Expenditure Addendum

Client:	Current				At Retirement **MANDATORY FOR PENSIONS ADVICE**			
	Client 1		Client 2		Client 1		Client 2	
Date:	Monthly (£)	Annual (£)	Monthly (£)	Annual (£)	Monthly (£)	Annual (£)	Monthly (£)	Annual (£)
Essential								
Mortgage / Rent								
Council Tax								
Maintenance								
Phone / Broadband								
Mobile								
TV Licence								
Sky / TV Subscriptions								
Water								
Gas / Fuel								
Electric								
Home Insurance								
Car Insurance								
Road Tax								
Car Maintenance								
Fuel								
Loan / Finance 1								
Loan / Finance 2								
Loan / Finance 3								
Food / Groceries								
Other								
SUB-TOTAL (Essential)								
Lifestyle								
Gym Membership								
Social / Entertainment								
Holidays								
Regular Savings								
Pension Contributions								
Other								
SUB-TOTAL (Lifestyle)								
TOTAL								

Expenditure Addendum

Review and discuss any discrepancies between the disposable income and saving accumulated:

Are the expenditure details realistic?:

Details of any anticipated changes *(other than at retirement):*

Other potential Discretionary Expenditure Capital or Regular Income?:

What liabilites do you have and how do you plan to pay off any debt?:

Post retirement, how may this change?:

How do you expect your level of expenditure to change when you retire?:

What is the likely timing of your expenditure and are there any expected peaks and troughs?:

How important is the need to make provision for any dependants after your death or when you are still alive?:

What are your plans for carrying on working either on a full or part-time basis?: