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Your Retirement Gap Report

Use your ITR / BIR Form 2316 as a starting point. For an automatic version that projects your gap over time, use the Retirement Planner at inspirallife.ph/tools/retirement-planner.

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| 1. Annual income (from your ITR / BIR Form 2316) | PHP _____ |
| 2. Retirement income target (70-80% of line 1) | PHP _____ |
| 3. Total retirement fund needed (line 2 / 4%, or x 25) | PHP _____ |
| 4. My current retirement savings (SSS/GSIS value not included - personal savings, MP2, mutual funds, VUL, etc.) | PHP _____ |
| 5. My current monthly contribution toward retirement | PHP _____ |
| 6. My age now | _____ |
| 7. My target retirement age | _____ |
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Years until retirement (line 7 - line 6): _____

My retirement gap (line 3 - line 4): PHP _____

Good to know:

- Run your numbers through the Retirement Planner to see your gap and how a small monthly increase now changes it.
 - If self-employed, use your actual lifestyle spending instead of taxable income if they differ significantly.
 - A gap is information, not a failure - it tells you how much to adjust, not that the goal is out of reach.
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Want to help people turn a tax form into a real plan?

Scan the QR code or visit inspirallife.ph/become-an-advisor to learn how to become a licensed financial advisor in the Philippines.



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