

Personal Retirement Income Analysis

1. Expenses

Monthly Essential Expenses

Housing _____
 Food _____
 Transportation _____
 Healthcare _____
 Personal Needs _____
 Taxes _____
 Total Essential Expenses _____

LifeStyle Expenses

Entertainment _____
 Travel _____
 Family/Friends _____
 Education _____
 Charity _____
 Other _____
 Total Descretionary Expenses _____
 Total Monthly Expenses _____

2. Required Income

Required Monthly Income Sources

Social Security _____
 Pension _____
 IRA RMDs _____
 Total Anticipated _____
 Guaranteed Income _____
 Total Monthly Expenses:

Guaranteed Monthly Income

Monthly Income Gap:
 x 12

Annual Income Gap:

3. Filling the Gap

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

Non-qualified Sources

Mutual Funds _____
 Stocks _____
 Bonds _____
 CDs _____
 Managed Money _____
 Real Estate _____
 Life/LTC Insurance _____
 Other _____

Qualified Sources

IRA _____
 401k _____
 403b _____
 SEP _____
 Other _____

