

Retirement Planning Document Checklist

A comprehensive guide to organizing your retirement documents

Having your financial documents organized is crucial for effective retirement planning. This checklist will help you gather and organize all the important documents you need for a secure retirement future.

Income & Retirement Accounts

- ☐ Social Security statements
- ☐ Pension paperwork
- ☐ 401(k), IRA, and annuity statements
- ☐ Investment account records
- ☐ Required Minimum Distribution (RMD) schedules

Estate Planning & Legal Documents

- ☐ Will and trust documents
- ☐ Power of attorney (financial & healthcare)
- ☐ Advance healthcare directives
- ☐ Beneficiary designation forms
- ☐ Funeral & burial instructions

Insurance Policies

- ☐ Health insurance (Medicare, supplemental plans)
- ☐ Life insurance policies
- ☐ Homeowners/renters insurance
- ☐ Auto insurance
- ☐ Long-term care insurance

Tax & Debt Records

- ☐ Recent tax returns (keep at least 7 years)
- ☐ Property tax records
- ☐ Mortgage documents
- ☐ Loan & credit card statements

Personal Documents






- ☐ Birth certificate & Social Security card
- ☐ Marriage certificate/divorce papers

- ☐ Military discharge papers (if applicable)
 - ☐ Homeownership deeds & titles
 - ☐ Vehicle titles
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Digital Filing System Model

If you're creating a digital filing system, here's a recommended structure:

Main Folder: "Retirement Documents"

-  **Income & Investments** (Social Security, 401(k), IRA statements)
 -  **Estate Planning** (Will, trust, power of attorney)
 -  **Insurance Policies** (Health, life, long-term care)
 -  **Tax & Debt Records** (Returns, mortgage statements)
 -  **Personal & Legal** (Birth certificate, home titles, military documents)
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Pro Tips

- Use **descriptive file names** like 2024_Tax_Return.pdf for easy searching
 - Keep a **backup** in a cloud service and on a secure external drive
 - Consider a **password manager** to store login credentials for financial accounts securely
 - Set a **recurring reminder** to review and update your files quarterly
 - For sensitive documents, use encrypted storage or password-protected files
 - Share the location and access information with a trusted family member
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This checklist is part of the "Retirement Terrified? Go From Fear to Financial Confidence" guide