



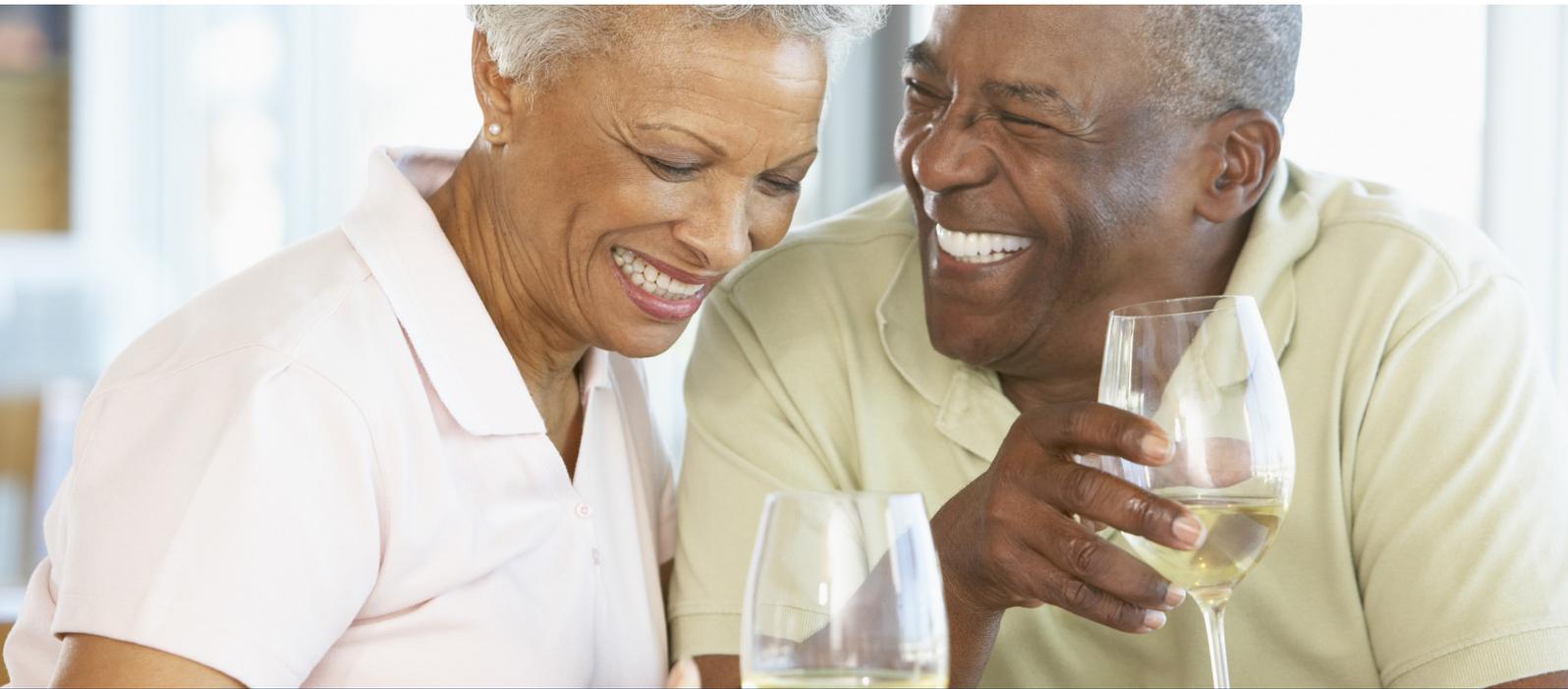
# CHECKLIST FOR WHEN YOUR RETIREMENT IS IN SIGHT

# WELCOME

**B**eing able to retire may be something that a lot of seniors look forward to, but it's also something that requires much planning. Although many retirees report living comfortable lives, there are just as many who wish that they had done more planning during the months or years before their retirement. Being able to retire means having enough money saved to not only cover the costs of living, but also to actually enjoy life without having to work or rely on government assistance. This is very possible, but it is easier said than done if you're planning on being retired in the next year.

**H**ere are just a few things you should be doing if you plan to be retired in the next couple of years.





## HAVE A REALISTIC GOAL

PEOPLE GENERALLY PLAN FOR RETIREMENT AT LEAST FIVE YEARS IN ADVANCE, SO BY NOW YOU SHOULD HAVE A GOAL IN MIND.

You should have a tentative date in place, and you should know how much money you have to set aside. If you are soon approaching your target retirement date, take a look at what you have and what you need to save so that you can adjust your goals accordingly, making sure that your plan is still realistic.

## ESTIMATE ALL OF YOUR RETIREMENT INCOME

ONCE AGAIN, YOU SHOULD HAVE A DECENT PICTURE OF YOUR EXPECTED INCOME, BUT NOW THAT IT'S CLOSER TO YOUR RETIREMENT DATE IT'S TIME TO LOOK AT IT AGAIN.

Consider all the investments you've made, the amount of money you will be receiving from guaranteed sources like Social Security and anything you will receive from pensions and annuities. Would you consider finding a part-time job if your income isn't where you want it to be?





# CONSIDER YOUR LONGEVITY

It has been reported that a 65-year-old couple has a 45 percent chance – that’s almost 50-50 – that one of them will survive to age 90.<sup>1</sup> That kind of longevity may sound like good news, but it also comes with the reality that health care costs are on the rise. If you don’t have adequate health care coverage, all of your savings and income could go towards simply staying healthy. It’s always better to assume that you’re going to be around for a long time, so consider funding for long-term care insurance and including an annuity in your portfolio to provide you with lifetime guaranteed income to help you enjoy the last few years of your potentially long life.

 GUARDIAN<sup>®</sup>  
MY RETIREMENT WALK™



[WWW.MYRETIREMENTWALK.COM](http://WWW.MYRETIREMENTWALK.COM)

1 Risky Business: Living Longer Without Income for Life. American Academy of Actuaries. June 2013

This material is intended to potentially assist you in planning for your future. This material is not intended to provide legal, tax, or investment advice. Please note that individual situations can vary, and you should consult your tax, investment or legal advisor for guidance and information specific to your situation. The Guardian Life Insurance Company of America (Guardian), 7 Hanover Square, New York, NY 10004-4025, is not responsible for the consequences of any decisions or actions taken in reliance upon or as a result of the information provided by this material.

2015-2225 Exp 02/17