

Retirement Income Planning

Current Income Source	Example Income	My Income
1. Social Security	\$ 1,700 /month	
2. Veteran's Benefits	\$ 1,000 /month	
3. Pension Benefit	\$ 1,500 /month	
4. Annuities/Life Insurance Distributions	\$ 560 /month	
5. 401k/IRA Distributions	\$ 830 /month	
6. Other Income	\$ 0 /month	
7. Current Income Subtotal	\$ 5,590 /month	
8. Existing Investments	\$ 250,000	
9. Annual Rate of Return	5%	
10. Annual Interest Income	\$ 12,500 /year	
11. Monthly Interest Income	\$ 1,042 /month	
12. Total Current Income (Row 7 + 11)	\$ 6,632 /month	

Home Sale Proceeds	Example Proceeds	My Proceeds
13. Selling Price	\$ 940,000	
14. Less 10% Closing Costs	- \$ 94,000	
15. Net Proceeds	\$ 846,000	

Reinvested Net Proceeds	Example Net Proceeds	My Net Proceeds
16. Net Proceeds	\$ 846,000	
17. Annual Rate of Return	5%	
18. Annual Interest Income	\$ 42,300 /year	
19. Monthly Interest Income	\$ 3,525 /month	
20. Combined Monthly Income (Row 12 + 19)	\$ 10,157 /month	
21. Total Investments (Row 8 + 15)	\$ 1,096,000	



INDEPENDENT LIVING ❖ ASSISTED LIVING ❖ MEMORY CARE ❖ RESPITE STAYS

SILVERGATE

Retirement Residence
& Memory Care Suites

Where Every Day Matters

SAN MARCOS

(760) 744-4484

SilvergateRR.com/SM

Lic.#374600026

RANCHO BERNARDO

(858) 451-1100

SilvergateRR.com/RB

Lic.#374604323

FALLBROOK

(760) 728-8880

SilvergateRR.com/FB

Lic.#374600907