



Retirement Timeline

KEY ACTIONS FROM 12 MONTHS OUT THROUGH YOUR FIRST 30 DAYS RETIRED



12

12 MONTHS OUT

PLAN
PREPARE
GAIN CONFIDENCE

- ☐  Map your first-year spending and big one-time costs
- ☐  Stress-test retiring into a bad market
- ☐  Verify Social Security and pension records
- ☐  Map your health coverage transition
- ☐  Check what you lose or vest when you leave

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6 MONTHS OUT

TURN PLANS
INTO PROGRESS

- ☐  Build first-year cash reserves
- ☐  Compare Medicare, employer, spouse, COBRA, or ACA coverage
- ☐  Check when HSA contributions need to stop
- ☐  Review pension start date, survivor option, and paperwork
- ☐  Set your employer exit timing

3

3 MONTHS OUT

GET THINGS
IN MOTION

- ☐  Set your first-year income and withdrawal sequence
- ☐  Enroll in Medicare or lock your health coverage start date
- ☐  Apply for Social Security if benefits start at retirement
- ☐  Review beneficiaries and survivor elections
- ☐  Download HR, pension, and benefit records
- ☐  Review the retirement-year tax picture
- ☐  Submit formal retirement notice

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1 MONTH OUT

WRAP IT UP
TIE UP LOOSE ENDS

- ☐  Confirm benefit and payroll cutoff dates
- ☐  Confirm insurance start and end dates
- ☐  Confirm cash for the first few months
- ☐  Verify final employer paperwork
- ☐  Review workplace retirement-account options

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FIRST 30 DAYS RETIRED

YOU DID IT.
NOW SETTLE IN.

- ☐  Confirm health coverage is active
- ☐  Confirm final paycheck, PTO payout, and benefits ended correctly
- ☐  Confirm pension or Social Security payments started as expected
- ☐  Update RetireRebel with what actually happened
- ☐  Review retirement-account options after separation

RetireRebel

Break the mold.
Build your future.



STILL
IN CONTROL.



GOOD
TIMES
AHEAD.