


Clients, just like you, that I have helped successfully retire have found this to be the easiest and quickest way to determine their current lifestyle expenses. If you use your debit card and or credit card for convenience and payoff that bill every month, simply go to your checking account statements and enter the following:

Month	Debit Card Usage	Checks Written	Total
January			
February			
March			
April			
May			
June			
July			
August			
September			
October			
November			
December			
		Add up	

This Is Your Total Lifestyle Expense Amount.
 Knowing This Amount Is The Foundation Of Your Retirement Income Plan!

Our total pensions, annually \$ _____
 Our total Social Security amounts, annually: \$ _____
 Our total “other income”, annually: \$ _____
 Our Total Annual Income is: \$ _____
 Our Total Annual SHORTFALL is: \$ _____

If You Have A Shortfall, How Will You “Fill The Gap?”
 Call Jeff Massey, CFP®, at 401-333-8000 for Answers!