



SOURCES OF RETIREMENT INCOME

The IBEW Local Unions Savings and Security Plan

Name _____ Date _____

Now that we know how much income you will need, the next step is to identify all potential sources of retirement income.

1. **Total Annual Retirement Income Needed (from Worksheet B #3)** _____

2. **Sources of Income:**
 - a) **Social Security** _____
(Income you and your spouse will receive from Social Security)

 - b) **Separation pay** _____
(Retirement incentive from employer that will produce an annual income)

 - c) **Wages** _____
(Income from full or part-time work and spousal income)

 - d) **Other** (Investment Income, Rental Property, Spousal Pension, etc.) _____

 - TOTAL** (add lines a-d) _____

3. **Amount that needs to be generated from Retirement Assets** _____
(Subtract total of section 2 from line 1)

Please provide **Additional Information** about your **Income Sources:**

Social Security: Your Benefit \$ _____ Age to begin _____
 Spouse Benefit \$ _____ Age to begin _____

Separation Pay: Income will last _____ years / months

Wages: Your wages of \$ _____ to end in _____ years
 Spouse wages of \$ _____ to end in _____ years

Other: Itemize other sources of income: _____ \$ _____
 _____ \$ _____

For more information about your Social Security benefits, contact the Social Security Administration at (800) 722-1213 or go to www.ssa.gov.