

NFL Retirement Planning Checklist

Financial Considerations:

- Review your NFL pension eligibility and estimated benefits**

Understand how many credited seasons you have and calculate your potential pension payout. Remember, you need at least 3 credited seasons to be eligible.

- Maximize contributions to your NFL 401(k) plan**

Take full advantage of the NFL's generous 200% match on 401(k) contributions to boost your retirement savings.

- Assess your Player Annuity Program options**

If you've played for 4+ seasons, evaluate how this program can provide additional retirement income.

- Create a post-retirement budget**

Plan for your expenses after your NFL salary ends. Consider both essential costs and lifestyle choices.

- Evaluate and pay off any outstanding debts**

Reduce or eliminate debts before retirement to increase financial flexibility.

- Review and adjust your investment portfolio**

Ensure your investments align with your post-retirement goals and risk tolerance.



- **Consider additional retirement savings vehicles (e.g., IRAs)**

Explore other tax-advantaged savings options to supplement your NFL benefits.

- **Consult with a financial advisor experienced in working with NFL players**

Seek professional advice to optimize your financial strategy, considering the unique aspects of NFL careers.

- **Review and update your insurance policies (life, disability, health)**

Ensure you have adequate coverage for your post-NFL life.

- **Understand and plan for potential tax implications of retirement**

Be aware of how your retirement income will be taxed and plan accordingly.

Health Considerations:

- **Schedule a comprehensive physical exam**

Get a thorough health assessment to understand any lingering effects from your NFL career.

- **Review and understand your post-retirement health benefits**

Familiarize yourself with the health coverage options available to retired players.

- **Enroll in the NFL's Joint Replacement Program if needed**

If you require joint replacement, take advantage of this program designed for former players.

- **Consider long-term care insurance**

Evaluate whether this type of insurance is appropriate for your situation.

- **Develop a plan for maintaining physical fitness post-retirement**

Create a sustainable fitness routine to maintain your health after leaving professional sports.

- **Assess and plan for potential long-term health issues related to your NFL career**

Be proactive about potential health risks associated with professional football.

- **Explore the NFL's neurological care program**

Understand and utilize the resources available for neurological health.

- **Consider mental health support options**

Plan for the emotional and psychological aspects of transitioning out of professional sports.

Career Transition:

- **Assess your skills and interests beyond football**

Reflect on what you enjoy and what you're good at outside of football.

- **Research potential second career options**

Explore various fields that interest you and align with your skills.

- **Consider further education or training for your next career**

Determine if additional qualifications would benefit your career transition.



- **Network with former NFL players who have successfully transitioned to new careers**

Learn from others who have successfully navigated the transition out of professional football.

- **Explore NFL programs designed to help with career transitions**

Take advantage of resources provided by the NFL to assist with your career change.

- **Update your resume and LinkedIn profile**

Prepare professional materials that highlight your transferable skills and experiences.

- **Consider internships or job shadowing in fields of interest**

Gain hands-on experience in potential new career paths.

- **Develop a personal brand strategy for life after football**

Plan how you'll present yourself professionally post-NFL.

Legal and Estate Planning:

- **Review and update your will**

Ensure your wishes are accurately reflected in your current will.

- **Consider establishing trusts if appropriate**

Explore whether trusts could benefit your estate planning strategy.



- **Designate or update beneficiaries on all accounts and policies**

Ensure your benefits will go to your intended recipients.

- **Create or update your power of attorney and healthcare proxy**

Designate someone to make decisions on your behalf if you're unable to do so.

- **Review any endorsement contracts or business agreements**

Understand any ongoing obligations or opportunities from your NFL career.

Lifestyle Considerations:

- **Discuss retirement plans with your family**

Ensure your loved ones are part of your retirement planning process.

- **Consider where you want to live in retirement**

Decide if you want to stay in your current location or relocate after retirement.

- **Plan for how you'll spend your time (hobbies, volunteer work, etc.)**

Think about how you want to fill your days after football.

- **Prepare for the emotional aspects of transitioning out of professional sports**

Acknowledge and plan for the psychological adjustment of leaving the NFL.



NFL-Specific Considerations:

- **Understand the NFL's severance pay program**

Know what one-time payment you're eligible for upon retirement.

- **Explore opportunities within the NFL (coaching, broadcasting, etc.)**

Consider whether you want to stay involved with football in a different capacity.

- **Connect with the NFL Alumni Association for additional resources and support**

Utilize this network for ongoing support and opportunities.

- **Set up a meeting with the NFLPA to review all available benefits and programs**

Ensure you're aware of and utilizing all the resources available to you as a retired player.