

# Inspirallife

## Retirement Readiness Worksheet

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Fill in your own numbers below. For a faster, automatic version of this calculation (including your projected fund and any gap), use the Retirement Planner tool at [inspirallife.ph/tools/retirement-planner](https://inspirallife.ph/tools/retirement-planner).

My current age: \_\_\_\_\_

My target retirement age: \_\_\_\_\_

Years until retirement: \_\_\_\_\_

My current monthly expenses: PHP \_\_\_\_\_

Estimated monthly expenses in retirement (70-80% of current): PHP \_\_\_\_\_

Years I expect to be retired (life expectancy minus retirement age): \_\_\_\_\_

Estimated retirement fund needed (annual need / 4%): PHP \_\_\_\_\_

My current retirement savings (SSS/GSIS value not included): PHP \_\_\_\_\_

My current monthly savings toward retirement: PHP \_\_\_\_\_

### Good to know:

- The '4% rule': if you withdraw about 4% of your fund per year, it should last roughly 25-30 years.
- SSS/GSIS pensions are a baseline - most retirees need additional personal savings on top.
- The earlier you start, the smaller your required monthly savings - waiting 10 years can more than double it.

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### Want to help people see their retirement gap clearly?

Scan the QR code or visit [inspirallife.ph/become-an-advisor](https://inspirallife.ph/become-an-advisor) to learn how to become a licensed financial advisor in the Philippines.



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