Income Gap Calculator



Necessary Expenses (at Retirement) Annual Necessary expenses typically do not fluctuate over time or with the markets. They may include housing, healthcare, food, taxes, transportation, and other essential needs. As such, these expenses must be covered by income that is consistent, reliable, and lifelong. Housing **Utilities** Food Healthcare **Taxes** Vehicle Other **Total Necessary Expenses** (at Retirement) Guaranteed Income Sources (at Retirement) **Annual** Social Security Pension Income Annuity Income

Essential Needs Income Gap (at Retirement)

Total Guaranteed Income (at Retirement)

Assumed Income Rate

(estimated range of 4.0% to 6.0% based on the initial investment amount)

Assets Needed to Cover Potential Essential Needs Income Gap (at Retirement)