VICTRIX
INVESTMENT ADVISORS

Pre-Retirement Checklist

Are you within a few years of retirement? The prospect of retirement is exciting but also a little scary as you move from a steady paycheck to living off your savings. We work with clients every day assisting them prepare for and successfully transition into retirement. We are registered fiduciary advisors who put your best interests first. We are compensated by a level fee, not commissions. Consequently, our advice is product-neutral and conflict-free. Moreover, we have the experience, credentials, and resources to provide what you need. And you will like our personal service as well.

Employer Benefits

☐	401(k) or 403(b)	
	☐	Leave with your soon-to-be-former employer?
	☐	Roll into an IRA?
	☐	Take a distribution?
☐	Pension	
	☐	Does the pension administrator have your current contact information?
	☐	Claim the benefit immediately upon retirement or wait?
	☐	Monthly annuity or lump-sum distribution?
	☐	Which annuity option is right for you?
☐	Stock options or restricted stock units?	
☐	Company stock in your company-sponsored retirement accounts?	
☐	Deferred compensation?	
☐	Retiree medical coverage?	
☐	Other benefits that you can continue at reduced group rates?	

Social Security

☐	When should you claim?
☐	When should your spouse claim?
☐	If currently single, were you married for at least 10 years or did your spouse die?
☐	Are you caring for a dependent parent?

Estate Documents

☐	Will?	
☐	Trust?	
	☐	Are your financial accounts and real estate titled to your trust(s)?
☐	Living Will?	
☐	Durable Power of Attorney?	
☐	Medical Power of Attorney?	
☐	Does your executor know and understand the role and know where the governing documents are?	

Retirement Income Sources

☐	401(k) or 403(b)	
☐	IRA	
	☐	Traditional IRA

	☐	SEP IRA
	☐	SIMPLE IRA
	☐	Roth
☐	Taxable brokerage account?	
☐	Stock held in certificate form? Stock held at Computershare?	
☐	Savings accounts, CDs, etc.?	
☐	Annuities?	
	☐	Immediate?
	☐	Fixed?
	☐	Variable?
	☐	Indexed?
☐	Investment real estate?	
☐	Intra-family or other private loans	
☐	Cash value in a life insurance policy?	
☐	Inheritance?	
☐	Income from working in retirement?	
☐	Collectibles?	
☐	Private Business	