

Monthly Retirement Income Worksheet

Return this completed worksheet or bring it with you to your meeting with one of our Wealth Advisors

[A] Basic Expenses

Mortgage or Rent Payments	\$ _____
Property Taxes	\$ _____
Utilities	\$ _____
Food	\$ _____
Clothing	\$ _____
Auto Loans	\$ _____
Other Loans	\$ _____
Credit Card Payments	\$ _____
Auto Maintenance	\$ _____
Life Insurance	\$ _____
Healthcare Costs & Insurance	\$ _____
Important Lifestyle Needs	\$ _____
Income Taxes	\$ _____
Other Taxes	\$ _____
Other Expenses	\$ _____

Total Basic Expenses \$ _____

[C] Discretionary Expenses

Travel	\$ _____
Hobbies	\$ _____
Recreation	\$ _____
Entertainment	\$ _____
Dining Out	\$ _____
Gifts	\$ _____
Charitable Contributions	\$ _____
Other Expenses	\$ _____
	\$ _____
	\$ _____
	\$ _____
	\$ _____
	\$ _____
	\$ _____
	\$ _____
	\$ _____

Total Discretionary Expenses \$ _____

[B] After-Tax Guaranteed Lifetime Income

Social Security Benefit [you]	\$ _____
Social Security Benefit [spouse]	\$ _____
Pension [you]	\$ _____
Pension [spouse/partner]	\$ _____
Immediate Annuities	\$ _____
Other Guaranteed Income	\$ _____

Total Guaranteed Income \$ _____

[D] Income for Discretionary Expenses

Guaranteed Income	
Not Needed for Basic Expenses	\$ _____
Income from Employment	\$ _____
Other Income	\$ _____
	\$ _____

Total Income for Discretionary Expenses \$ _____

Basic Income Gap

Total Guaranteed Income	
MINUS Total Basic Expenses	
[B] - [A]	\$ _____

Discretionary Income Gap

Total Income for Discretionary Expenses	
MINUS Total Discretionary Expenses	
[D] - [C]	\$ _____