

RETIREMENT INCOME GAP WORKSHEET

1) Expenses

Monthly Essential Expenses

Housing

Food

Transportation

Healthcare

Personal Needs

Taxes

Monthly Discretionary Expenses

Entertainment

Travel

Family/Friends

Education

Charity

Other

Total Essential Expenses

2) Guaranteed Income

Monthly Income Sources

Social Security

Pension

Annuities

Total Guaranteed Income

Total Monthly Expenses

Monthly Income (Minus)

Monthly Income Gap

Annual Income Gap

3) Filling the Gap

What current assets can be used to help supplement your guaranteed income?

Non-Qualified Sources

Mutual Funds

Stocks

Bonds

CDs

Managed Money

Real Estate

Qualified Sources

IRA SEP

401(k) Other

403b

Total Assets