



# Monthly Retirement Income Worksheet

| A Basic Expenses                |  |
|---------------------------------|--|
| Mortgage or rent payments       |  |
| Property and other taxes        |  |
| Utilities                       |  |
| Food                            |  |
| Clothing                        |  |
| Auto loans                      |  |
| Other loans                     |  |
| Credit card payments            |  |
| Auto maintenance                |  |
| Home or property maintenance    |  |
| Life insurance                  |  |
| Auto insurance                  |  |
| Homeowners or renters insurance |  |
| Long term care insurance        |  |
| Healthcare costs and insurance  |  |
| Other expenses                  |  |
| <b>A   Total Basic Expenses</b> |  |

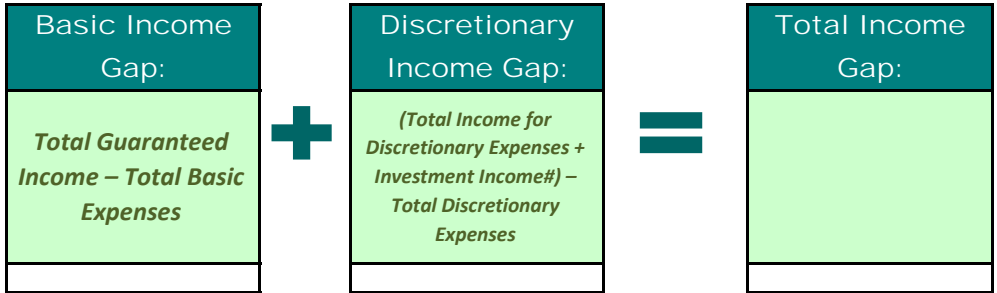
| B After-Tax Guaranteed Lifetime Income |  |
|--|--|
| Social Security benefits (you)         |  |
| Social Security benefits (spouse)      |  |
| Pension (you)                          |  |
| Pension (spouse)                       |  |
| Immediate annuities                    |  |
| <b>B   Total Guaranteed Income</b>     |  |

| C Discretionary Expenses                |  |
|---|--|
| Travel                                  |  |
| Hobbies and recreation                  |  |
| Entertainment                           |  |
| Dining out                              |  |
| Gifts                                   |  |
| Charitable contributions                |  |
| Other expenses                          |  |
| <b>C   Total Discretionary Expenses</b> |  |

| D Income for Discretionary Expenses                |  |
|--|--|
| Guaranteed income not needed for basic expenses    |  |
| Income from employment                             |  |
| Other income                                       |  |
| <b>D   Total Income for Discretionary Expenses</b> |  |

*Assumed interest sweep %*

| Summary of Current Assets                              |       |                                |
|--|-------|--------------------------------|
| E Investments  | Asset | Income #                       |
| Taxable Investment accounts                            |       |                                |
| Employer's retirement plan (401[k], 403[b])            |       |                                |
| Individual Retirement Accounts (IRAs)                  |       |                                |
| Deferred annuities                                     |       |                                |
| U.S. government bonds                                  |       |                                |
| Business interests you could liquidate for income      |       |                                |
| Real estate or property you could liquidate for income |       |                                |
| Other investments                                      |       |                                |
| <b>Cash and Cash Equivalents*</b>                      |       |                                |
| Checking accounts                                      |       |                                |
| Savings accounts                                       |       |                                |
| Money market funds                                     |       |                                |
| Certificates of deposit                                |       |                                |
| Other cash accounts                                    |       |                                |
| <b>E   Total Investable Assets</b>                     |       | Total Annual interest sweep/12 |



\* Do not include any cash that will be used for specific needs or is set aside as short-term emergency funds.  
# Expected income (after-tax) generated by the asset.