

Retirement Lifestyle Worksheet

Name: _____ Date: _____

As you prepare for retirement, you want to be sure that you'll have enough income to live the lifestyle you planned for. Use this worksheet to estimate your expenses in retirement and organize the amount of assets you currently have.

ESSENTIAL MONTHLY EXPENSES

Living

Groceries	\$
Clothing	\$
Beauty/Personal Care	\$
Parent/Child Care	\$
Education	\$
Sports/Lessons	\$
Credit Card Payment	\$
Pet/Veterinary	\$
Other:	\$
Total	\$

Household

Mortgage/Rent	\$
Property Tax	\$
HOA	\$
Landscaping	\$
Maintenance	\$
Electricity/Gas/Oil	\$
Water/Garbage	\$
Home Phone/Wireless	\$
TV/Internet	\$
Total	\$

Automobile & Transportation

Car Payment/Lease	\$
Gas	\$
Repair Allowance	\$
License/Registration	\$
Other:	\$
Total	\$

Insurance

Auto	\$
Medical/Dental	\$
Long Term Care	\$
Life/Disability	\$
Home/Renters	\$
Total	\$

DISCRETIONARY MONTHLY EXPENSES

Entertainment

Dining Out	\$
Vacations	\$
Hobbies	\$
General	\$
Charitable Donations	\$
Other:	\$
Total	\$

One-Time Expenses

Holidays/Wedding	\$
Other:	\$
Total	\$

Total Essential Expenses	\$
Total Discretionary Expenses	\$
Total Expenses	\$

RETIREMENT SAVINGS ACCOUNTS

Guaranteed Income Social Security, Pension, or Annuities

DESCRIPTION	MONTHLY INCOME	STARTS	ENDS	INFLATES?	OWNER
	\$				
	\$				
	\$				
	\$				

Qualified Retirement Accounts 401(k), 403(b), IRA, etc.

DESCRIPTION	VALUE	ANNUAL ADDITIONS	OWNER
	\$	\$	
	\$	\$	
	\$	\$	
	\$	\$	

Savings or Taxable Investments Brokerage, Mutual Funds, Bonds, CD, Cash, etc.

DESCRIPTION	VALUE	ANNUAL ADDITIONS	OWNER
	\$	\$	
	\$	\$	
	\$	\$	
	\$	\$	

Cash Value Life Insurance

DESCRIPTION	VALUE	ANNUAL ADDITIONS	MONTHLY INCOME	OWNER
	\$	\$	\$	
	\$	\$	\$	

Next Step: Explore the options that may help you meet your retirement income needs

If you still have a few years until retirement, there are strategies you can take now which may help improve your chances of meeting your income needs in retirement. Strategies such as maximizing your Social Security benefits, saving as efficiently as you can, and choosing the right time to retire.

CONTACT US TODAY!