



## Other Expense Considerations

One-Time Expenses	Anticipated Date	Amount	Expected Pay Offs	Anticipated Date	Amount
Vacation Home		\$	Mortgage		\$
New Car		\$	Auto Loan		\$
Make Home Aging-friendly		\$	Home Equity Loan		\$
Leave a Financial Legacy		\$	Other: _____		\$
Milestone Event or Other		\$	Other: _____		\$

### Financial Dependents

Describe any dependents you expect to have in retirement and the financial obligation (including education expenses, special needs dependents, support of parents, etc.):

## Investable Assets and Predictable Lifetime Income

	Predictable Income	Non-guaranteed Assets
<b>Qualified</b>	Pensions \$ _____ Annual amount	401(k) \$
	Annuities \$ _____ Annual amount	IRA \$
		Roth IRA \$
		403(b) \$
		SEP \$
		Other: _____ \$
		<b>Total</b> \$
<b>Non-Qualified</b>	Social Security \$ _____ Annual amount	Investments (stocks, bonds, mutual funds) \$
	Annuities \$ _____ Annual amount	Savings (CDs, savings accounts) \$
	Other Predictable Income \$ _____ Annual amount	Other: _____ \$
		Other: _____ \$
		Other: _____ \$
		<b>Total</b> \$

## Gap Analysis

	Annual
Total Annual Essential Expenses	\$
Subtract Pensions (pre-tax)	\$
Subtract Social Security (pre-tax)	\$
Subtract Annuity Income (pre-tax)	\$
Subtract Other Predictable Income (e.g., alimony, period payments under the sale of a business or other arrangements)	\$
<b>Essential Income Gap</b>	<b>\$</b>

### Notes

Discuss with your advisor the appropriate adjustments to add or subtract from expenses.

	Annual
Important and Aspirational Expenses	\$
Additional Expenses (including one-time expenses)	\$
Expected Pay Offs	\$

After you've documented your expenses and income sources in retirement, a Merrill advisor can work with you to discuss potential solutions so you can manage your income in retirement with confidence.