



Monthly Retirement Income Worksheet

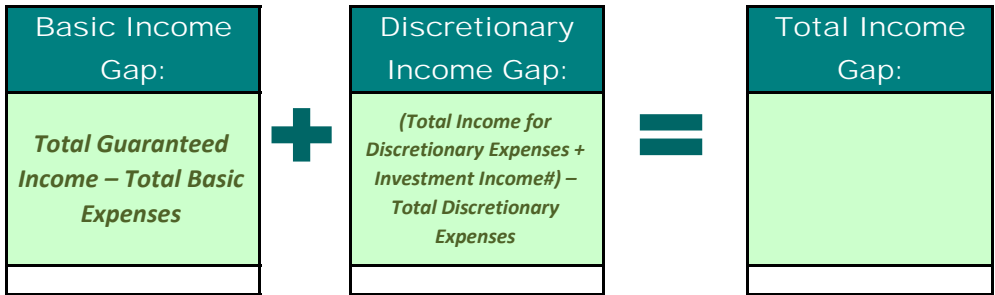
A Basic Expenses	
Mortgage or rent payments	
Property and other taxes	
Utilities	
Food	
Clothing	
Auto loans	
Other loans	
Credit card payments	
Auto maintenance	
Home or property maintenance	
Life insurance	
Auto insurance	
Homeowners or renters insurance	
Long term care insurance	
Healthcare costs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

B After-Tax Guaranteed Lifetime Income	
Social Security benefits (you)	
Social Security benefits (spouse)	
Pension (you)	
Pension (spouse)	
Immediate annuities	
B Total Guaranteed Income	

C Discretionary Expenses	
Travel	
Hobbies and recreation	
Entertainment	
Dining out	
Gifts	
Charitable contributions	
Other expenses	
C Total Discretionary Expenses	

D Income for Discretionary Expenses	
Guaranteed income not needed for basic expenses	
Income from employment	
Other income	
D Total Income for Discretionary Expenses	

Summary of Current Assets		Assumed interest sweep %
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		
Cash and Cash Equivalents*		
Checking accounts		
Savings accounts		
Money market funds		
Certificates of deposit		
Other cash accounts		
E Total Investable Assets		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.