Heller
Wealth Management

Retirement Ready? Here's Your Checklist

A guide for Northwell Health employees

- ✅ **Schedule with HR** – Notify HR and request your retirement package
- ✅ **Healthcare** – Review your options for Medicare vs. Northwell retiree health plans.
- ✅ **Retirement Spending Plan** – Determine how much you can sustainably spend each year.
- ✅ **Social Security** – Decide when to begin collecting benefits.
- ✅ **457(b) Deferred Compensation Plan** – Make elections for distributing your account.
- ✅ **Cash Balance Pension Plan** – Choose between a lump sum or annuitizing the balance.
- ✅ **403(b) Plan** – Review investment selections and optimize withdrawal strategies.
- ✅ **Roth Conversions** – Evaluate Roth conversion opportunities
- ✅ **Required Minimum Distributions (RMDs)** – Plan for mandatory withdrawals
- ✅ **Beneficiaries** – Review and update all beneficiary designations.
- ✅ **Investment Allocation** – Adjust your portfolio for the retirement years.

This checklist is designed to help you think through the critical decisions Northwell Health employees face before and after retirement.

Working with an independent, fiduciary advisor, like a *CERTIFIED FINANCIAL PLANNER™* professional, means your retirement plan is built entirely around your goals, not tied to any specific institution or investment provider. Our role is to help you make confident, informed decisions that align with your vision for retirement while minimizing taxes and optimizing every opportunity available to you.

225 Broadhollow Rd, Suite 215, Melville, NY 11747
631.248.3600
www.hellerwealthmanagement.com