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Gain Future Financial Clarity

ANNUITIES | FIXED AND INCOME

Future Income Planner



What does your future income look like?

Help bring your retirement income into focus by understanding how much you'll need. Use this worksheet to get an accurate sense of how prepared you are for the future and guide conversations with your financial professional.

How much income will you have?

Source	Monthly Income	Insights, Tips, and Helpful Hints
Social Security	\$	Estimate anticipated Social Security benefits at: www.ssa.gov/retire/estimator.html
Employer-Sponsored Pension	\$	All contributions are supplied by the employer, who will base the monthly benefit on employee income and years of service.
Other Guaranteed Income	\$	The average income of a retired household is \$47,357. ¹ Consider supplementing your income with a fixed or income annuity for more guaranteed lifetime income.
Monthly Income Total	\$ <input type="text"/>	Add everything together and put the total in the Income vs. Expenses section at the top of page 04.

How much do you spend?

Category	Type	Monthly Cost	Insights, Tips, and Helpful Hints
Housing	Mortgage/Rent	\$	Did You Know? Retirees typically spend 25% less a year because they're no longer saving toward retirement and have often paid off mortgages and other debts. ²
	Fees (HOA, parking, etc.)	\$	
	Taxes	\$	
	Homeowners/Renters Insurance	\$	
	Maintenance and Repairs	\$	
Utilities	Electric/Gas	\$	Tip: Have recent utility bills and a credit card statement handy for easy and accurate reference.
	Water/Sewer	\$	
	Internet	\$	
	Cell/Home Phone	\$	
	Cable/Satellite	\$	
	Other	\$	
Food	Groceries	\$	Did You Know? The average monthly cost of food in 2019 was \$680. This includes eating out and at home. ³
	Dining Out	\$	
Transportation	Car Loan/Lease Payment	\$	Tip: Divide by 12 to determine how an annual expense, like vehicle tax, breaks down monthly. Consider tune-ups, oil changes, and bigger fixes for Maintenance and Repairs .
	Vehicle Tax	\$	
	Car Insurance	\$	
	Gas	\$	
	Maintenance and Repairs	\$	
	Public Transportation	\$	
Health Care	Health Insurance	\$	Did You Know? A couple who retired in 2021, both age 65, will spend an estimated \$300,000 on health care throughout retirement. ⁴
	Medicare	\$	
	Office Visit Co-Pays	\$	Tip: In 2021, most people will pay a monthly Medicare premium of \$148.50. However, you may pay more if your adjusted gross income exceeds a specified amount. ⁵ Medical Supplies can include walking aids, wound care, and blood pressure monitors. Deductibles and other out-of-pocket medical costs go in Uncovered Expenses .
	Prescriptions/OTC Drugs	\$	
	Medical Supplies	\$	
	Uncovered Expenses	\$	

Category	Type	Monthly Cost	Insights, Tips, and Helpful Hints
Other Insurances	Life Insurance Premium	\$	Tip: Check your policy statements. Many insurance premiums are paid annually or semi-annually.
	Long-Term Care Premium	\$	
Personal Care	Clothing and Accessories	\$	Toiletries can include shampoo, makeup, and toothpaste. Services can include a haircut, manicure, and non-medical massage.
	Toiletries	\$	
	Services	\$	
Recreation	Entertainment	\$	The fun stuff – like movies, sporting events, and show tickets – goes in Entertainment . Include transportation costs, hotel stays, and food expenses for Vacations . What you do with free time can add up. Consider golf clubs, art supplies, and photography equipment for Hobbies . Private clubs, gyms, and other associations go in Memberships .
	Vacations	\$	
	Hobbies	\$	
	Memberships	\$	
	Other	\$	
Gifts	Cash and Presents	\$	Holiday presents for grandkids and anniversary gifts for your spouse go in Cash and Presents . Tip: Donations to 501(c)(3) organizations are tax deductible.
	Charitable Donations	\$	
Pet Care	Food and Supplies	\$	Don't forget about services like dog walking and preventive medical costs or pet insurance premiums.
	Veterinary and Medical	\$	
	Grooming and Boarding	\$	
Debt Payments	Outstanding Loans	\$	Consider any credit card debt and personal, educational, home equity, or small business loans. (We've already covered your mortgage and car payment.)
	Other	\$	
Taxes	Income Tax	\$	Did You Know? Your taxes will change in retirement. Speak with your tax professional about how Social Security and taxes on retirement account withdrawals are different.
	Other	\$	
Monthly Expenses Total		\$	Add everything together and put the total in the Income vs. Expenses section at the top of page 04.

Do you have what you need?

Income vs. Expenses

$$\begin{array}{r}
 \$ \\
 \hline
 \text{Monthly} \\
 \text{Income Total}
 \end{array}
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 \begin{array}{r}
 \$ \\
 \hline
 \text{Monthly} \\
 \text{Expenses Total}
 \end{array}
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 \begin{array}{r}
 \$ \\
 \hline
 \text{Surplus/Shortage}
 \end{array}$$

How much have you saved?

Asset	Source	Value	Insights, Tips, and Helpful Hints
Savings		\$	Did You Know? If you received a \$3,000 monthly income payment in the year 2000, you'd need \$4,707.53 a month to match the buying power in 2021. ⁶
CD and Money Market Accounts		\$	
Mutual Funds		\$	
Stocks and Bonds		\$	
IRAs and Qualified Plans		\$	
Business/Property		\$	
Investments Total		\$	

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Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax, or accounting advice. Clients should confer with their qualified legal, tax, and accounting professionals as appropriate.

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