

Retirement income planning worksheet

1 Expenses

Identify the expenses that you anticipate in retirement.

Monthly expenses

ESSENTIAL	Housing	_____
	Food	_____
	Transportation	_____
	Healthcare	_____
	Personal needs	_____
	Taxes	_____
	Insurance premiums	_____
LIFESTYLE	Entertainment	_____
	Travel	_____
	Family/friends	_____
	Education	_____
	Charity	_____
	Other	_____
	Other	_____

Total monthly expenses _____

2 Guaranteed income

Identify guaranteed sources of monthly income expected in retirement.

Guaranteed monthly income sources

Social Security*	_____
Pension	_____
Annuities	_____

Total monthly income _____

* To determine future Social Security benefits, visit www.ssa.gov for a benefits estimate.

Total monthly expenses

– (minus)

Total monthly income

= (equals)

Monthly income gap _____

3 Filling the gap

What current assets can be repositioned to help supplement your guaranteed income?

Non-qualified assets

Mutual funds	_____
Stocks	_____
Bonds	_____
CDs	_____
Annuities	_____
Managed accounts	_____
Real estate	_____
Other	_____

Qualified assets

Traditional IRA	_____
Roth IRA	_____
Rollover IRA	_____
401k	_____
403b	_____
SEP IRA	_____
Annuities	_____
Other	_____

Not a bank or credit union deposit, obligation or guarantee

May lose value

Not FDIC/NCUA/NCUSIF insured

Not insured by any federal government agency

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