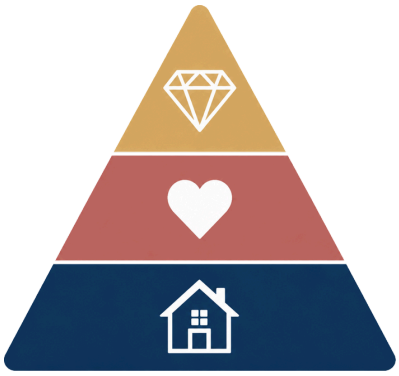
A COMPANION TO THE 3E'S RETIREMENT BLUEPRINT

The 3E's of Retirement

A simple way to picture whether your retirement income matches your real life.



BUILT FROM THE FOUNDATION UP

Most retirement conversations focus on one big question: do I have enough saved? But the women who feel most confident in retirement aren't focused on the size of the pile. They're focused on whether the income coming out of that pile actually covers the life they want to live.

The 3E's of Retirement is a simple way to picture that. Three layers of expenses. Each one matters. Each one needs a different kind of money, and we build from the foundation up.

Essentials *The expenses that keep your life running.*

THE FOUNDATION

Housing, healthcare, groceries, utilities, insurance, prescriptions, transportation. These are the bills that arrive whether the market is up or down. They don't care what the news is doing.

WHERE MOST PLANS FALL SHORT

Many retirement plans assume the stock market will cooperate every year for the next 30 years. It won't. When Essentials depend on market-based withdrawals, a single bad year can force hard choices that nobody should have to make in retirement.

KEY INSIGHT

Essentials should be covered by **income that lasts for life**. Social Security, pensions and lifetime income annuities keep paying no matter what the market does. This is the foundation everything else sits on.

Enjoyments *The expenses that make life feel like a life.*

THE MIDDLE

Streaming services, dinners out, the gym or the golf membership, weekend trips, time with grandkids, hobbies you've waited years to enjoy. Not luxuries. The things that make retirement feel like the reward you earned.

WHERE MOST PLANS FALL SHORT

When the market drops, Enjoyments are usually the first thing to get cut. The trip is postponed. The dinner is cancelled. The membership goes. That's a quiet kind of grief most retirement projections never account for.

KEY INSIGHT

Enjoyments can be covered by income that lasts for life, **as fully as you choose**. The more that's covered, the more a market drop becomes an inconvenience instead of a lifestyle change.

Extravagances *The dreams you've been saving for.*

THE TOP

A family trip to Hawaii with the kids and grandkids. A 50th anniversary celebration. The vacation home. A legacy gift to your children. The dream you've been quietly carrying for decades.

WHERE MOST PLANS FALL SHORT

Many women never give themselves permission to plan for Extravagances at all. After years of putting others first, the bucket list can feel selfish. It isn't. You earned this.

KEY INSIGHT

Extravagances are **planned on purpose from savings, never at the expense of your Essentials**. A dream with a price and a date is far more likely to happen than one waiting for whatever is left over.

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YOUR TURN

Your 3E's Worksheet

WISE WOMEN PROSPER

Pour a cup of coffee and give yourself 15 quiet minutes. There are no wrong answers, and rough numbers are perfectly fine. The point is to see your life in three layers, then see how much of your foundation already rests on income that lasts for life. You can type right into this PDF or print it and use a pen.

1 My Essentials *What does it cost to keep my life running each month?*

Housing (mortgage, rent, HOA)	$	Health insurance and Medicare premiums	$
Property taxes and home insurance	$	Prescriptions and medical costs	$
Utilities	$	Transportation (car, gas, insurance)	$
Phone and internet	$	Debt payments	$
Groceries	$	Other:	$

My monthly Essentials total $

2 My income that lasts for life *What monthly income will keep coming, no matter what the market does?*

Use the monthly amount you expect in retirement. Your Social Security statement at ssa.gov/myaccount shows your estimate at different ages.

My Social Security	$	Lifetime annuity income	$
Spouse or partner's Social Security	$	Other:	$
Pension(s)	$		

My monthly income that lasts for life $

3 My foundation check *Is my foundation covered?*

MY ESSENTIALS		INCOME THAT LASTS FOR LIFE		MY MONTHLY GAP
$	−	$	=	$

Share of my Essentials already covered ____ %

Income that lasts for life ÷ Essentials × 100.
If your gap is zero or less, your foundation is covered.

Where do I land? *Find your share of Essentials covered below.*

ABOUT 80% OR MORE
Solid Foundation
You've built the hardest part. The must-pay bills get paid no matter what the market does. Next: protect it, and plan the top two layers on purpose.

50 TO 79%
Nearly There
Your foundation is mostly in place. The rest is a gap you can measure, and a gap you can measure is a gap you can plan for.

LESS THAN HALF
Room to Build
Savings are carrying a lot of your must-pay bills. That's very common, and it's exactly what a plan is for.

NOT SURE YET
Ready to Map
You don't have the numbers yet, and that's a perfectly good place to start. Seeing them side by side makes everything clearer.

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4 My Enjoyments *What makes life feel rich, not just functional?*

List five things you don't want to give up, even in a bad market year, and about what each costs per month.

1		$
2		$
3		$
4		$
5		$

My monthly Enjoyments total $

5 My Extravagances *What's on my bucket list?*

Three dreams you'd love to fund in retirement. Give each one a rough price and a year. A dream with a date is a plan.

	THE DREAM		ABOUT HOW MUCH	WHEN
1		$		
2		$		
3		$		

6 A note to myself *Looking at my three layers, what do I most want to feel sure about?*

GO ONE STEP FURTHER

Take your 3E's Retirement Blueprint

About three minutes, ten short questions, and a personal Blueprint written just for you. Scan the code or visit **wwprosper.com/3equiz**.

Rather talk it through? **Book a free, 30-minute Discovery Call** with nothing to buy and nothing to prepare. Bring this worksheet, finished or not.



"Saving is the first hard thing. Turning savings into income you can actually count on is the second."

Veronica Aguilera
FOUNDER & RETIREMENT INCOME EDUCATOR · WISE WOMEN PROSPER

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