



Retirement Income Worksheet

RETIREMENT

Use this worksheet section to estimate your total monthly income in retirement and determine whether it will meet your financial needs. After you've entered your estimated income for each category, as well as your income tax rates and estimated monthly expenses, look at the total at the bottom to see how much you'll need to withdraw from your investments each month.

Source of Income	You	Your Spouse
Social Security	\$	\$
Pension	\$	\$
Employment	\$	\$
Rental	\$	\$
Veteran's Benefits	\$	\$
Other	\$	\$
Taxes and Expenses		
Federal Income Tax Rate		
State Income Tax Rate		
Local Income Tax Rate		
Estimated Monthly Expenses (excluding taxes)	\$	
Results		
Total Pre-Tax Monthly Income GROSS INCOME PER MONTH		
Total Monthly Income Tax Liability TOTAL TAXES		
Total After-Tax Monthly Income NET INCOME PER MONTH		

Retirement Expenses

This section of the worksheet can help you estimate your monthly expenses in retirement. After you've entered your estimated expenses for each category, calculate your total.

Expense Category	Monthly Amount
Housing	
Mortgage	\$
Property Taxes	\$
Homeowners Insurance	\$

RETIREMENT

Rent	\$
Utilities	\$
Maintenance/Fees	\$
Food	
Groceries	\$
Dining Out	\$
Transportation	
Vehicle Maintenance	\$
Fuel	\$
Auto Insurance	\$
Public Transportation	\$
Health Care	
Medical Services	\$
Medications and Supplies	\$
Health Insurance	\$
Personal Insurance	
Life Insurance	\$
Disability Insurance	\$
Long-Term Care Insurance	\$
Other Insurance	\$
Personal Care	
Clothing	\$
Products and Services	\$
Miscellaneous	
Loans/Credit Cards	\$
Entertainment	\$
Travel/Vacation	\$
Hobbies	\$
Gifts	\$
Education	\$
Charitable Contributions	\$
Other	\$
TOTAL MONTHLY EXPENSES	\$