

PROTECTION NEEDS

- _____ Take steps to help protect your identity.
- _____ Determine your cash reserve need when you retire and what assets are available if you have a larger lump-sum expense.
- _____ Examine your Medicare options to determine what plans most appropriately align with your health needs.
- _____ Determine how to address health insurance needs if you retire before you qualify for Medicare.
- _____ Confirm whether you have life and long-term care protection needs in retirement; if you do, identify the best strategies to address these needs.
- _____ Confirm that your estate documents are up to date and in good order. Make sure that all beneficiary designations align with the updated estate documents.