

Soar into a remarkable retirement

Getting where you want to go starts with understanding where you are.

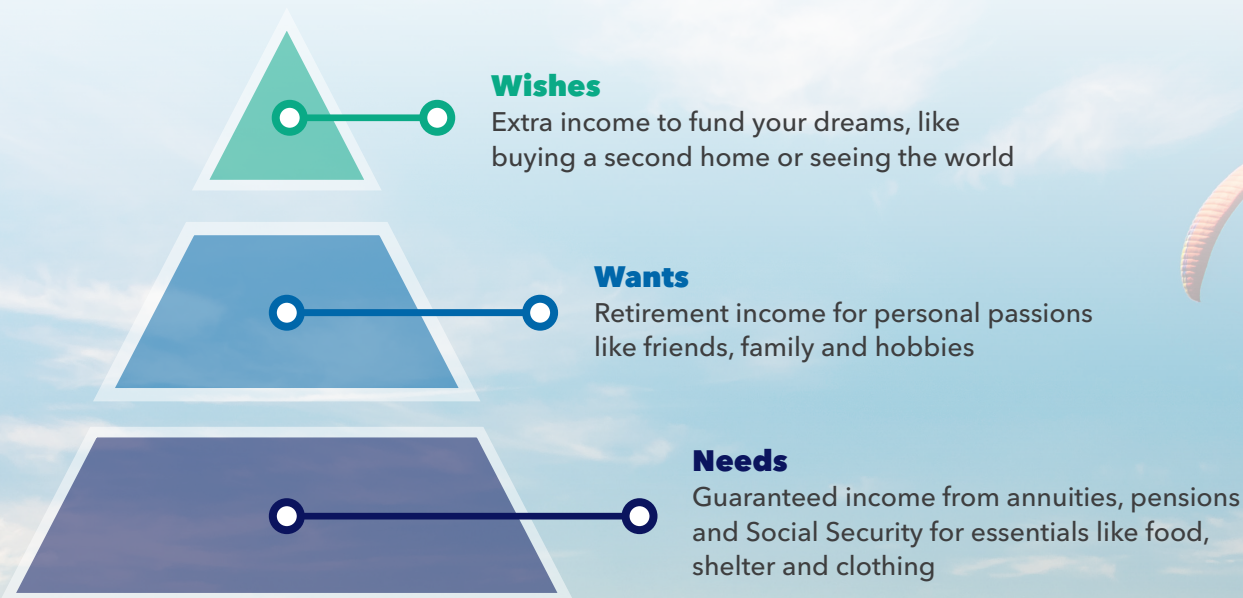
Together with your financial professional, think carefully about what you'll need, want and wish for in this next, most important chapter in your life. Then use this worksheet to take inventory of your income, your savings and the expenses you expect to have after you stop working.

Remember, your worksheet is a snapshot of where you stand today. Review and update it regularly. The world turns, and things change.

Step 1: Take time to plan

A remarkable retirement begins with paying the bills, but there's much more. To soar means living life to its fullest. How much will you need to make that happen?

Think about a mountain. From the top, you can soar to the retirement of your dreams. But to get there, you need money to finance your needs, your wants and your wishes. Look at it this way.



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Step 2: Identify your income

Now, it's time to run the numbers. Start by listing the sources of income you expect to have in retirement.

Income Sources	Estimated Monthly Amount	OR Current Balance
Guaranteed		
Social Security		
Pension plan		
Annuities		
Expected		
Employer-sponsored retirement savings plans (401(k), 403(b), SEPs, etc.)		
Traditional IRAs, rollover IRAs, Roth IRAs		
Taxable mutual funds, individual securities		
Annuities held for savings		
CDs		
Savings, checking		
Work in retirement		
Other		
(A) Total		

Step 3: Estimate your expenses

Calculate how much it will cost to fund your remarkable retirement.

To get you started, here's an average annual amount spent by Americans aged 65+ on some basic needs.

Housing: \$20,362* • **Food:** \$7,306* • **Healthcare:** \$7,540* • **Entertainment:** \$2,672* • **Hobbies, toys and pets:** \$712*

Needs	Monthly Estimate	Notes
Housing		
Mortgage, rent		
Maintenance and fees		
Homeowners/renters insurance		
Services (lawn care, cleaning)		
Food		
Groceries		
Dining out		
Utilities		
Gas and electric		
Water		
Trash collection		
Cable/streaming		
Healthcare		
Health insurance		
Life, long-term care, disability insurance		
Dental, hearing and vision insurance		
Out-of-pocket expenses		

Needs	Monthly Estimate	Notes
Transportation		
Automobiles		
Insurance		
Public transportation		
Taxes		
Property		
Income and capital gains		
Sales		
Personal		
Clothing		
Personal care		
Pet care		
Just in case		
Parent care		
Boomerang children		
Uninsured losses		
Medical emergencies		
Other		

Wants	Annual Estimate	Notes
Family		
Visiting children and grandchildren		
Education funding		
Vacations		
Charitable Giving		
Large donations		
Establish a trust		
Memberships and Miscellaneous		
Country club		
Fitness center		
Sports equipment		



Wishes	Estimate	Notes
Move to another city, state, or country		
Buy a second home		
Tour the country		
(B) Total Needs, Wants and Wishes		

Estimated difference		
Total expected monthly income	(A)	
Total expected monthly expenses	- (B)	
Net		

Need help closing a gap?

Talk to your financial professional about options to help ensure your income lasts throughout retirement.

What's next?

Take your completed worksheet to your financial professional. Use it to map out a retirement plan that can take you where you want to go.



*Bureau of Labor Statistics, Table 1300, Consumer Expenditure Survey, 2022.
<https://www.bls.gov/cex/tables/calendar-year/mean-item-share-average-standard-error/reference-person-age-ranges-2022.pdf>

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