

# Your Retirement Income Worksheet

This worksheet will give you an idea of what your income in retirement will look like. Please enter monthly amounts before taxes.

## Guaranteed Income

|   |    |
|---|----|
| <b>Defined Benefit Pension</b>            |    |
| My benefit                                | \$ |
| Other benefit                             | \$ |
| <b>Defined Benefit Supplement Payment</b> |    |
| Lifetime monthly annuity                  | \$ |
| <b>Social Security</b>                    |    |
| My benefit                                | \$ |
| Other benefit                             | \$ |
| <b>Veteran's Benefit</b>                  |    |
| My benefit                                | \$ |
| Other benefit                             | \$ |
| <b>Annuities</b>                          |    |
| My annuity income                         | \$ |
| Other annuity income                      | \$ |
| <b>Other Guaranteed Income</b>            |    |
| Other income                              | \$ |
| <b>Total Guaranteed Monthly Income</b>    |    |
| <b>Total Guaranteed Monthly Income</b>    | \$ |

## Non-Guaranteed Income

|  |    |
|--|----|
| <b>403(b), 457(b), 401(k), IRA</b>         |    |
| Monthly distributions                      | \$ |
| <b>Roth 403(b), Roth 401(k), Roth IRA</b>  |    |
| Monthly distributions                      | \$ |
| <b>Brokerage/Savings Accounts</b>          |    |
| Monthly distributions                      | \$ |
| <b>Work/Part-Time Work</b>                 |    |
| Income                                     | \$ |
| <b>Income Outside of Work</b>              |    |
| Real estate rental income                  | \$ |
| Other annuity income                       | \$ |
| Other                                      | \$ |
| <b>Total Non-Guaranteed Monthly Income</b> |    |
| <b>Total Non-Guaranteed Monthly Income</b> | \$ |
| <b>TOTAL MONTHLY INCOME</b>                |    |
| <b>TOTAL MONTHLY INCOME</b>                | \$ |



### Guaranteed Income Checklist

- Have I received estimates of my monthly benefits from all sources?
- Do these income sources adjust with inflation?
- What are the tax considerations of these income sources?
- What happens to these income sources if I or my significant other dies?



### Non-Guaranteed Income Checklist

- Do I have a strategy for taking distributions from each account?
- Have I looked into converting these accounts to guaranteed income, if needed?
- How do the IRS required minimum distribution rules affect these accounts?
- What are the tax considerations of these income sources?