



# Retirement income worksheet

Plan ahead by reviewing your anticipated levels of income and expenses in retirement.

## YOUR INFORMATION

First name:	MI:	Last name:
Sex:	Date of birth (mm/dd/yyyy):	

## FOR TAX PURPOSES

Marginal federal income tax bracket:
Residence state (in retirement):

## YOUR SPOUSE'S INFORMATION (IF APPLICABLE)

First name:	MI:	Last name:
Sex:	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	COST-OF-LIVING ADJUSTMENT	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.)			
<b>Total monthly income</b>			
<b>Total annual income (monthly x 12)</b>			

## HOUSEHOLD INCOME NEEDS

Please estimate the monthly expenses your household must cover.

EXPENSE TYPE	MONTHLY EXPENSE
Housing (mortgage/rent, taxes, homeowner fees)	
Utilities (gas, electric, water, garbage collection, 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, home and life insurance premiums	
<b>Total monthly estimated expenses</b>	
<b>Total annual estimated expenses (monthly x 12)</b>	

## POTENTIAL INCOME GAP

Compare your anticipated **total annual income** with your **total annual estimated expenses** to determine whether you're facing a potential retirement income shortfall.



## BRIDGING THE GAP WITH GUARANTEED INCOME OPTIONS

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, such as certain annuities and in-plan guarantees in your workplace retirement plan, can provide income to help bridge the gap between your total annual income and your estimated expenses. A financial professional can help identify options available to you.



Learn more ways to help protect your financial future at  
[Nationwide.com/Retirement](https://www.nationwide.com/Retirement).



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