Monthly retirement income worksheet

E

A Basic Expenses

Dasie Expenses	
Mortgage or rent payments	\$
Property and other taxes	\$
Utilities	\$
Food	\$
Clothing	\$
Auto loans	\$
Other loans	\$
Credit card payments	\$
Auto maintenance	\$
Home or property maintenance	\$
Life insurance	\$
Auto insurance	\$
Homeowners or renters insurance	\$
Long term care insurance	\$
Important lifestyle needs	\$
Other expenses	\$
(A) Total Basic Expenses	\$

After-Tax Guaranteed Lifetime Income

Social Security benefits (you)	\$
Social Security benefits (spouse)	\$
Pension (you)	\$
Pension (spouse)	\$
Immediate annuities	\$
(B) Total Guaranteed Income	\$

Discretionary Expenses

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Travel	\$
Hobbies and recreation	\$
Entertainment	\$
Dining out	\$
Gifts	\$
Charitable contributions	\$
Other expenses	\$
(C) Total Discretionary Expenses	\$

Income for Discretionary Expenses

Guaranteed income not needed for basic expenses	\$
Income from employment	\$
Other income	\$
(D) Total Income for Discretionary Expenses	\$

Investments		After-Tax Income [#]
	1	meome
Taxable investment accounts	\$	\$
Employer's retirement plan (401[k], 403[b])	\$	\$
Individual Retirement Accounts (IRAs)	\$	\$
Deferred annuities	\$	\$
U.S. government bonds	\$	\$
Business interests you could liquidate for income	\$	\$
Real estate or property you could liquidate for income	\$	\$
Other investments	\$	\$
	(E) Total Income	\$

Cash and Cash Equivalents*

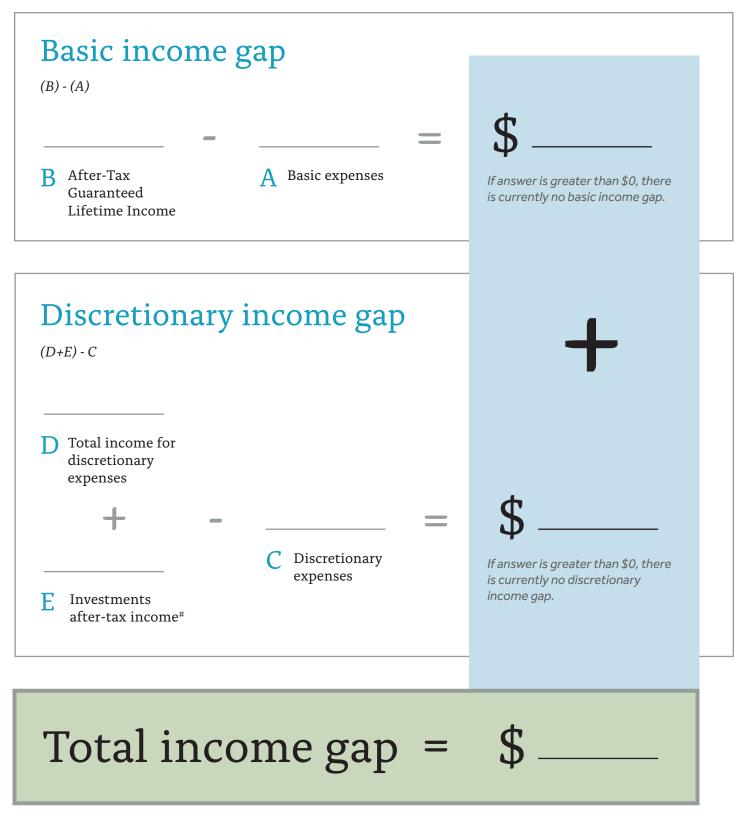
Checking accounts	\$
Savings accounts	\$
Money market funds	\$
Certificates of deposit	\$
Other cash accounts	\$
Total Investable Assets	\$

*Do not include any cash that will be used for specific needs or is set aside as short- term emergency funds

Expected income generated by the asset



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New York Life Insurance Company

New York Life Insurance and Annuity Corporation (a Delaware Corporation) 51 Madison Avenue, New York, NY 10010 www.newyorklifeannuities.com SMRU 1763069 (Exp. 02.06.2020)

