



Retirement planning checklist

Retirement is a major step and needs to be planned well.

Our checklist will help make sure that nothing gets overlooked.

Step by step, we'll guide you into a worry-free retirement.

Age 50–55

- Draw up overview of assets and liabilities
- Draw up budget for today and for after retirement
- Determine whether current income and future income will be sufficient over the long term
- Check investment strategy; adapt if necessary
- Home ownership; check affordability in old age
- Identify any asset/tax optimizations (plan staggered payouts of pension assets, purchase of pension fund benefits)
- Draw up advance care directive and living will
- Have financial planning drawn up

Age 60

- Define when you want to retire
- Decide whether you want a pension or a lump-sum payout
- Make sure you comply with pension fund registration deadlines
- Decide what arrangements you want in terms of Pillars 2 and 3
- Define investment strategies for retirement
- Plan asset strategy (short term, mid term, and long term)
- Review living situation (do you want to remain in your house? Or move to an apartment?)
- Make arrangements as regards matrimonial property and inheritance rights
- Have financial planning drawn up

Age 63–64

- Review investment strategies for retirement and adapt if necessary
- Review arrangements for your estate
- Inform compensation office and pension fund of when you will take your retirement
- Pay into Pillar 3a in the last year of working (to save on taxes)
- Have financial planning drawn up

After retirement

- Include accident with health insurer
- Adapt financial planning to your new circumstances