Your year-before-retirement checklist

12–9 months	☐ Confirm retirement date and employer benefit end dates. ☐ Review Medicare eligibility, enrollment timing, and health coverage options before age 65. ☐ Review Social Security claiming options and estimated benefits. ☐ Estimate first-year retirement income and expenses; review debt. ☐ Review RPB and Rabbi Trust accounts, contributions, and financial plans.
9–6 months	☐ Review / confirm Social Security and Medicare decisions. ☐ Review and update your retirement and life insurance beneficiaries. ☐ Review investments, withdrawal strategy, and taxes. ☐ Locate other retirement accounts and pensions. ☐ Test your retirement budget by living on your expected retirement income for a month or two. ☐ Practice life after work by exploring activities, routines, and relationships you want in retirement.
6–3 months	☐ Decide how and when to receive RPB withdrawals. ☐ Plan cash reserves for the transition. ☐ Prepare to hand off work, talk with those close to you, and think about life after retirement.
3–1 months	☐ Confirm your last paycheck and first retirement income payment dates. ☐ Confirm bank details, withdrawal arrangements, and tax withholding. ☐ Update personal contact information with RPB and Fidelity.
First 30 days	☐ Check that retirement income payments and deductions are correct. ☐ Review actual spending against your budget. ☐ Give yourself time to adjust; schedule a 90-day financial check-in.

My Next Steps

This checklist is a general guide, not an all-inclusive list. Your timing and decisions may differ based on your circumstances.