

# Planning Secure Retirement

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- Make a commitment to actively plan for your retirement, sit down with your spouse, set a target date and initiate the steps.
  - Identify where you are today, your assets and your liabilities.
  - Recognize the importance of rigorous saving in your pre-retirement years.
  - Make your pre-tax retirement savings vehicles your number one priority.
  - Make an effort to reach retirement relatively free of debt.
  - Learn your Social Security benefits and get an estimate of your monthly benefits.
  - Know your pension benefits and work to understand what you can expect.
  - Investigate your health insurance needs at retirement, the costs and coverage levels.
  - Calculate your post-retirement cost of living with a provision for inflation.
  - Calculate a post-retirement income statement, listing estimated sources of income.
  - Estimate the value of your investment portfolio at retirement.
  - Work to educate yourself on important retirement planning considerations, investment choices, tax effects, and pension options.
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