

PIVOT WORKSHEET

My Retirement Paycheck Map

See what replaces the paycheck - and when each source begins.

1. What life may cost each month

Must-have spending	\$	_____
Desired lifestyle spending	\$	_____
Healthcare before Medicare	\$	_____
Estimated taxes	\$	_____

2. Dependable monthly income

Pension	\$	_____	Starts at age	_____
Social Security - me	\$	_____	Starts at age	_____
Social Security - spouse	\$	_____	Starts at age	_____
Other dependable income	\$	_____	Starts at age	_____

3. What the portfolio must support

Monthly spending target	\$	_____
Less dependable income available then	- \$	_____
Estimated monthly gap	= \$	_____
Annual gap	x 12 = \$	_____

The useful question

How long must my savings cover the larger gap before other income begins?



IMPORTANT DISCLOSURES

Disclaimer

Securities offered through Registered Representatives of Cambridge Investment Research, Inc., a broker-dealer, member [FINRA/SIPC](#). Advisory services offered through Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor. SD Capital and Cambridge are not affiliated. Cambridge does not offer tax or legal advice. Fixed insurance services offered through SD Capital. Advisors may only conduct business with residents of the states or jurisdictions in which they are properly registered, licensed or exempt from registration and not all of the securities, products and services mentioned are available in every state or jurisdiction.