

## RETIREMENT CASH FLOW ESTIMATOR

### A) INCOME SOURCES:

Source	Current (annual)	Retirement (annual)
Employment (include bonuses)		
Business Income (dividends)		
Interest Income		
Pensions/RRIF etc		
Canada Pension Plan		
Old Age Security		
Non-registered Annuity		
Capital Withdrawals		
Other Income		
<b>Total Income</b>	-	-

### B) LIVING EXPENSES

Expense	Current (annual)	Retirement (annual)
Mortgage Payments/Rent		
Maintenance/Condo Fees		
Property Taxes		
Utilities (electricity, water, gas)		
Internet/Cable/Phone		
Home and Auto Insurance		
Groceries		
Personal Care and Clothing		
Medical Expenses		
Life and Living Benefits Insurance Premiums		
Health Insurance Premiums		
Auto Payments (Lease/Finance)		
Auto Maintenance/Repairs		
Gasoline		
Other forms of local transportation		
Entertainment		
Vacations		
Club fees/Memberships		
RRSP Contributions		
TFSA/RESP Contributions		
Charitable Donations		
Pet Expenses		
Gifts to Family Members		
Payment of Family Member Expenses		

Other Debt Payments		
Other Savings Contributions		
Miscellaneous		
<b>Total Expenses</b>	-	-

<b>Net Surplus (Deficit)</b>	-	-
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