

ANNUITY INCOME CALCULATOR & DECISION WORKSHEET

Your Basic Information

Age _____

Planned retirement age (if not retired) _____

Amount you're considering for an annuity: \$ _____

Estimate Your Monthly Lifetime Income

Estimated payout rate: 7.7% (actual rates vary)

Calculation:

Annual Income = Investment x Payout Rate

Monthly income = Annual Income / 12

Worksheet:

Investment Amount: \$ _____

x Payout Rate: _____ %

= Annual Income: \$ _____

÷ 12

= Estimated Monthly Income: \$ _____

Your Retirement Income Gap

Monthly expenses: \$ _____

Guaranteed income (Social Security, pension): \$ _____

Gap:

Expenses – Guaranteed Income = \$ _____

Now compare:

Estimated annuity income: \$ _____

Remaining gap (if any): \$ _____

“Lock Now vs Wait” Comparison

Scenario	Payout	Monthly income
Today	7.7%	\$ _____
If rates fall	5.0%	\$ _____
Difference:		\$ _____ per month

Liquidity & Flexibility

Do I need access to this money in the next 5-10 years? Yes _____ No _____

Do I have emergency savings outside of this amount? Yes _____ No _____

Am I comfortable turning a portion of my savings into guaranteed income? Yes _____ No _____

Strategy Options

You're not locked into one decision. Place an X next to the strategies you'd like to explore.

- _____ Invest all at once
- _____ Ladder purchases over time
- _____ Start with a smaller amount and add later

Based on this worksheet:

- _____ An annuity could help cover my income gap
- _____ I'm unsure and want a second opinion
- _____ I'd like to compare options before deciding

Next Steps

Let's walk through your completed worksheet together. Bring it to our meeting, and we'll review your options.



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