



To make use of our interactive form, you'll need to download a recent version of [Adobe Reader](#).

Retirement Wealth Worksheet

Determine if you have saved enough for a confident retirement

As you approach retirement, now is a good time to check whether your current plan has you covered. Our simple Retirement Wealth Worksheet will help you gain a better understanding of your finances and what they can do for you through out your retirement.

A simple way to organize your finances

To help you compile the required information for this exercise, we have created the Retirement Wealth Worksheet.

- Just enter your information and this interactive worksheet will do all the calculations for you.
- If you can't provide the information in one sitting, simply save the Retirement Wealth Worksheet on your computer and come back to it whenever you like.
- You can also change your details any time and your data will be automatically recalculated.
- This is your private document and none of your details will be saved or shared by MetLife.

These are the numbers that will determine the options available to you

By better understanding your projected retirement income and future expenses, you'll then be in the position to determine whether or not there is an income gap to resolve.

This is the perfect time to have a chat with one of our Income Specialists who will then be able to talk you through the options available to you.



Your Monthly Income

	You	Your spouse
Social Security	<input type="text"/>	<input type="text"/>
Traditional pension	<input type="text"/>	<input type="text"/>
Annuity income payments	<input type="text"/>	<input type="text"/>
Dividends from stocks and mutual funds	<input type="text"/>	<input type="text"/>
Interest from cash deposits (CDs)	<input type="text"/>	<input type="text"/>
Part-time employment	<input type="text"/>	<input type="text"/>
Minimum required distributions	<input type="text"/>	<input type="text"/>
Rental income	<input type="text"/>	<input type="text"/>
Gifts/Miscellaneous income	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>

Social Security

Click [here](#) to determine your estimated Security benefit and the income you are likely to receive.

Subtotal Monthly Income = +

Total Monthly Income =



While reviewing your monthly income, if you are unsure about anything make a note of it here.



Are you using the latest version of **Adobe Reader?**

If you are then all these subtotals and totals are calculated automatically.

Your Essential Monthly Expenses

HOUSING

	You	Your spouse
Mortgage / Rent	<input type="text"/>	<input type="text"/>
Home equity loans	<input type="text"/>	<input type="text"/>
Food	<input type="text"/>	<input type="text"/>
Clothing and personal care	<input type="text"/>	<input type="text"/>

UTILITIES

Gas / Electricity	<input type="text"/>	<input type="text"/>
Telephone	<input type="text"/>	<input type="text"/>
Cable TV	<input type="text"/>	<input type="text"/>
Internet	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>



Remember to save your worksheet regularly so you don't lose your progress.

Your Essential Monthly Expenses *Continued*

TRANSPORTATION

	You	Your spouse
Auto loan / Lease payment	<input type="text"/>	<input type="text"/>
Gas	<input type="text"/>	<input type="text"/>
Maintenance	<input type="text"/>	<input type="text"/>
Commuting costs	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>

MEDICAL & HEALTHCARE

Premiums and Copayments	<input type="text"/>	<input type="text"/>
Prescription drugs	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>

Medical & Healthcare

Call Medicare at 800-MEDICARE to determine how much of your medical expenses are likely to be covered.

INSURANCE

Long-term care	<input type="text"/>	<input type="text"/>
Auto	<input type="text"/>	<input type="text"/>
Home / Renters	<input type="text"/>	<input type="text"/>
Life	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>

TAXES

Federal	<input type="text"/>	<input type="text"/>
State	<input type="text"/>	<input type="text"/>
Local	<input type="text"/>	<input type="text"/>
Property	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>

DEBT PAYMENTS

Credit cards	<input type="text"/>	<input type="text"/>
Personal debts	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>



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Subtotal Essential Monthly Expenses = +

Total Essential Monthly Expenses =



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Your Discretionary Monthly Expenses

ENTERTAINMENT AND RECREATION

	You	Your spouse
Dining out	<input type="text"/>	<input type="text"/>
Travel and vacations	<input type="text"/>	<input type="text"/>
Hobbies	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>

FAMILY CARE

Support for parents, children etc.	<input type="text"/>	<input type="text"/>
Charitable contributions	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>

Subtotal Discretionary Monthly Expenses = +

Total Discretionary Monthly Expenses =



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Determine Your Income Gap or Surplus

Total Monthly Income		<input type="text"/>
Total Annual Income	Total Monthly Income x12 months	= <input type="text"/>
Total Essential Monthly Expenses		+ <input type="text"/>
Total Discretionary Monthly Expenses		+ <input type="text"/>
Total Monthly Expenses		= <input type="text"/>
Total Annual Expenses	Total Monthly Expenses x12 months	= <input type="text"/>

Monthly GAP or SURPLUS Monthly Income **minus** Monthly Expenses

Total Annual GAP or SURPLUS Annual Income **minus** Annual Expenses

A **Gap** is a negative amount.
A **Surplus** is a positive amount.



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Assets and Investments

RETIREMENT SAVINGS

	You	Your spouse
Workplace plans 401(K), 403(b), 457, etc.	<input type="text"/>	<input type="text"/>
IRAs	<input type="text"/>	<input type="text"/>
Roth IRAs	<input type="text"/>	<input type="text"/>
Annuities	<input type="text"/>	<input type="text"/>

Don't worry if it seems like you're getting a late start. It's never too late to make a difference in the quality of your retirement life!



INVESTMENTS

Stocks	<input type="text"/>	<input type="text"/>
Bonds	<input type="text"/>	<input type="text"/>
Mutual funds	<input type="text"/>	<input type="text"/>
Money market funds	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>

BANK ACCOUNTS

Savings/Money market accounts	<input type="text"/>	<input type="text"/>
Checking account	<input type="text"/>	<input type="text"/>
Certificates of deposit	<input type="text"/>	<input type="text"/>

REAL ESTATE

Primary house equity	<input type="text"/>	<input type="text"/>
Other real estate equity	<input type="text"/>	<input type="text"/>
Expected Inheritances/ Gifts/Settlements	<input type="text"/>	<input type="text"/>
Miscellaneous	<input type="text"/>	<input type="text"/>

Subtotal Savings	=	<input type="text"/>	+	<input type="text"/>
Total Savings	=	<input type="text"/>		

Now it's time to put everything you have gathered into action.

