

# RETIREMENT PLANNING WORKSHEET

Use this worksheet as a resource to help plan for your retirement by reviewing your income needs. Fill in the blanks below to see what you have currently saved, where your savings may fall short, and to see if fixed indexed annuities (FIAs) fit into your retirement plan.

5 Helpful Calculators at [FIAinsights.org/retirement-calculators/](https://www.fiainsights.org/retirement-calculators/)

## MY RETIREMENT MONTHLY EXPENSES WILL BE...

Consider your fixed monthly costs  
(e.g., housing, food, transportation,  
etc.)

\$ \_\_\_\_\_

and discretionary costs  
(activities, hobbies, travel, etc.)

+ \$ \_\_\_\_\_

as well as projected costs (healthcare  
expenses, inflation, taxes, etc.)

+ \$ \_\_\_\_\_

▼

= \$ \_\_\_\_\_

## MY RETIREMENT INCOME WILL BE...

To calculate, add up how much you  
can expect to receive from your  
401(k), IRAs, Social Security, and/or  
pension payments.

\$ \_\_\_\_\_

## WILL YOU HAVE ENOUGH?

My current savings will provide  
income to age \_\_\_\_\_. To provide  
the income you desire, you will need  
to save an additional \$\_\_\_\_\_ per  
year (\_\_\_\_\_% of your income)  
before tax or \$\_\_\_\_\_ a month.

*To calculate, use our **savings  
calculator** to find these answers  
easily.*

## SOCIAL SECURITY

Social Security will replace approximately \_\_\_\_\_%  
of my current combined income of \$\_\_\_\_\_.  
What is the impact of shifting my retirement age goal by 3 years?  
\_\_\_\_\_

Use our **Social Security calculator** to find these answers quickly!

## TAX BENEFITS

If I put \$\_\_\_\_\_ in a retirement account, what accumulation could I see in a:  
fully-taxable account \_\_\_\_\_ versus  
tax-deferred investment \_\_\_\_\_ versus  
tax-free vehicle \_\_\_\_\_

Use our **tax options calculator** to clearly see the difference!

If you do not think your current plan can cover your future costs and you see a need for a product that will provide balance and principal protection from market downturns, you will want to consider other sources of guaranteed income, like fixed indexed annuities (FIAs).

### YES

- Do I want predictable lifetime income in fixed payments?
- Do I want the option of payments in lump sum or smaller payments over time?
- Do I want a guaranteed minimum rate of return that never varies regardless of market swings?

Before purchasing a fixed indexed annuity, consider what specific questions you have for your financial professional who is licensed to sell FIAs.

Questions I have.....