

The Pre-Retirement Security Checklist

One afternoon of setup. Work top to bottom. Check the box when it's done.

SafePasswordGenerator.net

BEFORE YOUR LAST DAY OF WORK

- ☐ **Move accounts off your work email.** Banks, airlines, insurance, subscriptions - switch each to a personal address.
- ☐ **Lock down the money portals.** 401(k), IRA, pension, brokerage: unique password + MFA + current phone number.
- ☐ **Set the monthly reminder.** A calendar alert to check each retirement account. Five minutes, once a month.
- ☐ **Move every password into a manager.** One vault, one strong master password, unique passwords everywhere.
- ☐ **Freeze your credit at all three bureaus.** Equifax, Experian, TransUnion. Free by law. Lift it only when you need credit.

YOUR FIRST MONTH AFTER

- ☐ **Learn the three scams by name.** Recordkeeper impersonation, tech-support pop-up, the 'grandchild emergency' call.
- ☐ **Adopt the one defense that beats all three.** Hang up or close it. Call back using a number you already have.
- ☐ **Set emergency access.** Name one trusted person in your password manager. No shared sticky notes.
- ☐ **Turn on the legacy tools.** Google Inactive Account Manager, Apple Legacy Contact, Facebook legacy contact.
- ☐ **Put the paper layer in place.** Recovery phrases + master password in a sealed envelope with your documents.
- ☐ **Take the full inventory.** List every account that matters. If you'd rather be guided, see below.

Want the guided version? The 30-Minute Digital Life Audit walks you through every step.
safepasswordgenerator.net/digital-life-audit (\$9, one sitting, doubles as your family's inventory)