

Sandwich Generation Cashflow Worksheet

| Income | Monthly | Annual |
|--------------------------------|---------|--------|
| Your Income | | |
| Spouse's Income | | |
| Dividends & Interest | | |
| Spouse's Income | | |
| Rental Income | | |
| Other Income | | |
| Total Income | | |
| Income | Monthly | Annual |
| Housing | | |
| Utilities | | |
| Retirement Savings – 401(k) | | |
| Additional Savings | | |
| Medical (co-pay, Rx) | | |
| Insurance (health, LTHC, life) | | |
| Insurance (home, auto) | | |
| Auto (payment, gas, repairs) | | |
| Food & Dining Out | | |
| Travel & Entertainment | | |
| Family Assistance | | |
| Other | | |
| Charitable Contributions | | |
| Taxes | | |
| Total Expenses | | |

(Continued on next page)

| | | |
|----------------------|---|-------|
| Total Income | + | _____ |
| Total Expenses | - | _____ |
| Surplus or Shortfall | = | _____ |

Instructions:

- Gather the information for your worksheet. Add/delete categories that make it useful for you.
 - Don't forget to gather the following important information about your parents:
 - Financial information: bank accounts, investment accounts, real estate holdings
 - Legal information: wills, durable power of attorneys, healthcare directives
 - Funeral and burial plans: pre-payment information, final wishes
 - Medical information: healthcare providers, medication, medical history
 - Insurance information: policy numbers, company names
 - Advisor information: names and phone numbers of any professional service providers
 - Location of other important records: keys to safe-deposit boxes, real estate deeds
 - Be sure to write down the location of documents and any relevant account numbers. If you have not done this for yourself, this would be a good time to do it as well.
- If you have determined that your parents need outside assistance, be sure to account for the cost of the providers. You can add additional rows to the worksheet if you need to. If you are paying for your parents' expenses, talk to your accountant about tax credits you may be eligible to receive.
- Remember to include expenses that occur less than regularly (e.g., property taxes, life insurance payments, large medical co-pays, heating oil, etc.).
- This is an excellent time to organize and clean out all the supporting documents you will be reviewing to complete the Cashflow Worksheet.
- Total all income, deduct total expenses and the result is your annual surplus or shortfall. Divide by 12 to get your monthly number.

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