



YOUR RETIREMENT EXPENDITURE

Name:

Date:

Frazer James Ltd is regulated by the Financial Conduct Authority, FCA number 834451.
Registered in England and Wales, Company no: 11714188.

Annual Expenditure Analysis



| Item | Amount | |
|-------------------------|---------|--------|
| | Monthly | Annual |
| Basic - Home | | |
| Mortgage/rent | | |
| Council tax | | |
| Water | | |
| Electricity | | |
| Gas | | |
| TV - Satellite | | |
| Alarm Security | | |
| Home telephone internet | | |
| Mobiles | | |
| Home insurance/contents | | |
| Food and housekeeping | | |
| Cleaning | | |
| Property maintenance | | |
| Garden maintenance | | |
| | | |
| | | |
| Sub-total | | |

| Item | Amount | |
|---------------------------|---------|--------|
| | Monthly | Annual |
| Basic - Vehicles | | |
| Car Upgrade (average) | | |
| Car payment | | |
| Petrol/diesel | | |
| Servicing and maintenance | | |
| Car Insurance | | |
| Car Other | | |
| | | |
| | | |
| Sub-total | | |

| Item | Amount | |
|---------------------------|---------|--------|
| | Monthly | Annual |
| Basic - Personal | | |
| Clothing | | |
| Wines/spirits alcohol | | |
| Magazines - Subscriptions | | |
| Beauty/grooming | | |
| Public transport/taxis | | |
| Childcare | | |
| Cigarettes | | |
| Charitable donations | | |
| Gifts | | |
| Pets | | |
| | | |
| | | |
| Sub-total | | |

| Item | Amount | |
|---------------------------------|---------|--------|
| | Monthly | Annual |
| Basic - Medical | | |
| Private medical insurance | | |
| Dentist | | |
| Optician | | |
| Life insurance/Critical Illness | | |
| | | |
| Sub-total | | |

| Item | Amount | |
|-------------|---------|--------|
| | Monthly | Annual |
| Luxury | | |
| School Fees | | |
| | | |
| | | |
| | | |
| | | |
| Sub-total | | |

| Item | Amount | |
|---------------------|---------|--------|
| | Monthly | Annual |
| Leisure | | |
| Sports/hobbies | | |
| Holidays and travel | | |
| Entertainment | | |
| Eating out | | |
| Cash withdrawals | | |
| | | |
| Sub-total | | |

Totals

Basic

Leisure

Luxury

Grand Total

One-Off Future Expenses

E.g. Travel Asia in 2021 = £££ / New Kitchen in 2022 = £££