

Income Fact Finder

Check Your Retirement Income Outlook

Compare Your Income **Needs** and Income **Sources**

Sizing up your retirement readiness can be simplified. Just use this fact finder to help evaluate your expected expense **needs** and estimated income **sources**. Compare your needs (below) with your sources (next page) to see where you stand for retirement.

NEEDS: List Your Expected Monthly Income Needs		
Need	Details	Monthly Amount
Housing	Mortgage/Rent/Fees	
	Taxes & Insurance	
	Utilities	
	Home Improvement	
	Maintenance & Repair	
Food	Groceries	
	Dining	
Transportation	Loan/Lease Payments	
	Taxes & Insurance	
	Fuel & Maintenance	
	Other	
Healthcare	Healthcare Coverage	
	Medicare	
	Co-pays & Uncovered Expenses	
	Drugs & Medical Supplies	
Insurance	Life Insurance	
	Long-Term Care	
Recreation	Entertainment	
	Travel	
	Hobbies	
Personal Care	Clothing	
	Products & Services	
Gifts	Cash & Presents	
	Charitable Donations	
Taxes	Income	
	Other	
Total (A)		

Plan for the Retirement Lifestyle You Desire

SOURCES: List Your Expected Lifetime Income Needs

Source	Guarantor	Monthly Amount
Social Security	US Government	
Employer-Sponsored Pension Benefits		
Other Guaranteed Income		
Total (B)		

COMPARE: List the Totals of Your Needs (A) and Sources (B)

Category	Total
Primary Monthly Needs (A)	
Guaranteed Monthly Income Sources (B)	
Surplus or Shortage	

What's the Difference?

If **A** is larger than **B**, you may not have enough lifetime retirement income.

Make a Game Plan

Do you need more income to cover your needs? Consider moving some of your assets (below) into a different financial services product. Doing so may help provide more **guaranteed income**.

List Your Investable Holdings

Asset	Source	Value
Savings		
CDs & Money Market Accts.		
Mutual Funds		
Stocks & Bonds		
IRAs & Qualified Plans		
Other Guaranteed Income		
Total		

Your financial professional has a playbook of products and strategies.

