Ohio National Financial Services®

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Retirement Income Planning Worksheet

Estimating your retirement expenses and income will help you determine how well prepared you are to meet your retirement savings goals. This worksheet is designed to help you begin gathering this information.

Step 1 - Monthly Expenses:

Housing	Essential Expenses	Non-Essential Expenses
Mortgage/Rent (Primary home)		
Mortgage/Rent (Other home)		
Condo/Other Fees		
Insurance		
Utilities		
Maintanence		
Lawn Care		
Subtotal	$0.00	$0.00

Food, Entertainment, Communication & Activities	Essential Expenses	Non-Essential Expenses
Groceries		
Dining Out		
Phone/Cell Phone		
Internet		
Cable/Satellite		
Movies/Live Events		
Hobbies		
Membership Dues		
Travel		
Subtotal	$0.00	$0.00

Health Care & Insurance	Essential Expenses	Non-Essential Expenses
Medical/Dental Services		
Health Insurance		
Medicare Premiums		
Prescriptions		
Life Insurance		
Other Insurance		
Subtotal	$0.00	$0.00

Transportation	Essential Expenses	Non-Essential Expenses
Car Payments		
Other Vehicle Payments		
Insurance		
Gas		
Public Transportation/Tolls		
Maintenance		
Annual License(s)/Fees		
Parking		
Subtotal	$0.00	$0.00

Taxes	Essential Expenses	Non-Essential Expenses
Federal		
State		
Local		
Property		
Subtotal	$0.00	$0.00

Personal	Essential Expenses	Non-Essential Expenses
Clothing		
Personal Care (e.g., gym membership)		
Dependent Care		
Professional Fees: Legal/Tax/Etc.		
Alimony/Child Support		
Pet Care		
Subtotal	$0.00	$0.00

(Over)

Step 1 - Monthly Expenses (cont):

Gifts & Donations	Essential Expenses	Non-Essential Expenses
Holiday/Birthday Gifts		
Education/Support		
Grandchildren		
Charity: Tax-Deductible		
Charity: Non-Deductible		
Subtotal	$0.00	$0.00

Debt	Essential Expenses	Non-Essential Expenses
Debt: Credit Card/Personal/Etc.		
Subtotal	$0.00	$0.00

Assets	Essential Expenses	Non-Essential Expenses
Contributions to Savings Accounts		
Contributions to Investment Accounts		
Subtotal	$0.00	$0.00

	Essential Expenses	Non-Essential Expenses
Total Expenses	$0.00	$0.00

Step 2 - Monthly Income:

Source	Monthly Income
Salary/Self-employment Income	
Pension(s)	
Social Security 1	
Social Security 2	
Annuities	
Retirement Accounts: IRA/401(k)/etc.	
Employer Stock	
Investments	
Inheritances	
Life Insurance Withdrawals	
Total Income	$0.00

Step 3 - Determining Your Needs:

Monthly Retirement Income (The Total Income figure above)	$0.00
Monthly Retirement Expenses (The total of your essential and non-essential expenses)	$0.00

Subtract your monthly expenses from your monthly income. If the result is positive, enter it in the **Monthly Income Surplus** box. If the result is negative, enter it in the **Monthly Income Shortfall** box.

Monthly Income Surplus (The amount by which your monthly income exceeds your monthly expenses)	$0.00
Monthly Income Shortfall (The amount by which your monthly expenses exceed your monthly income)	$0.00

If you have an income surplus, your income has covered your expenses. If you have a shortfall to overcome, you should consider working with your Financial Adviser to fine-tune your retirement plan.
This worksheet provides only an estimate of your retirement income needs. **For a more detailed analysis of your specific retirement income needs, talk to your Financial Adviser today.**

Financial Adviser's Name _____

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Post Office Box 5308
Cincinnati, Ohio 45201-0237
Telephone: 513.794.6100
www.ohionational.com

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