



ANNUAL RETIREMENT EXPENSES

The IBEW Local Unions Savings and Security Plan

Name _____ Date _____

Address _____ Phone _____

REGULAR EXPENSES	CURRENT MONTHLY EXPENSES	ESTIMATED RETIREMENT EXPENSES
Mortgage or Rent		
Utilities, Telephone, Cable		
Groceries		
Work Expenses		
Entertainment, Eating out		
Recreation (Bowling, Hobbies)		
Clothing		
Laundry, Cleaning		
Personal (Hair Cuts, Health Club)		
Auto Operation		
Education of Children (College Expenses, etc.)		
Other Transportation		
Education (Adult Courses)		
Donations		
Support of Others (Alimony, Elderly Relative)		
Loans (Auto, Other)		
Regular Services (Lawn Service, etc.)		
Total Regular Expenses		
PERIODIC EXPENSES	CURRENT MONTHLY EXPENSES	ESTIMATED RETIREMENT EXPENSES
Property Taxes		
Household Maintenance and Repair		
Casualty Insurance Premiums (Auto, Home)		
Life, Disability Medical Insurance Premiums		
Gifts (Birthdays, Anniversaries, Holidays)		
Vacations		
Medical, Dental, Veterinarian		
Savings, Investment Deposits		
Miscellaneous		
Total Periodic Expenses		
Total Regular Expenses		
TOTAL		
TOTAL X 12 =		