



*Thomas & Fees*

ESTIMATED INCOME ANALYSIS

	Per Month	Per Year (x12)		Net After Taxes
Tax-Free Bonds			x 1 =	
Interest Income			x .67 =	
Dividends (stocks, etc.)			x .67 =	
* Social Security Benefits			x 1 =	
** Pension Payouts			x .67 =	
<b>TOTAL</b>				

\* Social Security Benefits

- Check with your accountant to determine when to take your social security and how much would be taxable.
- Social Security Benefits are limited between ages 62 and 66 based upon your other income.

\*\* Pension Payouts

- Can start at age 59 ½
- Must start taking out at age 70 ½
- Average payout is 5% of fund balance/year.