

PRE-RETIREMENT CHECKLIST

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 long-term care 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 attached 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 plans.
- Sign into My Service Canada Account to access your CPP information.
- Evaluate the benefits 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

Didier Musso



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