



# Your Pre-Retirement Checklist

As you approach retirement, is it important to understand the steps you need to take to ensure that the transition to receiving income in retirement is smooth. We suggest you follow the steps below and keep this guide handy as you approach your retirement date:



## 1. Contact Reuter Benefits if you are planning to retire within the next 12 months.



This step is important, as we can review with you in advance:

- Your investment portfolio → to ensure that you have the appropriate investments and level of risk.
- Your budget and retirement income → what are your dreams for retirement?
- How long your retirement income will last?
- When do you want to start receiving retirement income?
- Do you want to consolidate your retirement savings?

## 2. Contact your payroll department/human resources to advise them of your retirement date.



You may wish to set some funds aside to draw from during this transition period. There usually is a one-month delay between the date your final contribution and date of retirement is provided to the insurer, and the date you will receive your first income payment. For this reason you may need to set aside savings that you can draw on during this time.

## 3. Complete the required paperwork.



It is best to complete paperwork at least a month prior to your retirement date, if possible. Your payment will not start automatically: you need to complete paperwork to establish Retirement Income Plan(s). Reuter Benefits can assist you with this process.

### Ready to discuss your checklist?

If you are about to transition into retirement, you may wish to contact Reuter Benefits to discuss your checklist and receive a budget worksheet, retirement income illustrations, as well as a customized Retirement Income Plan.

Reuter Benefits can be reached toll-free at 1-800-666-0142 or by email at [retire@myretirement-alliance.com](mailto:retire@myretirement-alliance.com).

We can work closely with you to ensure a smooth transition into retirement!