

Paying for Retirement

Identify your expenses and examine your household budget

Essential Expenses

	Monthly	X12=Annual
Total	\$	

Discretionary Expenses

	Monthly	X12=Annual
Total	\$	

Write your estimated monthly retirement expenses for either essential or discretionary

		<u>Essential</u>
Housing	Mortgage/Rent/Condominium Fees	\$
	Property Taxes	\$
	Homeowners Insurance	\$
	Household Maintenance	\$
	Cell Phone & Internet	\$
	Wi-Fi	\$
	Streaming Services	\$
Health Care & Insurance	Health Insurance	\$
	Co-pays & Medical Services (those not covered by insurance)	\$
	Medicare/Medigap Premiums & Expenses	\$
	Prescription Drugs & Medical Supplies	\$
	Dental, Hearing or Vision	\$
	Life Insurance	\$
Utilities	Long-Term care Insurance	\$
	Electric	\$
	Gas	\$
Gas	Utility Maintenance & Replacement	\$
	Vehicle Purchases or lease payments	\$
	Auto Insurance	\$
	License Taxes	\$
	Maintenance & Repairs	\$
Groceries	Fuel	\$
	Public Transportation	\$
	Home Groceries	\$
	Essential Dining Out	\$
Total Essential		\$
		<u>Discretionary</u>
Discretionary Items:	Clothing	\$
	Dinning Out	\$
	Products & Services (for example, haircuts, dry cleaning, etc.)	\$
	Gifts/Charitable Contributions	\$
	Entertainment/Recreation	\$
	Travel/Hobbies	\$
	Education	\$
	Family Care (parents, children, grandchildren)	\$
Total Discretionary		\$

Sean Lutz, CFP®, CIMA®
 Vice President
 Management Director
 Financial Advisor

Portfolio

Bryan H. Rohs, CRPC®
 Vice President
 Financial Advisor