

Retirement Countdown Checklist



Thinking about retiring? This checklist will help you approach your retirement with ease:

1. START TALKING

- Talk to the Public Employees Benefits Agency (PEBA)** Ask us for your personalized retirement estimate. Call us and set up a time to discuss your retirement options in person or over the phone. More information is available at www.peba.gov.sk.ca
- Talk to other professionals**
Speak to a lawyer, accountant, financial planner/ advisor and an insurance specialist about your retirement plan.
- Talk to your employer**
Discuss what forms are required and see which benefits may be carried into retirement.
- Talk to Service Canada** (1-800-277-9914)
Request estimates from the Canada Pension Plan (CPP) and Old Age Security (OAS). Apply for CPP and OAS six months prior to when you would like your payments to begin.

2. LOOK AT THE NUMBERS

- Attend a Retire*WithEase* Workshop**
PEBA offers free retirement planning workshops. Check the website for workshop dates and locations.
- Review your finances**
Use an online planner to compare your expenses to your retirement income sources. The Retire@Ease calculator and *MORe* planner are available on the PEBA website.

3. MAKE A PLAN

- Officially set your retirement date**
Give yourself at least six months to work out all of the details. Fill out any employer and pension-related paperwork.
- Organize your estate**
Ensure your will, power of attorney and health care directive are up-to-date. Verify the beneficiary information on all your insurance policies, RRSPs and pension plans.
- Investigate the costs of health care**
Weigh your options. Private companies offer health care packages that can be built to suit your specific needs in retirement.
- Get your check-ups**
Visit your doctor, dentist, optometrist and other health care professionals.
- Think about your retirement lifestyle**
How will you spend your time in retirement? What will you do all day? You may wish to create a retirement to-do list.



Enjoy Your Retirement