RETIREMENT PLANNING

INCOME GUIDE

INVESTING IN YOUR FUTURE

Oakeson Steiner
WEALTH & RETIREMENT

RETIREMENT INCOME WORKSHEET

To help develop a retirement income strategy that may meet your needs and goals, please record your average household expenses.

Monthly Income

ITEM	AMOUNT
Income 1	
Income 2	
Other	
Other	
Total	

Home

ITEM	AMOUNT
Mortgage/Rent	
Taxes	
Insurance	
Utilities	
Internet	
Cable/Satellite TV	
Trash	
Maintenance	

Car

ITEM	AMOUNT
Gas	
Insurance	
Services & Repairs	
Parking/Garage	
Loan/Lease Payment	
Other	

Family

ITEM	AMOUNT
Daycare/Babysitter	
Medical/Dental	

TOTAL

Personal

ITEM	AMOUNT
Life Insurance	
Health Insurance	
Dental Insurance	
Personal Supplies	
Other Insurance	
School Tuition/Fees	
Student Loans	
Other Education	
Clubs/Memberships	
Travel	
Other	
Other	

Miscellaneous

ITEM	AMOUNT
Gifts / Donations	
Credit Card 1	
Credit Card 2	
Credit Card 3	
Loans	
Loans	
Pre-Tax Savings	
Taxable Savings	
Taxes	
Other	
Other	
Other	

TOTAL

OUR SERVICES BY LIFE STAGE

Saving

ages 25 - 40

- Establish a saving strategy
- Assist with 'big picture' financial goal planning
- Develop long-term investment strategy

Preparing

ages 45 - 60

- Review saving strategy
- Conduct periodic financial reviews
- Evaluate investment mix and risk tolerance

Implementing

ages 65 - 75

- Develop a retirement/income plan
- Prepare Social Security projections
- Adjust investment risk tolerance for income through retirement

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ITEMS TO BRING TO YOUR MEETING

Bringing the following items will help us build a custom retirement plan for you.

- [ ] **Social Security Statements**
  go to www.ssa.gov
  Set-up user account
  Print off most recent statement

- [ ] **Planned Changes**
  Housing
  Travel plans
  Plans to work in retirement
  Expected Inheritance

- [ ] **Debts**
  Mortgage statement
  Credit card statement
  Vehicle loan statement
  Student loan statement

- [ ] **Estate Documents**
  Health Care Directive
  Power of Attorney
  Will
  Trust
  Premarital Agreement

- [ ] **List of Current Assets and Statements**
  Retirement accounts
  401(k)s, IRAs, ROTH IRAs
  Defined Benefit Plans
  Other income
  Rental properties or farm land

- [ ] **Previous Years Tax Return**

- [ ] **Insurance Information**
  Life
  Long-term Care
  Long-term Disability
  Umbrella

NOTES:

Stay on Track

ONLINE ACCOUNT AGGREGATION

Ask your advisor for access to ...

- View your checking/savings/credit card/ investment accounts on one website/mobile app
- Track your household expenses by category
- See work towards your financial goals online

Understand Your Benefits

Social Security Statements

The age that you claim your benefits impacts how much you are eligible to receive.

Contact Social Security by phone at 800-772-1213

Get your statement online...

- Go to www.ssa.gov
- Set-up user account
- Print off most recent statement

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