

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) <small>Total Lifetime Income</small>	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?

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