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Start planning for retirement income

Assess your income needs

With the help of your financial professional, determine how much money you're going to need each year. Take a look at your essential lifestyle expenses and your discretionary lifestyle expenses.

Begin by calculating your current expenses and then adjust them based on your desired lifestyle in retirement.

Essential lifestyle expenses	Annual cost
Housing mortgage payments, rent, insurance, property tax	$
Utilities gas, water, electricity, telephone, cable	$
Food/groceries/meals	$
Transportation car payments, gas, car insurance, maintenance	$
Personal clothing, haircuts, dry cleaning, toiletries	$
Healthcare/Medicare premiums supplemental medical insurance, prescriptions and other out-of-pocket expenses	$
Life, disability and long-term care insurance	$
Income taxes federal, state	$
Other	$
Annual essential lifestyle expenses	$ 0

Discretionary lifestyle expenses	Annual cost
Entertainment movies, theater, sporting events and restaurants	$
Travel & recreation hotels, airfare and RV/boat expenses	$
Memberships golf, health club and yoga	$
Gifts and donations	$
Other	$
Annual discretionary lifestyle expenses	$ 0

Annual essential lifestyle expenses	$ 0
Annual discretionary lifestyle expenses	$ 0
Total annual expenses Essential lifestyle + Discretionary lifestyle	$ 0

Not FDIC or NCUA/NCUSIF Insured

May Lose Value • No Bank or Credit Union Guarantee
Not a Deposit • Not Insured by any Federal Government Agency

This material is intended only for educational purposes to help you, with the guidance of your financial professional, make informed decisions.

Determine your annual protected income

Once you have obtained the needed estimates for Social Security and a pension, if applicable, you can determine your annual income from guaranteed sources.

Guaranteed sources of retirement income	Annual income
Social Security	$
Pensions	$
Annuities (if you own one)*	$
Other	$
Total annual guaranteed income	$ 0

See if you're facing an income gap

First determine if you have enough guaranteed income to cover your annual essential lifestyle expenses. This is a priority for many retirees.

Annual guaranteed income $ 0 **–** **Annual essential lifestyle expenses** $ 0 **=** **Essential lifestyle income gap** $ 0

Of course, you may want some or all of your discretionary lifestyle expenses to also be covered with protected income. So next, examine your total annual expenses (that is, your essential lifestyle expenses PLUS your discretionary lifestyle expenses) to see if you're facing an overall income gap.

Annual guaranteed income $ 0 **–** **Total annual expenses** (essential+discretionary) $ 0 **=** **Overall income gap** $ 0

*Guarantees are backed by the claims-paying ability of the issuing insurance company.

Calculate your Income Reliability Ratio

Another factor you may want to consider is your Income Reliability Ratio. Your Income Reliability Ratio can help you assess where you stand in terms of your retirement income security. If your Income Reliability Ratio is low, you may want to consider how challenges such as a market decline or living longer than expected could impact your long-term retirement income strategy.

Annual guaranteed income		Total annual expenses (essential+discretionary)				Income Reliability Ratio
$ 0	÷	$ 0	=	0.00 x 100	=	0.0 %

Your Income Reliability Ratio

Indicate with a check mark on the chart below where your Income Reliability Ratio currently falls.

Lower retirement income security	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%	Higher retirement income security

If your Income Reliability Ratio is further to the left, consider if you're comfortable with your retirement income being funded from your current savings and investments, or other non-guaranteed sources, such as a part-time job or rental income. This type of income may be less predictable due to market volatility, changes in interest rates or other factors, and may result in lower retirement income security.

If your Income Reliability Ratio is further to the right, you have the assurance of knowing that a greater portion of your total annual expenses in retirement will be covered with income that's guaranteed for a higher level of retirement income security.

Review your situation with your financial professional

Your financial professional can help you further assess where you stand with respect to your retirement income needs and current income sources—and help you determine a retirement income strategy that makes sense for you.

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Annuities are long-term products designed for retirement. Withdrawals may be subject to federal and/or state income taxes. An additional 10% federal tax may apply if taken before age 59½, in addition to ordinary income tax. Partial withdrawals may reduce benefits and contract value.

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