Retirement Income Planning Worksheet

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Monthly Expenses

Housing	Current	At retirement
Mortgage or rent	$ -	$ -
Second mortgage or rent		
Condo or association fees		
Insurance		
Electricity/gas		
Water/sewer		
Waste removal		
Maintenance/repairs		
Lawn care		
Phone/cell Phone		
Internet		
Cable/satellite		
Other		
Subtotal	$ -	$ -

Food and entertainment	Current	At retirement
Groceries	$ -	$ -
Dining out		
Movies/concerts/live events		
Hobbies		
Membership dues		
Other		
Subtotal	$ -	$ -

Transportation	Current	At retirement
Car payment 1	$ -	$ -
Car payment 2		
Auto insurance		
Gas		
Parking		
Bus/taxi Fare		
Maintenance/repairs		
Licensing/tags		
Other		
Subtotal	$ -	$ -

Savings	Current	At retirement
Taxable	$ -	$ -
Tax-deferred		
Tax-exempt		
Other		
Subtotal	$ -	$ -

Taxes	Current	At retirement
Federal	$ -	$ -
State		
Local		
Other		
Subtotal	$ -	$ -

Personal information:

Name: ______________________

Address: ______________________

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Phone: ______________________

Personal	Current	At retirement
Clothing	$ -	$ -
Personal care		
Child care		
Elder care		
Pet care		
Professional fees (legal, tax)		
Alimony		
Child support		
Other		
Subtotal	$ -	$ -

Healthcare and Insurance	Current	At retirement
Medical services	$ -	$ -
Dental services		
Prescriptions and medications		
Health insurance		
Long-term care insurance		
Life insurance		
Other		
Subtotal	$ -	$ -

Loans and debt	Current	At retirement
Personal	$ -	$ -
Student		
Credit card		
Other		
Subtotal	$ -	$ -

Gifts and donations	Current	At retirement
Holiday gifts	$ -	$ -
Birthdays		
Charity - tax deductible		
Charity - non-tax deductable		
Subtotal	$ -	$ -

Total Expenses:	Current	At retirement
	$ -	$ -

Helping Clients Navigate Their Future Through Investment Planning.

Income Planning Worksheet

Monthly Income

Sources of income	Current	At retirement
Salary 1	$ -	$ -
Salary 2		
Pensions		
Social security 1		
Social security 2		
Annuities		
IRA/401(k) accounts		
Investment accounts		
Other		
Other		
Subtotal	$ -	$ -

	Current	At retirement
Total Income:	$ -	$ -
Total Expenses:	-	-
Surplus/Deficit:	$ -	$ -

Account Summary

Account name/owner/number	Location	Tax status	Market value
			$ -

Subtotal	$ -

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