

Income Fact Finder

Check Your Retirement Income Outlook



 **W&S Financial
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A member of Western & Southern Financial Group

Issuers: Integrity Life Insurance Company | National Integrity Life Insurance Company | Western-Southern Life Assurance Company

Compare Your Income Needs and Income Sources

Plan for the Retirement Lifestyle You Want

Retirement Income Fact Finder

Sizing up your retirement readiness can be *simplified*. Just use this fact finder to help evaluate your expected expense **needs** and estimated income **sources**. Compare your needs (*below*) with your sources (*right*) to see where you stand for retirement.

NEEDS: List Your Expected Monthly Income Needs		
Need	Details	Monthly Amount
Housing	Mortgage/Rent/Fees	\$
	Taxes & Insurance	\$
	Utilities	\$
	Home Improvement	\$
	Maintenance & Repair	\$
Food	Groceries	\$
	Dining	\$
Transportation	Loan/Lease Payments	\$
	Taxes & Insurance	\$
	Fuel & Maintenance	\$
Healthcare	Other	\$
	Healthcare Coverage	\$
	Medicare	\$
	Co-pays & Uncovered Expenses	\$
Insurance	Drugs & Medical Supplies	\$
	Life Insurance	\$
Recreation	Long-Term Care	\$
	Entertainment	\$
Personal Care	Travel	\$
	Hobbies	\$
Gifts	Clothing	\$
	Products & Services	\$
Taxes	Cash & Presents	\$
	Charitable Donations	\$
Total	Income	\$
	Other	\$
Total		\$ A

SOURCES: List Your Expected Lifetime Income Sources		
Source	Guarantor	Monthly Income
Social Security	US Government	\$
Employer-Sponsored Pension Benefits		\$
Other Guaranteed Income		\$
Total		\$ B

COMPARE: List the Totals of Your Needs (A) and Sources (B)	
Category	Total
Primary Monthly Income Needs	\$ A
Guaranteed Monthly Income Sources	\$ B
Surplus or Shortage	+ / -

What's the Difference?
 If **A** is larger than **B**, you may not have enough lifetime retirement income.

List Your Investable Holdings		
Asset	Source	Value
Savings		\$
CDs & Money Market Accts.		\$
Mutual Funds		\$
Stocks & Bonds		\$
IRAs & Qualified Plans		\$
Business/Property		\$
Total		\$

Make a Plan
 Do you need more income to cover your needs? Consider moving some of your assets (left) into a different financial services product. Doing so may help provide more **guaranteed income**.
Ask your financial professional about products and strategies and solutions that can help create your retirement income outcome.



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Strength**

**1888
Heritage**

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