



144 Turnpike Road
Southborough, MA 01772
877-531-0984 x 212

Assessing your Retirement Resources

Needs:

Before Tax Cost of Retirement	\$ 135,904
Interest and Dividends	2,320
Medical ESOP	10,000
Gillette Pension	33,000
Spouse Pension	8,500
Your Social Security	15,263
Spouse Social Security	14,423
Total Retirement Income Available	\$ 83,506

Required Withdrawals from Savings Plans	<u>\$ 52,398</u>
--	-------------------------

Resources:

Your Savings Plan	\$ 565,000
Spouse Savings Plan	246,000
Your IRAs	52,000
Spouse IRAs	66,000
CDs and Investments	42,000

Total Retirement Resources	<u>\$ 971,000</u>
-----------------------------------	--------------------------

<u>Withdrawals as a percent of Resources</u>	<u>5.4%</u>
---	--------------------

Less than 4%	Excellent
About 5%	Good shape
Over 6%	Work on your budget

* These worksheets alone do not constitute a complete Financial Plan. Please consider all aspects of your situation with competent tax, financial and legal counsel before making any decision to leave employment. Polaris Advisors, LLC is not responsible for any use or misuse of these tools by persons who have not contracted with Polaris Advisors LLC for Financial Planning Services. kathy@polarisadv.com 508-481-2299 x 212