



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 Traditional pension			Social Security Click here to determine your estimated Security benefit and the
Annuity income payments			income you are likely to receive.
Dividends from stocks and mutual funds			
Interest from cash deposits (CDs)			
Part-time employment			
Minimum required distributions			
Rental income			
Gifts/Miscellaneous income			
Other			
Subtotal Monthly Income	=	+	Are you using the latest version of
Total Monthly Income		=	Adobe Reader? If you are then all these subtotals and totals are
While reviewing your monthly income, if you are unsure about anything make a note of it here.			calculated automatically.

Your Essential Monthly Expenses

Remember
don't lose

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					
Gas					
Maintenance					
Commuting costs					
Other					
MEDICAL & HEALTHCARE					
Premiums and Copayments				<	lical & Healthcare ledicare at 800-MEDICARE
Prescription drugs				to det	termine how much of your cal expenses are likely to be
Other				cover	
INSURANCE					
Long-term care					
Auto					
Home / Renters					
Life					
Other					
TAXES					
Federal					
State					
Local					
Property					
Other					
DEBT PAYMENTS					
Credit cards					Remember to save your
Personal debts					worksheet regularly so you don't lose your progress.
Other					
					Average with a
Subtotal Essential Monthly Expenses =		+			Are you using the latest version of
Total Essential Monthly Expenses		=			Adobe Reader? If you are then all these subtotals and totals are calculated automatically.



Your Discretionary Monthly Expenses

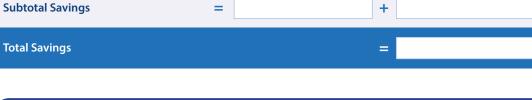
ENTERTAINMENT AND RECREAT	TION You	Your spouse	
Dining out			
Travel and vacations			
Hobbies			
Other			
FAMILY CARE			
Support for parents, children etc.			
Charitable contributions			
Other			
Other			
Other			
Subtotal Discretionary Monthly Expenses	=	+	Are you using the latest version of Adobe Reader?
Total Discretionary Monthly Expens	es	=	If you are then all these subtotals and totals are calculated automatically.
While reviewing your monthly income, if you are unsure abou anything make a note of it here			
Determine Your I	ncome Gap or Su	irplus	A Gap is a negative amount. A Surplus is a positive amount.
Total Monthly Income			
Total Annual Income	Total Monthly Income x12 months	=	
Total Essential Monthly Expenses		+	
Total Discretionary Monthly Expenses	S	+	
Total Monthly Expenses		=	
Total Annual Expenses	Total Monthly Expenses x12 months	=	
Monthly GAP or SURPLUS	Monthly Income minus Monthly Expense	es	Domorrh ou to come us us
Total Annual GAP or SURPLUS	Annual Income minus Annual Expenses		Remember to save your worksheet regularly so you don't lose your progress.



Assets and Investments

RETIREMENT SAVINGS	You		Your spouse
Workplace plans 401(K), 403(b), 457, etc.			
IRAs			
Roth IRAs			
Annuities			
INVESTMENTS			
Stocks			
Bonds			
Mutual funds			
Money market funds			
Other			
BANK ACCOUNTS			
Savings/Money market accounts			
Checking account			
Certificates of deposit			
REAL ESTATE			
Primary house equity			
Other real estate equity	_		
Expected Inheritances/ Gifts/Settlements			
Miscellaneous			
Subtotal Savings =		+	

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!



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

MetLife