



# Your annual retirement account checklist

You can use this checklist to be sure you're considering all aspects of planning for your retirement. A comprehensive annual review can help you stay on track to achieve your financial goals and make informed decisions for your future.

## 1 Review your account statements

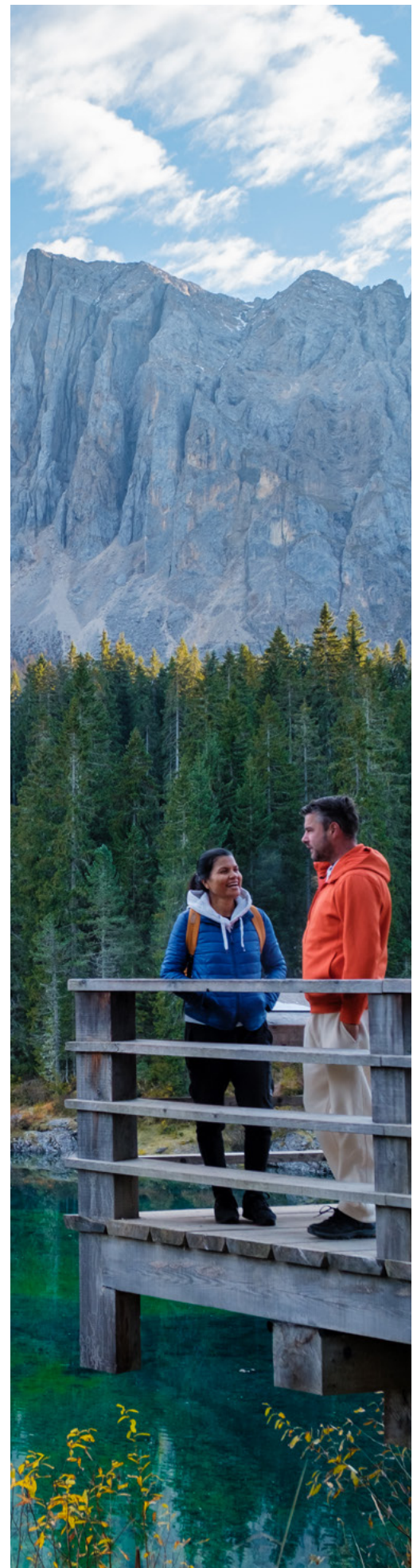
- **Balances**—Check your current balances on all your retirement accounts, including 401(k), IRA, and Roth accounts.
- **Contributions**—Verify your contributions to see if they're in line with your retirement plan and whether you can increase your contributions for the upcoming year.

## 2 Assess your investment performance

- **Performance**—Compare the performance of your investments over the last year to a relevant benchmark to understand how your investments performed.
- **Fees and expenses**—Look at the fees and expenses associated with your investments to determine if they're reasonable.
- **Asset allocation**—Review your asset allocation so it aligns with your risk tolerance and investment strategy.

## 3 Rebalance your portfolio

- **Allocations**—Take a look at your allocations, then adjust or rebalance if market changes caused your portfolio to drift from your target asset allocation.
- **Diversification**—Closely review your portfolio so it's well-diversified across different asset classes, sectors, and geographic regions.



## 4 Update your retirement goals

- **Retirement age**—Think about if your planned retirement age is still realistic or adjust if appropriate to match your savings goals.
- **Income**—Review your anticipated retirement expenses and income needs so you can make any changes if necessary.
- **Savings targets**—Update your savings goals based on your current progress.

## 5 Evaluate your contributions

- **Maximize contributions**—If possible, contribute the maximum allowed by the IRS to your retirement accounts.
- **Employer match**—Take advantage of matching contributions your employer offers and max out the match if you can.
- **Catch-up contributions**—If you're over age 50, try to take advantage of catch-up contributions. Even saving just a little more can add up over time.

## 6 Consider your tax situation

- **Tax-deferred versus tax-free accounts**—Consider optimizing your contributions between tax-deferred accounts, such as traditional IRAs and 401(k)s, and tax-free accounts, such as Roth IRAs.
- **RMD planning**—If you're approaching age 72 (or 73), it's time for you to start learning about required minimum distributions (RMDs).

## 7 Update your beneficiary information

- **Designate your beneficiaries**—Review the current beneficiaries you have listed for all your retirement accounts and make sure your choices reflect your current wishes.
- **Legacy planning**—Think about how you'd like your assets to be distributed when you pass away to ensure you take care of your loved ones.



Neither asset allocation nor diversification guarantees a profit or protects against a loss. Past performance does not guarantee future results.

It is your responsibility to select and monitor your investment options to meet your retirement objectives. You should review your investment strategy at least annually. You may also want to consult your own independent investment or tax advisor or legal counsel.

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