

Your Winning Retirement Plan Meeting Minutes

Topic: **Preretirement Planning Gates 3, 4 & 5** Pages Covered: (139 - 160)

Date: **Sunday, March 6th**

Time: **4pm – 5pm Mountain Time**

Resources

- Meeting Recording (MP4): [Link](#) (56 minutes)
- Meeting Agenda(PDF): [Link](#)
- Chapter 5, Gates 3, 4 & 5 Discussion(PDF): [Link](#)
- Meeting Minutes(PDF): [Link](#) (This document)

Meeting Minutes

- **Preretirement Planning – Part 2**
 - Gate 3: Estimating Your Social Security, Pension and Annuity Income
 - Gate 4: Planning with the Retirement Autopilot
 - Gate 5: Just Before Retirement
 - How can I improve my retirement benefits?
 - Fine tuning your retirement date
 - Are you faced with an early retirement decision
- **10 Minutes Open Discussion**

Supplemental Material

More information on topics mentioned in our meeting:

- **Inherited IRA:** Rules for inherited IRA's have recently changed due to the Secure Act
 - Investopedia: [Distribution Rules for Inherited Retirement Plan Assets](#)
 - IRS: [Retirement Topics – IRA Beneficiaries](#)
- **Backdoor Roth:** Even if you make too much money to contribute directly to a Roth there is currently a loop-hole allowing anyone who can contribute to an IRA an avenue to contributing to a Roth. This entails a bit of juggling and some more paper work when you file taxes but it works. This loop hole has been available since the inception of the Roth, but may come to an end shortly.
 - Investopedia: [What is a Backdoor Roth IRA?](#)
 - Forbes: [What is a backdoor Roth IRA?](#)