

- Establish retirement budget – Income & Expenses
- Develop a withdrawal strategy
- Determine Social Security claiming strategy
- Evaluating post-retirement insurance options:
 - Determine Medicare enrollment window
 - Evaluate Medigap or Advantage programs
 - If you have a gap before Medicare eligibility, evaluate private insurance options
- Consider buying an independent life insurance policy
- If you're relocating, consider buying your retirement home while your income allows you to secure a mortgage
- Consider setting up a Password Keeper (i.e. LastPass) to retain your info post-retirement
- If you'll be moving/downsizing in retirement, determine when you'll sell your primary residence
- Ensure all estate planning documents are updated to reflect your retirement life, location, etc.
- Fine-tune 401(k) and IRA to maximize your contributions in your final calendar year of work
- Decide when/how you'll notify your employer of your retirement date
- Finalize departure requirements with your employer, and make sure all employment records are in order
- Establish a personal e-mail, and begin moving subscriptions and online accounts to the new address
- Begin copying information from your work to personal computer, respecting employer policies
- Consider a HELOC on any property which has substantial equity. It's easier to obtain while you are still employed.
- Begin focusing on your life "outside" of work in preparation for full-time retirement living
- Finalize all required medical and dental work. Get those new glasses.