

# PRE-RETIREMENT CHECKLIST

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Welcome to the Evans Retirement Planning checklist. Securing a worry-free future starts with taking small, proactive steps. Check out the links provided to for more details. Let's get started!

## Craft a Retirement Vision

- ☐ Choose a target retirement date to begin the planning process.
- ☐ Create a list of your retirement goals.
- ☐ Estimate how your spending may change in retirement.
- ☐ Create a plan for maintaining health and living in retirement.
- ☐ Make a list of the non-financial benefits you receive from work.
- ☐ Consider the possibility of gradually transitioning into retirement.
- ☐ Create a plan for replacing social interaction in retirement.
- ☐ Estimate your life expectancy and total retirement period.

## Assess Your Current Situation

- ☐ Collect all relevant financial documents.
- ☐ Calculate your net worth.
- ☐ Review your total annual spending.
- ☐ Review current life and disability insurance coverage.
- ☐ List all your retirement income sources.

## Debt & Cash Flow

- ☐ List your debts and their interest rates.
- ☐ Pay off high-interest debt before retirement.
- ☐ Create a plan to manage any remaining debt during retirement.
- ☐ List large expected expenses during next 5 years.
- ☐ Set aside cash for an emergency fund.
- ☐ Measure fixed vs. variable expenses.
- ☐ Review the impact of inflation on your future retirement budget.
- ☐ Make a proactive plan to reduce expenses in retirement if required.

## Government Benefits

- ☐ Learn about the benefits of pension income.
- ☐ Sign into My Service Canada Account to access your CPP information.
- ☐ Evaluate the benefit of deferring CPP and/or OAS pensions.
- ☐ Review eligibility for Guaranteed Income Supplement.
- ☐ Estimate income from CPP and OAS.
- ☐ If deferring CPP/OAS, create a cash-flow plan while waiting.

# The Experience Of Retirement

**B Lingard**



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