Estimating Your Retirement Expenses

Write down approximate monthly expenses you will—or might—have in retirement. Take into account your lifestyle and goals, and identify which expenses are essential (must have) and which are discretionary (nice to have).

If you prefer, just give an overall "best estimate" for each category.

		You	Spouse/ Partner	Is it essential?	Is it discre-tionary?	Will it vary over time?
Housing	Mortgage/Rent	$	$			
Best estimate: $__________	Taxes					
	Insurance					
	Repairs/Maintenance					
	Fees					
	Other					
Utilities	Electric	$	$			
Best estimate: $__________	Oil/Gas					
	Phone/Cable/Internet					
	Water/Sewer					
	Other					
Health Care/ Medical Insurance	Long-term Care Insurance	$	$			
	Medicare/Medigap					
Best estimate: $__________	Other Medical Insurance					
	Dental/Vision/Hearing					
	Prescriptions					
	Out-of-Pocket Expenses					
Food	Groceries	$	$			
Best estimate: $__________	Dining Out					
	Other					
	Other					

Estimating Your Retirement Expenses *(continued)*

		You	Spouse/ Partner	Is it essential?	Is it discre- tionary?	Will it vary over time?
Personal	Clothing	$	$			
Best estimate:	Products					
$__________	Services					
	Other					
Family Care	Support Children/ Grandchildren	$	$			
Best estimate:	Support Parents/Others					
$__________	Family Obligations					
	Other					
Transportation	Auto Loan/Lease Payments	$	$			
Best estimate:	Excise Tax/Registration Fees					
$__________	Gas					
	Car Insurance					
	Maintenance					
	Public Transportation/ Commuting Expenses					
Recreation	Memberships	$	$			
Best estimate:	Hobbies					
$__________	Travel/Vacations					
	Other					
Entertainment	Movies/Events/Sports/Other	$	$			
Insurance	Life/Disability/Other	$	$			
Holidays/Gifts		$	$			
Charitable Giving		$	$			
Other Expenses		$	$			
	Total estimated monthly expenses in retirement	$	$	$	$	

To access our Planning & Guidance Center tool, go to NetBenefits.Fidelity.com/planningcenter.