

# Retirement Income

The following two worksheets can help you organize your retirement planning information and compare your current and estimated retirement income to your estimated retirement expenses.

	MONTHLY INCOME		NOTES
	Personal	Partner	
<b>Pension Benefits</b>			
Canada Pension Plan			
Quebec Pension Plan			
Old Age Security			
TRAF Pension Plan			
Other Pension Plans			
<b>Registered Investment Income</b>			
RRIF			
Annuity			
LIF			
Other			
<b>Non-Tax Sheltered Investment Income</b>			
Dividends			
Interest Income			
Rental Income			
Annuities			
Other			
<b>Business &amp; Employment Income</b>			
Job			
Business Ownership			
Does not include one-time transactions such as sale of home, proceeds from sale of investments and reverse mortgages.			
<b>Total Monthly Income Expected (before tax)</b>			
<b>Less Estimated Monthly Taxes</b>			

Disclaimer: This worksheet is for information purposes and may not be appropriate for every situation. You assume the risk associated with its use. Other professionals, such as a financial planner or an accountant, should be consulted about other aspects of your retirement.

# Retirement Expenses

	TODAY	IN RETIREMENT
<b>Home</b>		
Mortgage/Rent/Condo Fees		
Property Taxes		
Maintenance/Repairs		
Yard Maintenance		
Housekeeper		
Home Furnishings		
Heating		
Electricity		
Water		
Cable/TV/Satellite		
Telephone		
Internet		
Other		
<b>Food</b>		
Groceries		
Restaurant Meals		
Liquor/Tobacco Products		
Other		
<b>Health</b>		
Medical (non-insured)		
Prescription Drugs		
Dental		
Vision		
Other		
<b>Transportation</b>		
Vehicle Purchase/Lease		
Fuel		
Vehicle Insurance		
Vehicle Licences		
Repairs/Maintenance		
Parking		
Public Transportation		
Other		
<b>Personal</b>		
Health Club Membership		
Grooming & Cosmetics		
Clothing		
Dry Cleaning/Laundry		
Other		

	TODAY	IN RETIREMENT
<b>Leisure/Entertainment</b>		
Vacations/Travel		
Event Tickets		
Books/Magazines		
Club Memberships		
Education		
Hobbies		
Other		
<b>Insurance Costs</b>		
Health		
Life		
Disability/Long-term Care		
Home		
Other		
<b>Loans</b>		
Personal		
Line of Credit		
Credit Card		
Other		
<b>Savings</b>		
RRSP Contributions		
Regular Savings		
<b>Miscellaneous</b>		
Support Payments		
Gifts		
Charitable Donations		
Pets		
Accounting/Legal Fees		
Other		

**Total Current Expenses**

**Total Retirement Expenses**

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