

Not all retirement expenses are created equally

As you prepare for retirement, it's important to understand there are generally 2 kinds of retirement expenses.

Essential: _____

Discretionary: _____

Gap Finder

How we identify your retirement income needs in 4 easy steps:

1. ESTIMATE your expenses in retirement

Essential Expenses	Annual Cost	Lifestyle Expenses	Annual Cost
_____		_____	
_____		_____	
_____		_____	
_____		_____	
_____		_____	
_____		_____	
_____		_____	
_____		_____	
_____		_____	
_____		_____	
	Annual Essential Expenses	Annual Lifestyle Expenses	

		Total Annual Expenses (Essential + Lifestyle)	

Planning Tip: _____



2. CALCULATE your retirement income gap

Logo

Guaranteed Sources of Retirement Income

Annual Cost

Total Annual Guaranteed Income	

3. DETERMINE your income sources

Annual Guaranteed Income

+

Annual ESSENTIAL Expenses

=

ESSENTIAL Income Gap

4. INVENTORY your investment portfolio

Guaranteed Sources of Retirement Income

Current Value

Total Current Assets	