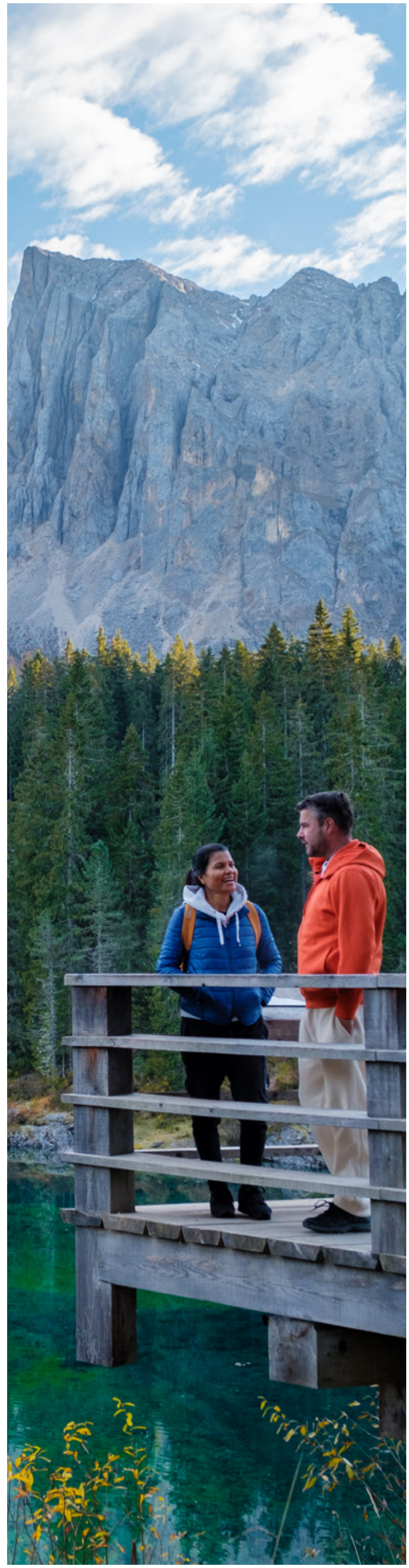
Your annual retirement account checklist

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.

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