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## Retirement Planning

### Process & Techniques

Step One: Estimating how long it will last

To estimate how long a “nest egg” might last is to identify your actual spending needs during retirement. Retirement Income Planning means ensuring that essential expenses (food, clothing, housing, etc.) are covered by income from lifetime sources such as social security, pensions, immediate annuities, etc. Discretionary spending such as travel, entertainment, etc., can be matched to income from managed sources such as taxable accounts, personal retirement accounts, employment income (i.e., human capital) or other managed sources. After you figure your income gap (if any) and the discretionary gap (if any) and add them together and divide that number into your investment assets it will result in the number of years before your retirement assets are used up.

Sounds like easy math, doesn't it? But you would be surprised how many pre-retirees and retirees never have this honest discussion.

If you would like more information or assistance, contact us anytime. [www.multop.com](http://www.multop.com)

Next up, click on Step Two...