

Integrated Retirement Planning checklist

Flexible retirement strategies include both insurance products and traditional investments to provide a good opportunity for individuals to enjoy retirement success and make for a more effective combination of retirement income. Fill out each category's checklist below to ensure that you have a flexible strategy.

Lifestyle

Objective: I want to have \$ _____ available per month after expenses.

Duration: 30+ years

Mortgage/Rent	\$ _____
Utilities	\$ _____
Credit debt	\$ _____
Groceries	\$ _____
Car payment	\$ _____
Traveling	\$ _____
Other	\$ _____
Total	\$ _____

Liquidity

Objective: I want access to my savings for contingencies.

Duration: 30+ years

Bank	\$ _____
Investment account	\$ _____
Misc.	\$ _____
Total	\$ _____

Longevity

Objective: I want my money to last throughout retirement.

Duration: 30+ years

Annuities	\$ _____
Pension	\$ _____
Social Security	\$ _____
401(K), 403(b), IRA	\$ _____
Total	\$ _____

Legacy

Objective: I want to leave some money behind for loved ones.

Duration: At death

Permanent life insurance	\$ _____
Term life insurance	\$ _____
Property	\$ _____
Total	\$ _____

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