



Retirement Planning Checklist: Unexpected Retirement

Life sometimes comes at us faster than we expect. Do you know if you're prepared to retire early? Some retire suddenly because they were laid off late in their careers or have a medical condition. That is why we have created this helpful checklist to assist you in weighing your options.

- Describe the retirement lifestyle you wish to live, in order to determine the resources you will require.**
 - Think how you intend to spend your time. Do you wish to start a new job, work part-time, or travel?
 - Decide where you want to live and what sort of lifestyle you seek.
 - Consult with your loved ones to see how they feel about your future plans and whether you share the same vision.
- Learn about your retirement benefits.**
 - Check if you are entitled for a full pension and health benefits as a retiree.
 - Compare your pension payout choices if you have one.
 - Effectively use your unemployment, savings, severance, or disability benefits.
 - Reassess your beneficiary arrangements.
- Assess your present financial condition.**
 - Take a closer look at your present savings and investments, including any 401(k)s or IRAs.
 - Evaluate your essential and discretionary spending to evaluate if they are reasonable.
 - Review your mortgage and debt.
 - Reevaluate the assumptions for any previous retirement planning you have done.
- Create a retirement plan.**
 - Create an asset allocation strategy that is appropriate for your goals and risk tolerance.
 - Develop a withdrawal plan that takes into account tax implications.
 - Decide if you will need to continue working part-time to support your income.
 - Consult with a financial advisor.

Our advisors at PG Capital Management Group have significant experience working with employees to help them plan for and live in retirement, but no two circumstances are similar. That is why we are providing a free, objective retirement assessment to assist you in making the best option for you. Make an appointment with a PG Capital Management Group financial advisor to receive your complimentary, tailored retirement-readiness assessment, and let us help you see retirement clearly.

PG Capital Management Group, LLC ("PG Capital") is a registered financial adviser.

PG Capital makes recommendations based on the specific needs and circumstances of each client. Clients should carefully consider their own investment objectives and never rely on any single chart, graph, or marketing piece to make decisions. Investing involves risk, and investments may lose value. There are no investment strategies that guarantee a profit or protect against loss.

PG Capital does not provide legal, tax, or accounting advice. Clients should obtain their own independent legal, tax, or accounting advice based on their particular circumstances.

The information contained herein is intended for informational purposes only, is not a recommendation to buy or sell any securities, and should not be considered investment advice. The material is based upon information which we consider reliable, but we do not represent that such information is accurate or complete, and it should not be relied upon as such. The information, data, analyses, and opinions contained herein include confidential and proprietary portfolio information of PG Capital, may not be copied, or redistributed for noncommercial or personal purpose without PG Capital's expressed permission.