

Get started

This worksheet can help you and your advisor define your income needs and discuss possible solutions.

YOUR INFORMATION

First name:	MI:	Last name:
Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of birth (mm/dd/yyyy):	

JOINT INFORMATION

Tax bracket:
State of residence:

YOUR SPOUSE'S INFORMATION (IF APPLICABLE)

First name:	MI:	Last name:
Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of birth (mm/dd/yyyy):	

INCOME FROM EXISTING SOURCES

Please list the monthly amount of income you and your spouse expect to receive from the following income sources, the age you expect to start receiving this income and if there will be a cost-of-living adjustment applied to this income.

INCOME TYPE	INCOME START AGE	MONTHLY INCOME
Social Security		\$
Defined benefit pension plan		\$
Other permanent income (e.g., total other lifetime income such as rental income, dividends, annuities, etc.)		\$
Spouse's Social Security		\$
Spouse's defined benefit pension plan		\$
Spouse's other permanent income (e.g., total other lifetime income such as rental income, dividends, annuities, etc.)		\$
Total monthly income		\$
Total annual income (monthly x 12)		\$

HOUSEHOLD INCOME NEEDS

Please estimate the monthly expenses your household expects during retirement for the following categories.

EXPENSE TYPE	ESSENTIAL	DISCRETIONARY
Housing (mortgage/rent, taxes, homeowner fees)	\$	\$
Utilities (gas, electric, water, TV, phone)	\$	\$
Transportation	\$	\$
Groceries and household goods	\$	\$
Health care and long-term care (premiums, co-pays, prescriptions)	\$	\$
Entertainment	\$	\$
Vacation and travel	\$	\$
Debt payments	\$	\$
Income taxes (monthly estimate)	\$	\$
Auto and home insurance premiums	\$	\$
Total monthly estimated expenses	\$	\$
Total annual estimated expenses (monthly x 12)	\$	\$

• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

POTENTIAL INCOME GAP

Compare your anticipated **Total annual income** with your **Total annual estimated expenses** to see if you're facing a potential retirement income shortfall.

$$\begin{array}{ccccc} \$ \text{ _____} & \ominus & \$ \text{ _____} & \ominus & \$ \text{ _____} \\ \text{Total annual estimated expenses} & & \text{Total annual income} & & \text{Annual income surplus/shortfall} \end{array}$$

BRIDGING THE GAP

If you're like most of us, you'll need to rely on income from your retirement savings to make up for a gap. Some investments provide guaranteed income in retirement and may help you bridge the income gap between your current income and the level of income you desire in retirement. Products that offer guaranteed income payments, such as either a single-premium immediate annuity (SPIA) or an annuity that offers a guaranteed lifetime withdrawal benefit (GLWB), may help you meet your income needs.

$$\begin{array}{ccccc} \$ \text{ _____} & \div & \text{ _____} \% & \ominus & \$ \text{ _____} \\ \text{Annual income surplus/shortfall} & & \text{Assumed withdrawal rate} & & \text{Amount needed at retirement} \\ \text{amount from above} & & & & \end{array}$$



Learn more ways to save for retirement at [Nationwide.com/Annuity-Education](https://www.nationwide.com/Annuity-Education).



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AAM-0394AO.1 (07/18)