# The Pre-Retirement Checklist HOW PREPARED ARE YOU? Getting ready for retirement? Before you can cross that bridge, you’ll need to cross some important items off your to-do list. But thanks to our work together, you might be more prepared than you think! This handy checklist of ten crucial steps can help you visualize how far you’ve come.

### To measure your progress toward retirement preparation, check off your “Done” items form the list below.

Retirement BudgetRetirement Budget Complete!   
Understand what your income will be, and how you can confidently spend the money you have accumulated for retirement.

Emergency SavingsEmergency Savings Complete!   
Prepare for emergencies by saving at least 3 months’ living expenses and have that money easily available to you.

Tax StrategyTax Strategy Complete!   
Have a sound tax strategy to guide you through the process of spending money from both taxable and tax-deferred accounts.

Lifestyle & LocationLifestyle & Location Complete!   
Consider where you’ll live, both short- and long-term. Have a plan for funding a move and understand the timing involved.

401k Strategy401k Strategy Complete!   
Have a strategy for your 401(k) plan and determine the best time for you to access the money, based on your goals.**1**

Bucket ListBucket List Complete!   
Write down your personal goals for your retirement years. Explore your dreams, priorities, and values.

Extended CareExtended Care Complete!   
Make arrangements in the event that you or a loved one encounters a health issue requiring full-time care.

Estate StrategyEstate Strategy Complete!   
Develop an estate approach that includes how you want your assets to be allocated, and who will handle your estate.

Health InsuranceHealth Insurance Complete!   
Understand your options with Medicare and define a strategy for covering health care expenses for the long haul.

Social Security StrategySocial Security Strategy Complete!   
Have a sound tax strategy to guide you through the process of spending money from both taxable and tax-deferred accounts.

**NOT QUITE READY?**

If you’re not as prepared for retirement as you’d like to be, just reach out. Together, we can fine-tune these strategies so you can finish your checklist and get started on that bucket list.

Kind Regards,

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**1. Distributions from 401(k) plans and most other employer-sponsored retirement plans are taxed as ordinary income and, if taken before age 59½, may be subject to a 10% federal income tax penalty. Generally, once you reach age 72, you must begin taking required minimum distributions.**