

Veteran Retirement Readiness Check-In

Retirement planning starts long before you stop working. Whether you served four years or retired from the military, this check-in can help you identify simple steps you can take to build a more secure financial future.

Know Where You Stand

- ☐ I understand the difference between serving in the military and qualifying for military retirement.
- ☐ I know where all of my retirement accounts are (TSP, 401(k), IRA, etc.).
- ☐ I know approximately how much I'm currently saving for retirement.
- ☐ I know who is listed as the beneficiary on my retirement accounts.

Build Your Retirement Savings

- ☐ I've reviewed my TSP and understand my options if I've left military service.
- ☐ If my employer offers a retirement plan, I'm contributing enough to receive the full employer match.
- ☐ I understand how my TSP, employer-sponsored retirement plan, and IRA can work together.
- ☐ If I'm eligible, I know how catch-up contributions can help increase my retirement savings.

Protect Your Financial Future

- ☐ I have an emergency fund to help cover unexpected expenses without using retirement savings.
- ☐ I have a monthly spending plan that supports my long-term financial goals.
- ☐ I understand how my military retirement benefits, VA benefits, and Social Security fit into my retirement plan.
- ☐ My beneficiaries are up to date on my retirement accounts and life insurance policies.
- ☐ I've discussed my retirement goals with my spouse, partner, caregiver, or family.
- ☐ I know the next step I need to take to strengthen my retirement readiness.

How Did You Do?

10 - 14 Boxes Checked

You're building a strong retirement foundation. Keep the momentum going.

5 - 9 Boxes Checked

You're making progress. Focus on one or two areas this month.

0 - 4 Boxes Checked

Everyone starts somewhere. Use the **Veteran Saves Action Plan** to take your next step.

Veteran Saves Action Plan

You've completed your retirement check-in. Now take the next step toward building long-term financial security.

- ❑ Take the [Veteran Saves Pledge](#) and commit to a personal savings goal.
- ❑ Complete the [Veteran Saves Spending & Savings Plan](#) to better understand your income, expenses, and opportunities to save for retirement.
- ❑ Choose one retirement action to complete this month.
 - Review your TSP or employer-sponsored retirement account.
 - Increase your retirement contribution, if possible.
 - Update your beneficiaries.
 - Meet with a financial professional.
 - Set a retirement savings goal.

VISIT [VETERANSAVES.ORG](https://veteransaves.org) TO
ACCESS THE RESOURCES ABOVE

