checkbox"/>
Are there ways to tap into my home equity via refinancing, a reverse mortgage, or other means? (Be cautious of excessive fees.)	<input type="checkbox"/>	<input type="checkbox"/>

Disclaimer:

This questionnaire is meant to help you make a general assessment of your own retirement financial situation and not to tell you what to do. If you need help in making decisions on any of these matters, you are encouraged to seek professional advice.

