

Insider guide to retirement and investments

Overview: Thoughtful retirement planning and investment management can completely alter your future. Use this guide as a yearly checklist to help guide you through the process and check your progress.



Yearly financial checklists

Investments

- ☐ You plan on staying in your home 10+ years
- ☐ You want consistent payments
- ☐ You want to make your financial planning easier

Retirement Strategy

- ☐ Max 401(k) contributions
- ☐ Max IRA contributions
- ☐ Utilize any catch-up contributions
- ☐ Determine Roth IRA conversion scenarios
- ☐ Take required minimum distributions
- ☐ Review potential Social Security benefits

Taxes

- ☐ Check in with a tax or legal professional
- ☐ Review expenses or deductions from the year
- ☐ Review realized and unrealized gains and losses
- ☐ Look over your tax plan
- ☐ Review any property sales
- ☐ Look back at any tax loss carryforward

Insurance

- ☐ Ensure policies and beneficiaries are up to date
- ☐ Review life insurance policies
- ☐ Review health insurance coverage
- ☐ Review HSA contributions
- ☐ Spend remaining FSA balance
- ☐ Review Medicare options (if applicable)



Insider Scoop:

"We encourage everyone to review your financial goals, optimize tax strategies, and make informed decisions for your financial well-being on a yearly basis. By taking proactive steps, you'll be better positioned for long-term success."

– Nicholas Hamilton

National Manager and Financial Consultant | Alliant Retirement and Investment Services

Important birthdays and events

Life Events

Evaluate any significant life changes in the last year

- ☐ Marital status
- ☐ Moving
- ☐ Changing jobs
- ☐ Buying a home
- ☐ Starting a business
- ☐ Inheritance
- ☐ Gifts
- ☐ Additions to the family

Milestone Birthdays

Keep in mind these significant birthdays

- ☐ 50: IRA catch-up contributions, some qualified retirement plans
- ☐ 55: 401(k) distributions without penalty if retired
- ☐ 59½: IRA distributions without penalty
- ☐ 62-70: Social Security benefits available
- ☐ 65: Eligible to apply for Medicare
- ☐ 73: RMDs from IRAs if born between 1951-1959
- ☐ 75: RMDs from IRAs if born after 1959

Creating a thoughtful plan toward retirement and investments is one of the smartest and most impactful decisions you'll ever make—but it can be overwhelming. Alliant Retirement and Investment Services (ARIS) is here to walk you through every step and help you work toward your ideal future.

Learn more at aris.alliantcreditunion.com



Get started now



This guide is for informational purposes and is not a replacement for real-life advice. Contact a tax or legal professional before modifying your tax strategy. The ideas presented are not intended to provide specific advice. Also, tax rules are constantly changing, and there can be no guarantee that the rules will stay the same for any period of time.

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