

退休前提款次序清單

退休前 3-5 年開始逐年檢視，提款次序早諗好過臨停工先算。

☐ 預計幾歲停工？停工後每月想使幾多（分必要同享受兩部分）

☐ RRSP、TFSA、公司退休金、CPP／OAS 加埋，提款次序有冇初步諗法？

☐ 留意 OAS clawback、稅階同提款時機嘅關係（一般教育，實際數字要按個人情況計）

☐ 退休後醫療、牙科同長者護理開支點預？

☐ 間屋點算：留住、細屋換大屋，定係釋放部分資金？

☐ 遺產流動性：有資產但現金不足嗰陣，邊度出錢交費用／稅項？

☐ 受益人、遺囑同授權書係咪配合最新家庭狀況？

☐ 退休前 3-5 年開始逐年檢視，唔好臨停工先一次過諗

Pre-Retirement Withdrawal Checklist

Start reviewing 3–5 years before retirement — withdrawal order is easier decided early.

- ☐ At what age do you hope to stop working? What monthly spending do you picture (essentials vs. lifestyle)?
- ☐ Across RRSP, TFSA, workplace pension, CPP/OAS — do you have an initial withdrawal-order idea?
- ☐ Note how OAS clawback, tax brackets, and withdrawal timing interact (general education; your numbers need a personal calculation)
- ☐ How will health, dental, and care costs be covered in retirement?
- ☐ Housing plan: stay, downsize, or release some equity?
- ☐ Estate liquidity: if assets exist but cash is tight, where would fees/taxes be paid from?
- ☐ Do beneficiaries, will, and POA match your current family situation?
- ☐ Start reviewing 3–5 years before retirement, a little each year — not all at once at the finish line

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