

RETIREMENT EXPENSE WORKSHEET

As you plan for retirement, it's important to consider not only your needs today, but your needs in the future – and what you can expect it all to cost. This worksheet can help you compare your expenses today against your projected expenses in retirement, so your financial plan can better reflect your current and future needs. Expenses below should be completed according to the cost for your household.

Note that in some cases, the expenses below will not be expenses during retirement. Items marked with an asterisk (*) may be paid for or reduced in retirement; items marked with two asterisk (**) may increase in retirement.

A. Housing	Monthly cost	Cost during retirement (est.)
Mortgage/Rent*		
Condominium Fees		
Electricity		
Heating		
Water		
Property taxes		
Home insurance		
Telephone		
Internet/Cable		
Maintenance/repairs		
Other		
Subtotal		

B. Transportation	Monthly cost	Cost during retirement (est.)
Vehicle payments*		
Insurance*		
Fuel*		
Parking*		
Maintenance/repairs		
Public transportation/taxi fare		
Other		
Subtotal		

BRAD WEATHERILL

Vice President & Wealth Advisor

403-341-8868 | brad.weatherill@rbc.com

RBC Dominion Securities
4901 - 48th Street, Suite 301
Red Deer, AB T4N 6M4



RBC Wealth Management
Dominion Securities

C. Food	Monthly cost	Cost during retirement (est.)
Groceries		
Meals out		
Other		
Subtotal		

D. Personal	Monthly cost	Cost during retirement (est.)
Wardrobe		
Dry cleaning		
Personal grooming		
Other		
Subtotal		

E. Childrens' expenses	Monthly cost	Cost during retirement (est.)
Child care/daycare*		
Tuition*		
Child support*		
Lunches*		
After-school/extracurricular fees*		
Allowance*		
Gifts*		
Subtotal		

F. Pets	Monthly cost	Cost during retirement (est.)
Veterinary fees		
Shots		
Food		
Grooming		
Other		
Subtotal		

G. Health care	Monthly cost	Cost during retirement (est.)
Medical**		
Dental**		
Insurance**		
Gym/Health club		
Long-term care facility**		
Other		
Subtotal		

H. Entertainment	Monthly cost	Cost during retirement (est.)
Outings (events, movies, concerts)		
Media (books, music, DVDs)		
Subscriptions		
Recreation		
Alcohol		
Tobacco		
Other		
Subtotal		

I. Larger expenses	Monthly cost	Cost during retirement (est.)
Travel/vacation		
Alimony*		
Charitable donations		
Continuing education		
Major purchases		
Other		
Subtotal		

Totals for sections A-I		
--------------------------------	--	--

Thank you for completing this worksheet. This will be an important part of the financial plan that we develop for you. To discuss what these expenses will mean in light of your current and future needs, contact us today.

Professional Wealth Management Since 1901.

RBC Dominion Securities Inc.* and Royal Bank of Canada are separate corporate entities which are affiliated. *Member-Canadian Investor Protection Fund. RBC Dominion Securities Inc. is a member company of RBC Wealth Management, a business segment of Royal Bank of Canada. ®Registered trademarks of Royal Bank of Canada. Used under licence. © RBC Dominion Securities Inc. 2015. All rights reserved. 15_90721_R6L_009