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Date _____

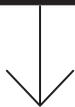
Retirement Income Worksheet

Growth assets		Balance \$
Total growth assets		



Guaranteed income sources		Income \$	Near-term assets		Balance \$	Other income sources		Income \$
Total monthly guaranteed income			Total			Total		

Guaranteed income gap _____



Desired number of years _____



Income for essential expenses (needs)		Expense \$
Monthly Total		

Income for discretionary expenses (wants)		Expense \$
Monthly Total		

Total monthly income required	
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Protect your strategy

Definitions

Growth assets: Focus on long-term investments and other vehicles with growth potential that are often found in retirement plans. This pool of assets is intended to grow to help keep up with inflation and, as appropriate, replenish near-term spending money or purchase additional guaranteed income sources.

Guaranteed¹ income sources: Consist of income sources expected to last throughout your lifetime. Common examples include Social Security, defined-benefit pension plans and income annuities.

Near-term assets: Include liquid funding vehicles that emphasize stability of principal to help fill the gap between your total annual retirement income goal and available income sources. Typically, you would keep an amount that could fund the income gap for several years to provide a buffer of accessible funds.

Other income sources: These are nonguaranteed income sources used to supplement retirement income. Common examples include rental income, interest payments and dividends.

Guaranteed income gap: The difference between your total monthly income required for essential expenses and your guaranteed income sources.

Desired number of years: The target number of years assets positioned as near-term meet your discretionary expenses.

Income for essential expenses (needs): These are ongoing expenses that you define as being essential. Common examples could include housing expenses, food, transportation, insurance premiums, taxes, health care costs and charitable giving.

Income for discretionary expenses (wants): These are expenses that you define as being important, but not essential. Common examples include travel, events, entertainment, gifts, home improvements and hobbies.

Total monthly income required: The sum of essential and discretionary expenses.

Protect your strategy: Help guard against financial hardship caused by unexpected personal events, health issues and death with vehicles, like emergency savings, health insurance, long-term care insurance and life insurance.

¹Guarantees based on the financial strength and claims-paying ability of the issuer.

Important note: The retirement income concepts presented are not intended to provide specific investment advice regarding the purchase of any insurance or securities product. They are intended only to provide broad general guidance that may be helpful in developing a retirement income strategy. They may not be appropriate for all individuals since personal circumstances and objectives will vary. Neither Thrivent nor its affiliates or subsidiaries are responsible for any actions you may take as a result of reviewing this material. This is not a financial plan.

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