

# Income Planning Worksheet

Date: \_\_\_\_\_

## Monthly expenses

<b>Housing</b>	<b>Current</b>	<b>At retirement</b>
Mortgage or rent		
Second mortgage or rent		
Condo or association fees		
Insurance		
Electricity/gas		
Water/sewer		
Waste removal		
Maintenance/repairs		
Lawn care		
Phone/cell Phone		
Internet		
Cable/satellite		
Other		
<b>Subtotal</b>		

<b>Food and entertainment</b>	<b>Current</b>	<b>At retirement</b>
Groceries		
Dining out		
Movies/concerts/live events		
Hobbies		
Membership dues		
Other		
<b>Subtotal</b>		

<b>Transportation</b>	<b>Current</b>	<b>At retirement</b>
Car payment 1		
Car payment 2		
Auto insurance		
Gas		
Parking		
Bus/taxi Fare		
Maintenance/repairs		
Licensing/tags		
Other		
<b>Subtotal</b>		

<b>Savings</b>	<b>Current</b>	<b>At retirement</b>
Taxable		
Tax-deferred		
Tax-exempt		
Other		
<b>Subtotal</b>		

<b>Taxes</b>	<b>Current</b>	<b>At retirement</b>
Federal		
State		
Local		
Other		
<b>Subtotal</b>		

## Personal information

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone number: \_\_\_\_\_

<b>Personal</b>	<b>Current</b>	<b>At retirement</b>
Clothing		
Personal care		
Child care		
Elder care		
Pet care		
Professional fees (legal, tax)		
Alimony		
Child support		
Other		
<b>Subtotal</b>		

<b>Healthcare and Insurance</b>	<b>Current</b>	<b>At retirement</b>
Medical services		
Dental services		
Prescriptions and medications		
Health insurance		
Long-term care insurance		
Life insurance		
Other		
<b>Subtotal</b>		

<b>Loans and debt</b>	<b>Current</b>	<b>At retirement</b>
Personal		
Student		
Credit card		
Other		
<b>Subtotal</b>		

<b>Gifts and donations</b>	<b>Current</b>	<b>At retirement</b>
Holiday gifts		
Birthdays		
Charity - tax deductible		
Charity - non-tax deductible		
<b>Subtotal</b>		

<b>Other</b>	<b>Current</b>	<b>At retirement</b>
Other 1		
Other 2		
Other 3		
Other 4		
<b>Subtotal</b>		

<b>Total expenses:</b>	<b>Current</b>	<b>At retirement</b>

Investment and Insurance Products are:

- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested

# Income Planning Worksheet

## Monthly Income

Sources of income	Current	At retirement		Current	At retirement
Salary 1			<b>Total income:</b>		
Salary 2					
Pensions			<b>Surplus/deficit:</b>		
Social security 1					
Social security 2					
Annuities					
IRA/401(k) accounts					
Investment accounts					
Other					
Other					
<b>Subtotal</b>					

## Account Summary

Account name/ owner/ number	Location	Tax status	Market value
<b>Total:</b>			

## Notes

The information you provide for this profile may conflict with and does not supersede the information on your account statements and/or trade confirmations, which are considered to be the official and accurate records of your account activity. The information you provide in this profile may not reflect all holdings or transactions, their costs, or proceeds in your account. Furthermore, personal information provided will not be used to update your account profile. If any information on your account profile needs to be revised, please address this with your Financial Advisor. Please contact your Financial Advisor for further information.