



Social Security strategy worksheet



As you approach retirement, part of your planning may include creating a retirement income strategy that will provide you with predictable, guaranteed income. This worksheet can help you and your financial professional determine how much monthly income you may need in retirement to support your everyday expenses and the amount of assets you have available to fund these needs.

Know your Social Security details

This section will help you gather the materials necessary to apply for benefits and estimate benefits amounts.

Date of birth:

Active duty before 1968 (beginning and ending dates):

Do you receive a pension or annuity from employment with state or federal government or a foreign employer? Yes No

Know your family's Social Security details

Are you currently married? Yes No

Spouse's date of birth:

Date of current marriage:

Place of current marriage:

Names of unmarried children ages 18-19 who are full-time students (no higher than grade 12):

Know your employment information

Employers for the past two years

Name:

Address:

Name:

Address:

Are you self-employed? Yes No

Estimated earnings (last year, this year and next year):

If you are divorced or widowed

Date of previous marriage:

Place of previous marriage:

How marriage ended: Death Divorce Annulment

Date marriage ended:

Working in retirement This section will help you estimate how much you expect to earn in retirement and how those earnings will affect your Social Security benefits.	You	Spouse
At what age do you plan to retire?		
Do you plan to continue to work in retirement?		
How much income do you plan to earn each month?		
Do you plan to care for others? (parents, children, relatives, etc.)	Yes No	Yes No

Identify Income What income sources will help fund your retirement?	You	Spouse
Guaranteed Sources		
Social Security	\$	\$
Pension plan	\$	\$
Expected Sources		
Employer-sponsored retirement savings plans (401(k), 403(b), SEPs, etc.)	\$	\$
Traditional IRAs, rollover IRAs, Roth IRAs	\$	\$
Taxable mutual funds, individual securities	\$	\$
Savings, checking, CDs	\$	\$
Work in retirement	\$	\$
Other	\$	\$
(A) Total	\$	

Budget Expenses What will your spending look like in retirement?	Monthly Estimate	Notes
Housing		
Mortgage, rent, housing fees	\$	
Property taxes	\$	
Homeowner's insurance	\$	
Utilities	\$	
Maintenance	\$	

Budget Expenses cont'd

Transportation

Vehicle purchase or lease	\$	
Insurance & taxes	\$	
Fuel & maintenance	\$	
Public transportation	\$	

Healthcare & Insurance

Health insurance	\$	
Medicare/Medigap	\$	
Medical, dental, hearing, vision out-of-pocket	\$	
Life insurance, long-term care insurance, disability insurance	\$	

Other

Groceries	\$	
Clothing	\$	
Services (haircuts, dry cleaning, etc.)	\$	

Discretionary

Dining out	\$	
Travel & vacation	\$	
Entertainment	\$	
Hobbies	\$	
Gifts	\$	
Charitable giving	\$	
Other	\$	

(B) Total

\$

Estimated difference

Calculate the difference between expected income and estimated expenses.

Total expected monthly income	(A)
Total estimated monthly expenses	- (B)
Total	\$

Assets		
Retirement Savings	401(k), 403(b), 457	\$
	IRAs	\$
	Roth IRAs	\$
	Annuities	\$
Investments	Stocks	\$
	Bonds	\$
	Mutual Funds	\$
	Money-Market Funds	\$
Cash	Savings	\$
	Checking	\$
	Certificates of Deposit	\$
Other	Real Estate – Primary Residence, Vacation Home, Rental Property	\$
	Life Insurance Cash Value	\$
	Other	\$
Total Assets		\$

Will you be using all your assets to fund your retirement? For example, you may not plan on using proceeds from the sale of your home or surrendering your life insurance policy.

Assets Not Dedicated to Retirement Funding	
Primary Residence	\$
Life Insurance Cash Value	\$
Legacy Desires (inheritance for loved ones)	\$
Other	\$
Total	\$

Total Assets		Assets Not Dedicated to Retirement Funding		Assets Available for Funding Your Retirement Needs
\$	-	\$	=	\$

The assets available for funding your retirement needs may be used to generate the additional income needed to cover the gap identified on the previous page.

Need help closing a gap?

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

Not affiliated with or endorsed by the Social Security Administration or governmental agency.

This material contains educational information regarding the availability and details surrounding the Social Security program and is not intended to promote any product or service offered by Athene. The information represents a general understanding of the Social Security Program and should not be considered personalized advice regarding Social Security, tax, or legal advice. Details of the Social Security Program are subject to change. Please consult with your tax or legal advisor regarding your individual situation prior to making any decisions. Visit www.ssa.gov for additional details.

This material is provided by Athene Annuity and Life Company (61689) headquartered in West Des Moines, Iowa, which issues annuities in 49 states (excluding NY) and in D.C., and Athene Annuity & Life Assurance Company of New York (68039) headquartered in Pearl River, New York, which issues annuities in New York.

Not for use in ID or OR.