

# Retirement Planning



Use this page by comparing current expenditure to the required expenditure in retirement. Just imagine if you were to retire today with no continuing financial commitments, for example no mortgage, kids to finance – What do you think you would need to maintain a good quality of life per month? If you are married this should be a joint figure.

	<b>You</b>	<b>Partner</b>
	Current Expenditure	Current Expenditure
Mortgage payment / Rent		
Property maintenance		
Personal loans / credit cards		
Mortgage related Insurance		
Building & contents insurance		
Home improvement loans		
Council tax		
Water rates		
Gas		
Electricity		
Telephone & Internet (standing charges)		
T V Licence & Pay channels		
Life Insurance		
Critical illness assurance		
Permanent Health Insurance		
Private Medical Insurance		
Car insurance and road tax		
Subscriptions		
Regular Savings		
Overdraft repayment		
Professional fees		
Other (fixed)		
Telephone		
Travel		
Car exp. (services etc.)		
Petrol		
Food and drink		
Clothing		
Entertainment		
Holidays		
Dining out		
Gifts		
Clubs and societies		
Spending money		
Bank charges etc.		
Pets and Pet care		
Health and beauty		
Other (variable)		
<b>Totals</b>		