

Name: _____

Calculate Your Retirement Income Need

Enter your monthly expenses and projected retirement income.

EXPENSES (MONTHLY)	DURING RETIREMENT
Essential Expenses	
Housing	
Utilities	
Food	
Health Care	
Family Care	
Transportation	
Personal	
Tithe/Charitable	
Savings	
Taxes	
Other Essential	
(A) Total Essential Expenses	
Non-Essential Expenses	
Recreational And Entertainment	
Eating Out	
Travel And Vacation	
Other Non-Essential	
(B) Total Non-Essential Expenses	
Total Monthly Expenses (A+B)	

INCOME (MONTHLY) Total Lifetime Income	DURING RETIREMENT
Your Social Security	
Your Spouse's Social Security	
Household Annuity Income	
Household Pension Income	
Total Lifetime Income (add above fields)	
Other Income (part-time work, rental property, etc.)	
Total Monthly Income (before taxes)	

SURPLUS/SHORTFALL	
Total Monthly Income	
Total Monthly Expenses	-
Monthly Surplus/Shortfall	

DO YOU HAVE A SURPLUS OR SHORTFALL?

If you have a shortfall, you may need to consider

1. Reducing your retirement expenses starting with non-essential expenses
2. Contributing more to your retirement savings plans before retirement
3. Working longer and perhaps even into retirement
4. Reviewing your retirement income solutions with a Retirement Shield Coach

If you have a surplus, congratulations! Having a surplus in income is a great start towards retirement, but having a PLAN that addresses the other aspects of retirement is equally important. Here are 4 important questions that a Retirement Shield Coach in your state can help you answer.

- Am I claiming social security at the right time?
- Are there strategies that I may qualify for that will guarantee income for as long as I live?
- What is the tax impact on my 401k, IRA, and social security during retirement?
- Are there other options for my retirement money to grow beside the stock market?

Copyright © 2020 Retirement Shield LLC

The information provided on these pages are for informational purposes only and is not intended to be a source of advice or credit analysis with respect to the material presented. The information and/or documents do not constitute legal or financial advice and should never be used without first consulting with an insurance and/or a financial professional to determine what may be best for your individual needs. The publisher and the author of this document do not make any guarantee or other promise as to any results that may be obtained from using the contents or services from this website. You should never make any investment decision without first consulting with your own financial advisor and conducting your own research and due diligence. To the maximum extent permitted by law, the publisher and the author disclaim any and all liability in the event any information, commentary, analysis, opinions, advice and/or recommendations contained on this website prove to be inaccurate, incomplete or unreliable, or result in any investment or other losses. Although the author and publisher have made every effort to ensure that the information on these pages are correct at press time, the author and publisher do not assume and hereby disclaim any liability to any party for any loss, damage, or disruption caused by errors or omissions, whether such errors or omissions result from negligence, accident, or any other cause. Content contained or made available on these pages are not intended to and does not constitute legal advice or investment advice and no attorney-client relationship is formed. The publisher and the author are providing these pages and its contents on an “as is” basis. Your use of the information on these pages is at your own risk.