

Other Expense Considerations

One-Time Purchases	Anticipated Date	Amount	Expected Pay Offs	Anticipated Date	Amount
Vacation Home		\$	Mortgage		\$
New Car		\$	Auto Loan		\$
Child's Wedding		\$	Home Equity Loan		\$
Other: _____		\$	Other: _____		\$
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 Guaranteed Lifetime Income

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

Gap Analysis

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

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

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

Notes

After you've documented your expenses in retirement and income sources, your Merrill Lynch Wealth Management Advisor can work with you to create a retirement income plan that seeks to align your portfolio and the income it generates to your individual goals and situation.

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