

Annual Retirement Checklist

A practical yearly review of retirement planning tasks. Check each item as you go. This is not a retirement-readiness score.

Review date: _____ Next review: _____

Savings and contributions

Task	Done	To do	N/A
Review retirement account balances	☐	☐	☐
Review employee contribution rate	☐	☐	☐
Check employer match eligibility	☐	☐	☐
Review IRA contributions and eligibility	☐	☐	☐

Investments and costs

Task	Done	To do	N/A
Review asset allocation and time horizon	☐	☐	☐
Review diversification	☐	☐	☐
Check investment and account fees	☐	☐	☐
Consider rebalancing needs	☐	☐	☐

Benefits and account details

Task	Done	To do	N/A
Review Social Security earnings and estimates	☐	☐	☐
Review pension or employer benefit statements	☐	☐	☐
Check beneficiaries	☐	☐	☐
Review contact details and account access	☐	☐	☐

Financial resilience

Task	Done	To do	N/A
Review emergency savings	☐	☐	☐
Review high-interest debt	☐	☐	☐
Review insurance coverage	☐	☐	☐
Review tax and withdrawal considerations	☐	☐	☐

Goals and next steps

Task	Done	To do	N/A
Revisit retirement age and lifestyle	[]	[]	[]
Review spending assumptions	[]	[]	[]
List professional advice questions	[]	[]	[]
Set next annual review date	[]	[]	[]

My top three actions for the next 12 months

1. _____

Target date: _____

2. _____

Target date: _____

3. _____

Target date: _____

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