



One of the most important parts of retirement income planning is determining how much income you will need your portfolio to provide in retirement. This worksheet will help you calculate those numbers. By comparing your spending needs to your guaranteed and non-guaranteed income sources, you can determine the role your portfolio will play in providing income in retirement.

## Guaranteed Income Vs. Portfolio Income

Guaranteed Income Source	Owner	Description (Including Start & End Dates)	Annual Amount
Social Security			\$
Social Security			\$
Pension			\$
Pension			\$
Annuity Income			\$
Annuity Income			\$
Other			\$
Other			\$
<b>Guaranteed Income Source Total:</b>			<b>\$</b>

Non-Guaranteed Income Source	Owner	Description (Including Start & End Dates)	Annual Amount
Part-time Work			\$
Part-time Work			\$
Rental Income			\$
Gifts Received			\$
Gifts Received			\$
Other			\$
Other			\$
<b>Non-Guaranteed Income Source Total:</b>			<b>\$</b>

# Guaranteed Income Vs. Portfolio Income

	Annual Amount	
Guaranteed Income Sources (from page 1)	\$	
Non-Guaranteed Income Sources (from page 1)	\$	
<b>Income Total:</b>	<b>\$</b>	<b>Box 1</b>
Essential Expenses (from Retirement Income Need Worksheet)	\$	
Discretionary Expenses (from Retirement Income Need Worksheet)	\$	
<b>Expenses Total:</b>	<b>\$</b>	<b>Box 2</b>
<b>Subtract Expenses Total From Estimated Income (Box 1 - Box 2) :</b>	<b>\$</b>	<b>Box 3</b>

If the figure above is negative, it reflects the amount you will need from savings each year.

<b>Retirement Savings Total (From Are Your Retirement Dollars Safe Worksheet):</b>	<b>\$</b>	<b>Box 4</b>
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Now let's calculate your annual withdrawal percentage from your savings by dividing your needed income by your retirement savings.

Divide Box 3 by Box 4=	
Multiply by 100	X 100
<b>Estimated Withdrawal Percentage from Retirement Savings</b>	<b>%</b>