ARE YOU READY FOR RETIREMENT?

Use our checklist to make sure you've covered off these important points before retirement. If you need help planning your retirement finances, we'd suggest that you speak to a professional, qualified advisor.



Work out your retirement income, so you know what to expect

- · What pension payments will you receive?
- · What income will you receive from your investments?
- · Have you looked into post-retirement taxes?
- · Are you ready for the unexpected?

■ Make a retirement budget

- Think about how much you'd need to live on each month in retirement—both fixed and flexible costs.
- 'Test drive' your retirement budget by living on it for a few months, well before you retire.

☐ Check if there's anything to pay back

It's best to pay off your debts before you retire. If not, you'll need to consider:

- · Mortgage payments, loans or credit card debt.
- · Any other payments you need to make.

Planning how to handle these will help to put your mind at ease.

Is your retirement insurance ready to go?

I think so...

- Do you have all the health insurance you'll need to support your retirement lifestyle—including medical expenses and prescriptions?
- Are you planning on travelling and do you have the right coverage for that?

Not yet?

Get your Victor quote in minutes at victorinsurance.ca/yourtime



And finally—write out your retirement wish list

What have you always wanted to do, but never had the chance? Now's the time to get started.

Staying active is a great way to enjoy a long and healthy retirement, so maybe you're thinking of a new sport. And perhaps you're considering taking up a hobby where you get to learn new skills, to keep your mind active.

Print out this page and write down your ideas in the box below, to make your own retirement checklist. This is your time, after all.

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