RETIREMENT EXPENSE ANALYSIS

Client Name ______________________ Age _______
Spouse ___________________________ Age_______
State _______
Planned Retirement Age or Date __________________

Areas of Concern

☐ Social Security ☐ Outliving Retirement Income
☐ Healthcare Expenses/LTC ☐ Life Insurance ☐ Business Succession
☐ Estate/Legacy Planning ☐ Market Volatility ☐ Investment Performance

RETIREMENT INCOME		
	Client	Spouse
SOCIAL SECURITY		
PENSION/ ANNUITIES		
DIVIDENDS		
OTHER		
TOTAL		

ASSETS / INVESTMENT ACCOUNTS		
ACCOUNT BALANCE	Client	Spouse
401K, TSP, 403B		
IRA RETIREMENT ACCOUNT		
BROKERAGE		
BANK CD, MONEY MKT, SAVINGS		
REAL ESTATE VALUE		

HOUSEHOLD (ESSENTIAL)		
Expense	Monthly	Annual
Mortgage/Rent		
Property Taxes		
Maintenance/Fees		
Home/Renter's Insurance		
Utilities		
Telephone/Cell Phone		
Loans/Debt		
Other:		
TOTAL	0.00	0.00

FAMILY CARE (ESSENTIAL)		
Expense	Monthly	Annual
Parent/Child Care		
Education		
Clothing		
Other:		
TOTAL	0.00	0.00

MEDICAL/HEALTH (ESSENTIAL)		
Expense	Monthly	Annual
Health Insurance		
Life Insurance		
Long Term Care Insurance		
Disability Insurance		
Medical Expenses		
Dental Expenses		
Medication and Supplies		
Eye Doctor/Glasses		
Other:		
TOTAL	0.00	0.00

AUTOMOBILE & TRANSPORTATION		
Expense	Monthly	Annual
Car Payment		
Maintenance/Repairs		
Gasoline		
License/Registration		
insurance		
Other:		
TOTAL	0.00	0.00

TOTAL ESSENTIAL EXPENSE	0.00	0.00

LIVING EXPENSES (ESSENTIAL)		
Expense	Monthly	Annual
Food		
Clothing		
Beauty/Barber		
Other:		
TOTAL		

TAXES (VARIES WITH INCOME)		
	Monthly	Annual
Federal		
State		
Income		
TOTAL TAXES		

DISCRETIONARY SPENDING		
Expense	Monthly	Annual
Entertainment		
Dining Out		
Hobbies		
Publications/Subscriptions		
Education		
Traveling/Vacations		

DISCRETIONARY SPENDING		
Expense	Monthly	Annual
Charitable Donations		
Gifts/Holidays		
Professional/Social Dues		
Club or Gym Membership		
Other:		
TOTAL DISCRETIONARY	0.00	0.00

CHECKLIST
RETIREMENT STRATEGY SESSON

For all Retirement Sessions, please bring your most recent statements and **a list of any questions that you have.**

- **Life Insurance Statements**
- **Most Recent Brokerage Statements**
- **Retirement Statements** ***(IRA, 401K, TSP, 403B, Bank IRA's, Roth IRA)***
- **Pension**
- **Annuity Statements**
- **Social Security Statements (for both husband & Wife)**