

The Road To Retirement Security

MetLife

To determine if an income annuity is right for you, you should start by comparing your expected income during retirement with your anticipated expenses. If your total income is greater than your total expenses, you are on the right track and have enough income to meet your needs.

On the other hand, if your expenses exceed your income, you will need to tap into your retirement savings to provide additional income. But how much income can you expect from your savings and how long will it last before you run out of money?

Using the worksheet on the back page, you and your financial services representative can determine whether you will have sufficient income to meet your needs and enjoy the retirement you planned.

STEP ONE:

Assess your income resources. Estimate how much income you can count on and where it will come from.

STEP TWO:

Determine your living expenses. Include basic living expenses and other discretionary expenses that you could possibly do without.

STEP THREE:

Calculate the difference. Determine if you have enough income to cover your expenses.

Retirement Income Worksheet

MONTHLY INCOME SOURCES ¹	GUARANTEED INCOME	NONGUARANTEED INCOME	COMBINED INCOME
Social Security			
Employer pension payments			
Real estate income			
Post-retirement employment			
Investment income			
Other income			
TOTAL MONTHLY INCOME			

MONTHLY EXPENSES	BASIC LIVING EXPENSES	DISCRETIONARY EXPENSES	COMBINED EXPENSES
Housing (mortgage, insurance, taxes & maintenance)			
Utilities/Water/Phone			
Taxes ²			
Groceries			
Transportation (including vehicle purchase & repairs)			
Health (including insurance premiums)			
Personal insurance premiums (e.g., life, long-term care)			
Entertainment & Travel			
Other expenses			
TOTAL MONTHLY EXPENSES			

MONTHLY SURPLUS OR SHORTFALL (income minus expenses)			
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¹ Without income from 401(k), IRA, other Defined Contribution Plans.

² Federal, State and Local income taxes and, if applicable, Social Security and Medicare taxes.

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MetLife

Metropolitan Life Insurance Company
200 Park Avenue, New York, NY 10166
www.metlife.com

New England Financial®
A MetLife Company

501 Boylston Street
Boston, MA 02116-3700
www.nef.com