



Réfirement 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?	
		YOU	SPOUSE	YES	YES	NOTES
	Homeowner's Insurance	\$	\$			
	Household Improvements & Maintenance	\$	\$			
Housing	Mortgage	\$	\$			
Housing	Property Tax	\$	\$			
	Property Tax Rent/Condo Fees	\$	\$			
	Other	\$	\$			
	Electric	\$	\$			
	Oil/Gas	\$	\$			
Utilities	Phone/Cable/Internet Fees	\$	\$			
	Water/ Sewer	\$	\$			
	Other	\$	\$			
	Clothing	\$	\$			
	Groceries	\$	\$			
Personal	Laundry/Dry Cleaning	\$	\$			
	Personal Care (health & beauty)	\$	\$			
	Other	\$	\$			
	Dental, Vision, Hearing	\$	\$			
	Medical Insurance Medicare	\$	\$			
	Premiums & Expenses Medicare	\$	\$			
Health Care & Insurance	Supplemental Premiums	\$	\$			
	Other (e.g., Out-of-Pocket Pharmacy Costs)	\$	\$			
	Long-Term Care Insurance	\$	\$			
	Premiums Disability Insurance	\$	\$			
	Life Insurance Premiums		\$			
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			WILL IT VARY?	
		YOU	SPOUSE	ESSENTIAL? YES	YES	NOTES
	Support of Children/Grandchildren	\$	\$			
Family Care	Support of Parents	\$	\$			
	Other Obligations	\$	\$			
	Auto Loan/Lease Payments	\$	\$			
	Excise Tax/Registration Fees	\$	\$			
Routine	Gasoline	\$	\$			
Transportation	Auto Insurance	\$	\$			
	Routine Maintenance	\$	\$			
	Other Commuting Expenses	\$	\$			
	Club Memberships	\$	\$			
Recreation	Hobbies	\$	\$			
Recreation	Travel & Vacations	\$	\$			
	Other	\$	\$			
	Dining Out	\$	\$			
Entertainment	Movies/Theater/Sporting Events	\$	\$			
	Other	\$	Ş			
Charitable Donations	Charitable Donations	\$	\$			
And Gifts	Gifts	\$	Ş			
	Expense #1	\$	\$			
	Expense #2	\$	\$			
Custom Expenses	Expense #3	\$	\$			
	Expense #4	\$	\$			
	Expense #5	\$	\$			
	Expense #6	\$	\$			
	SUBTOTAL	\$	\$			
	SUBTOTAL From Page 4	\$	\$			
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

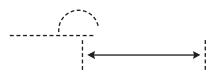
INCOME			MONTHLY INCOME YOU	SPOUSE
Annual Income			\$	\$
Social Security			\$	\$
Pension Plans			\$	\$
Annuity Income			\$	\$
Rental Income			\$	\$
Other			\$	\$
		TOTAL	\$	\$

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

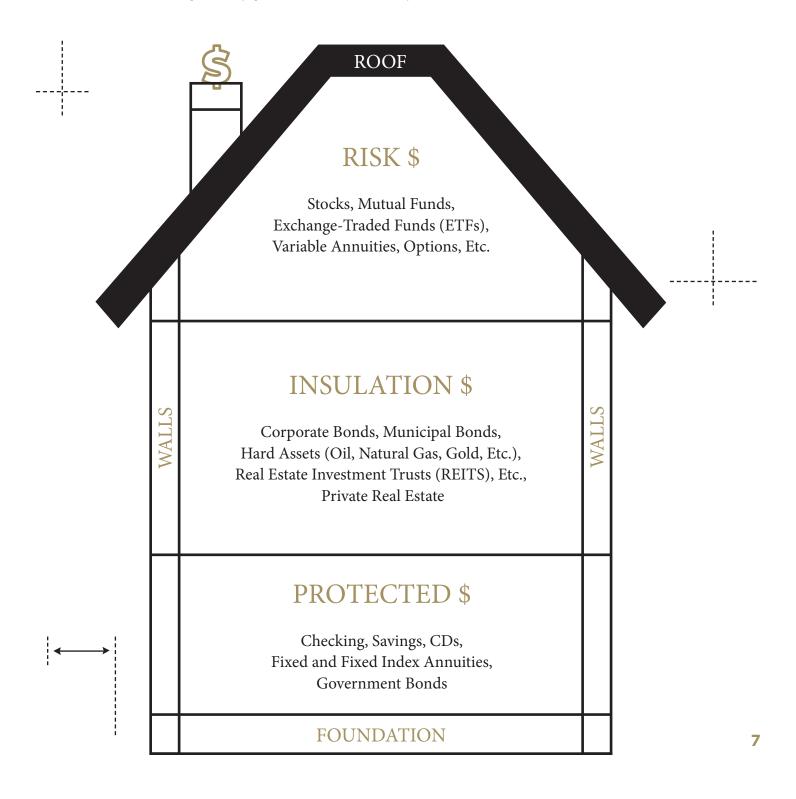
The asset values provided herein have been obtained from the above named individual(s) or statements provided by the client. Neither Safeguard Investment Advisory Group or Safeguard Investment Advisory Group, LLC have independently verified the values.

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:







Offices serving Sacramento, Santa Barbara, Ventura, Riverside, Orange and San Diego counties.

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