

Gen X Retirement Action Checklist

- ☐ Review your current retirement savings and compare to benchmarks.
- ☐ Create or update your household budget using our budgeting tool.
- ☐ Max out 401(k) and IRA contributions (including catch-up at 50+).
- ☐ Pay off high-interest debt (credit cards, loans).
- ☐ Develop a Social Security strategy (62, 67, or 70).
- ☐ Sign up for Medicare at age 65 to avoid penalties.
- ☐ Review housing options: pay off mortgage, downsize, or relocate.
- ☐ Establish an emergency fund (6–12 months of expenses).
- ☐ Evaluate insurance needs: health, life, disability, long-term care.
- ☐ Draft or update your will, trust, and medical power of attorney.
- ☐ Create a succession plan if you own a business.
- ☐ List all assets, accounts, and digital passwords for estate planning.
- ☐ Explore second-act income opportunities (consulting, small business, rentals).
- ☐ Plan a tax-efficient withdrawal strategy for retirement accounts.
- ☐ Schedule annual financial check-ups with an advisor.