



## GET YOUR DUCKS IN A ROW – ADD UP YOUR SOURCES OF RETIREMENT INCOME

This table will help you identify your sources of retirement income. It will also help you estimate what benefits will be available for as long as you live, for your spouse as a widow or widower, and whether it will keep up with inflation.

Source of income	Monthly	Will you get the income amount for life?	Will the income keep up with inflation?	Can some or all of the income continue to surviving spouse?
<b>A. Social Security</b>	\$ _____	Yes	Yes	Yes, offset by other Social Security benefits payable to the survivor.
<b>B. Employer pension -</b> If paid as monthly income	\$ _____	Yes	Private plans usually do not. Public employee plans often do. What is your plan's track record?	Yes, if you choose the joint and survivor benefit option.
<b>C. Employer savings plan account (401-k)</b> - If paid as guaranteed monthly income	\$ _____ * * Enter the estimated annuity income these funds could buy.	Yes	Not usually. Amount is fixed unless you use a variable or indexed annuity.	Yes, if you choose the joint and survivor benefit option.
<b>D. Employer pension or savings plan account</b> – if paid in a lump sum that's rolled over to an IRA and invested	\$ _____ * * Enter the estimated annuity income these funds could buy.	Some risk of running out of money, depending on how well you manage investments and spending.	Depends on the performance of your investments and the economy while you're retired.	Depends on how you manage investments and spending during your lifetime.
<b>E. Part-time work</b>	\$ _____	No. In later years it is very difficult to find a suitable job that you can continue to perform.	Probably, but only as long as you keep working.	No
<b>Totals:</b>	<b>Amount</b>	<b>How to Calculate Amounts</b>		
<b>Initial income in retirement (all sources)</b>	\$ _____	Add A, B, C, D, and E		
<b>Income you can count on for life</b>	\$ _____	Add A, B, and C		
<b>Income that can keep up with inflation</b>	\$ _____	Add A and E, maybe B, C, D		