



SAFEGUARD INVESTMENT
ADVISORY GROUP, LLC
A REGISTERED INVESTMENT ADVISORY FIRM



Retirement Income

Planning Booklet



Name _____

Date _____

- Use this simple worksheet to get started on your retirement income plan.
- Your advisor can then help you create a realistic retirement income plan to help ensure that your income lasts as long as your retirement.
- Upon completion, scan and email to info@safeguardinvestment.com.

Estimate your anticipated retirement expenses

Envision your life in retirement and think about the expenses you will—or might—incur. Taking into account your lifestyle and goals, identify which expenses are essential (must have) to differentiate them from those that are discretionary (nice to have).

Record your estimated monthly retirement expenses and indicate whether it is essential and if it will vary.		AMOUNT (\$)		IS IT ESSENTIAL?	WILL IT VARY?	NOTES
		YOU	SPOUSE	YES	YES	
Housing	Homeowner's Insurance	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Household Improvements & Maintenance	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Mortgage	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Property Tax	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Property Tax	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Rent/Condo Fees	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Other	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
Utilities	Electric	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Oil/Gas	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Phone/Cable/Internet Fees	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Water/ Sewer	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Other	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
Personal	Clothing	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Groceries	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Laundry/Dry Cleaning	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Personal Care (health & beauty)	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Other	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
Health Care & Insurance	Dental, Vision, Hearing	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Medical Insurance Medicare	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Premiums & Expenses Medicare	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Supplemental Premiums	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Other (e.g., Out-of-Pocket Pharmacy Costs)	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Long-Term Care Insurance	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Premiums Disability Insurance	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Life Insurance Premiums	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
SUBTOTAL		\$	\$			

Estimate your anticipated retirement expenses (cont.)

Record your estimated monthly retirement expenses and indicate whether it is essential and if it will vary.		AMOUNT		IS IT ESSENTIAL?	WILL IT VARY?	NOTES
		YOU	SPOUSE	YES	YES	
Family Care	Support of Children/Grandchildren	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Support of Parents	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Other Obligations	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
Routine Transportation	Auto Loan/Lease Payments	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Excise Tax/Registration Fees	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Gasoline	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Auto Insurance	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Routine Maintenance	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Other Commuting Expenses	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
Recreation	Club Memberships	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Hobbies	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Travel & Vacations	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Other	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
Entertainment	Dining Out	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Movies/Theater/Sporting Events	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Other	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
Charitable Donations And Gifts	Charitable Donations	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Gifts	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
Custom Expenses	Expense #1	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Expense #2	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Expense #3	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Expense #4	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Expense #5	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
	Expense #6	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
SUBTOTAL		\$	\$			
SUBTOTAL From Page 4		\$	\$			
TOTAL		\$	\$			

Take inventory of income and assets

List the income sources you will use to fund your retirement, as well as any assets and accounts you may have that could be converted into income

INCOME	DESCRIPTION OF SOURCE OF INCOME	MONTHLY INCOME YOU	SPOUSE
Annual Income		\$	\$
Social Security		\$	\$
Pension Plans		\$	\$
Annuity Income		\$	\$
Rental Income		\$	\$
Other		\$	\$
TOTAL		\$	\$

ASSETS	DESCRIPTION OF ASSETS	INVESTED ASSETS YOU	SPOUSE
Employer-Sponsored Savings		\$	\$
Traditional IRAs		\$	\$
Taxable Mutual Funds		\$	\$
Tax-deferred Annuities		\$	\$
Savings Accounts		\$	\$
Other		\$	\$
TOTAL		\$	\$

OTHER INCOME	DESCRIPTION OF INCOME	OTHER INCOME YOU	SPOUSE
Real Estate		\$	\$
Inheritance		\$	\$
Stock Options		\$	\$
Other		\$	\$
TOTAL		\$	\$

The asset values provided herein have been obtained from the above named individual(s) or statements provided by the client. Neither Safeguard Investment Advisory Group or Safeguard Investment Advisory Group, LLC have independently verified the values.

Notes

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

Your Fiscal House

Building a reliable retirement income plan is a lot like building a home: Its strength depends on how well its components — the roof, walls and foundation — work together as one.

Here are the parts that generally go into each section of your fiscal house:





SAFEGUARD INVESTMENT ADVISORY GROUP, LLC

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