

Base Good Life Worksheet

Your 'Base Good Life' represents the foundation of a confident, meaningful retirement. It begins with your **Needs**—the essentials that must always be funded, even though market ups and downs. If the market performs well, your plan can expand to include your **Wants**—lifestyle upgrades like travel or charitable giving—and ultimately your **Wishes**, the dream goals such as a vacation home or luxury experiences. Use this worksheet to define each level and estimate their costs. This clarity helps you create a resilient and flexible retirement plan.

Category	Description / Details	Estimated Cost
NEEDS	Essentials required to maintain your Base Good Life.	
	Annual After-Tax Base Spend	
WANTS	Travel, hobbies, Toys or charitable gifts.	
WISHES	Dream goals for strong market years—such as a second home, RV	

When finished, use this worksheet to identify your Base Retirement Budget. As your investments perform over time, you can confidently decide when to fund your Wants and Wishes—ensuring your retirement remains secure, flexible, and fulfilling.