



INVESTMENT MANAGEMENT • FINANCIAL PLANNING

Retirement Expense Worksheet

Estimate the expenses you have *before* retirement and those you will have *during* retirement (if you are *currently* retired, estimate your current expenses only). Keep in mind that during retirement, some of your expenses may decrease (i.e. dry cleaning) or expire (i.e. you paid off your home mortgage); while other expenses may increase (i.e. more traveling).

Category	Expense Item	Before Retirement		During Retirement		Comments
		Monthly	Annually	Monthly	Annually	
Housing	Homeowner's Insurance	\$	\$	\$	\$	
	Home Repair / Maintenance	\$	\$	\$	\$	
	Mortgage	\$	\$	\$	\$	
	Property Tax	\$	\$	\$	\$	
	Rent / Condominium Fees	\$	\$	\$	\$	
	Other:	\$	\$	\$	\$	
Utilities	Electric	\$	\$	\$	\$	
	Oil/Gas	\$	\$	\$	\$	
	Phone / Cable / Internet	\$	\$	\$	\$	
	Water/Sewer	\$	\$	\$	\$	
	Other:	\$	\$	\$	\$	
Personal	Clothing	\$	\$	\$	\$	
	Groceries	\$	\$	\$	\$	
	Products / Services (i.e. haircut)	\$	\$	\$	\$	
	Other:	\$	\$	\$	\$	
Healthcare & Insurance	Medical	\$	\$	\$	\$	
	Dental / Vision / Hearing	\$	\$	\$	\$	
	Medical Premiums	\$	\$	\$	\$	
	Out-of-Pocket (i.e. Rx/co-pay)	\$	\$	\$	\$	
	Long-Term Care	\$	\$	\$	\$	
	Disability	\$	\$	\$	\$	
	Life Insurance Premiums	\$	\$	\$	\$	
	Other:	\$	\$	\$	\$	
Family Care	Support of Children	\$	\$	\$	\$	
	Support of Grandchildren	\$	\$	\$	\$	
	Support of Parents	\$	\$	\$	\$	
	Other:	\$	\$	\$	\$	

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Retirement Expenses (continued)

Category	Expense Item	Before Retirement		During Retirement		Comments
		Monthly	Annually	Monthly	Annually	
Auto	Auto Loan / Lease Payment	\$	\$	\$	\$	
	Excise Tax / Registration Fees	\$	\$	\$	\$	
	Gasoline	\$	\$	\$	\$	
	Insurance	\$	\$	\$	\$	
	Maintenance	\$	\$	\$	\$	
	Other:	\$	\$	\$	\$	
Recreation	Club Memberships	\$	\$	\$	\$	
	Movies / Sporting Events	\$	\$	\$	\$	
	Travel / Vacation	\$	\$	\$	\$	
	Dining Out	\$	\$	\$	\$	
	Other:	\$	\$	\$	\$	
Gifts & Donations	Charitable Donations	\$	\$	\$	\$	
	Gifts	\$	\$	\$	\$	
	Other:	\$	\$	\$	\$	
Other	Expense 1:	\$	\$	\$	\$	
	Expense 2:	\$	\$	\$	\$	
	Expense 3:	\$	\$	\$	\$	
	Expense 4:	\$	\$	\$	\$	
Totals	Total Expenses	\$	\$	\$	\$	

Please contact Capital Advantage at 925.299.1500 or email us at info@capitaladvantage.com to find out how we can help you maximize your retirement savings.