

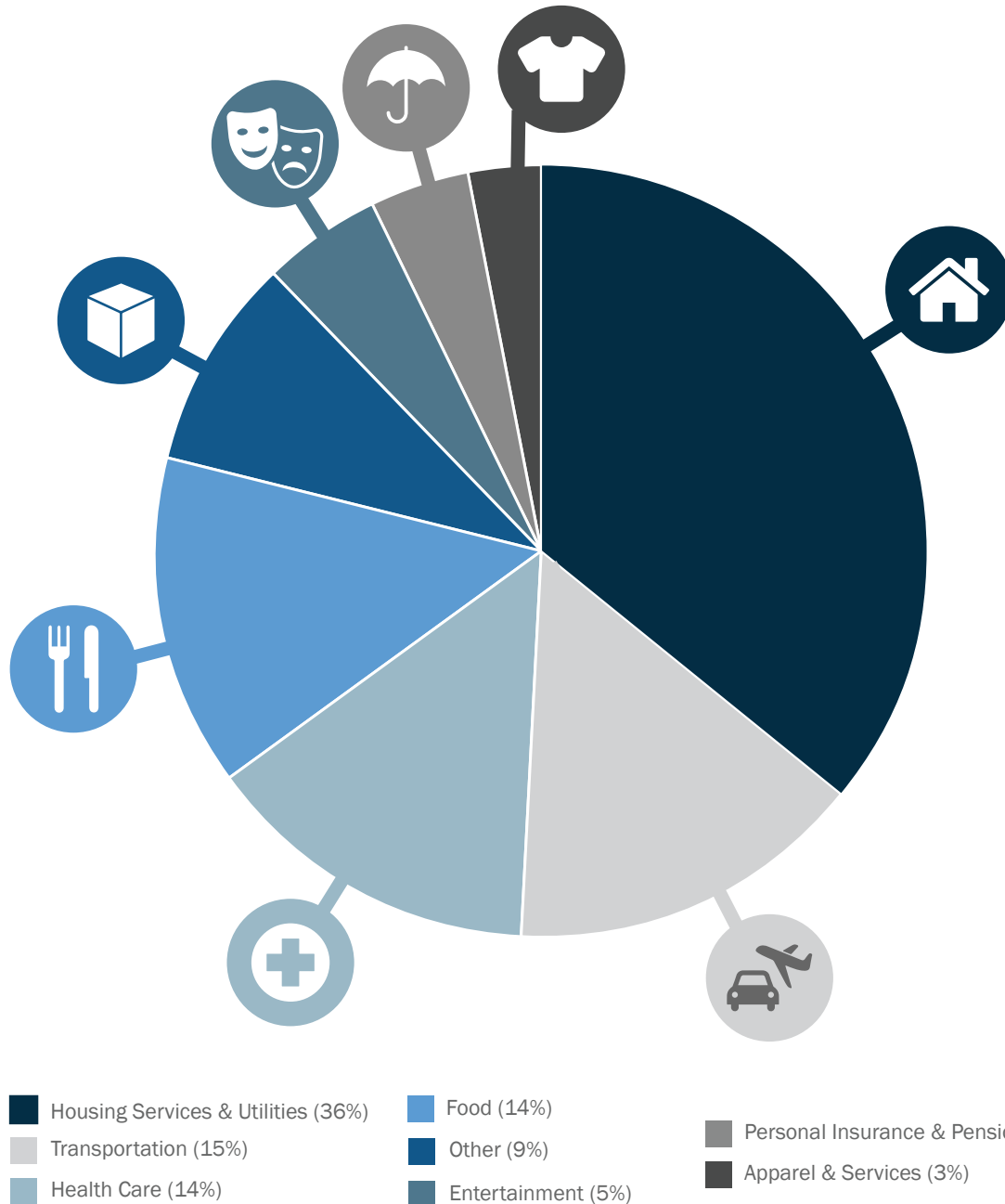


WEALTH MANAGEMENT



2017 U.S. Repatriation: U.S. Cost of Living Item Index

Average Retirement Living Expense Breakdown:



*Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2017; Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, August, 2017

Essential Retirement Living Expenses

The aforementioned items are typical, recurring expenses and are based on U.S. averages only. Expenses may increase or decrease depending on where you geographically decide to retire and purchase all items. For example, you may expect an increase in these expenses anywhere between 10-20% in California, whereas residing in Texas could actually reduce the expenses listed.

Food

- Bread: \$1.32
- **Gallon of Milk: \$3.16**
- Margarine (per lb): \$1.70
- Dozen Eggs: \$1.82
- 1lb of Cheddar Cheese: \$4.95
- 1/2 Gallon Ice Cream: \$4.76
- Orange Juice: \$2.62
- **1lb of Ground Beef: \$5.52**
- 1lb of Chicken Breast: \$3.19
- Bananas (1lb): \$0.56
- Head of Lettuce: \$2.16
- Peanut Butter (1 lb): \$2.48
- 4lb Bag Granulated Sugar: \$2.58
- Ground Coffee (per lb): \$4.29
- Wine: \$12.93
- 6-Pack Generic Beer: \$8.53
- Nike Tennis Shoes: \$120.00
- Women's Cardigan: \$55.00
- Men's T-Shirt: \$25.00
- Designer Men's Suit: \$1,500 - \$4,000
- Retail Men's Suit: \$200 - \$1,000
- Woman's Blouse: \$60.00

Transportation

- **Average Price of a Gallon of Gas (December 2017): \$2.521**
- 2018 Ford F150 Super Cab (MSRP): \$31,695
- 2018 Mercedes-Benz CLS (MSRP): \$75,150
- 2018 Honda Accord (MSRP): \$23,570

Personal Care

- Shampoo: \$6.00
- Deodorant: \$4.00
- Toothpaste: \$3.00
- Haircut (Male): \$25.00
- Haircut (Female): \$45.00
- Manicure & Pedicure: \$55.00

Food Away From Home

- **McDonald's Big Mac: \$5.30 USD / Saudi Big Mac: \$3.20 (12 SAR) Prague Big Mac: \$3.81 (79 Czeck Koruna)**
- Grande Starbucks Coffee: \$2.45
- Grande Starbucks Latte: \$3.95

Apparel

- **Pair of Men's Levi Jeans: \$70.00**
- **Pair of Women's Levi Jeans: \$80.00**

Household Items

- Laundry Detergent: \$15.00
- Bottle of Windex: \$4.00
- Dish Soap: \$5.00
- Paper Towels (12 Rolls): \$15.00

Furniture, Kitchen Appliances, & Technology

- **King Sized Mattress: \$1,600+**
- Sofa: \$1,000
- Refrigerator: \$1,000 - \$2,500
- Microwave: \$100 - \$400
- 50" Television: \$400 - \$1,000
- **Laptop Computer: \$700 - \$1,500**

Services

- Lawn Care Service: \$200/month
- Cleaning Service: \$220/month
- Pool Maintenance: \$180/month

Utilities & Fees

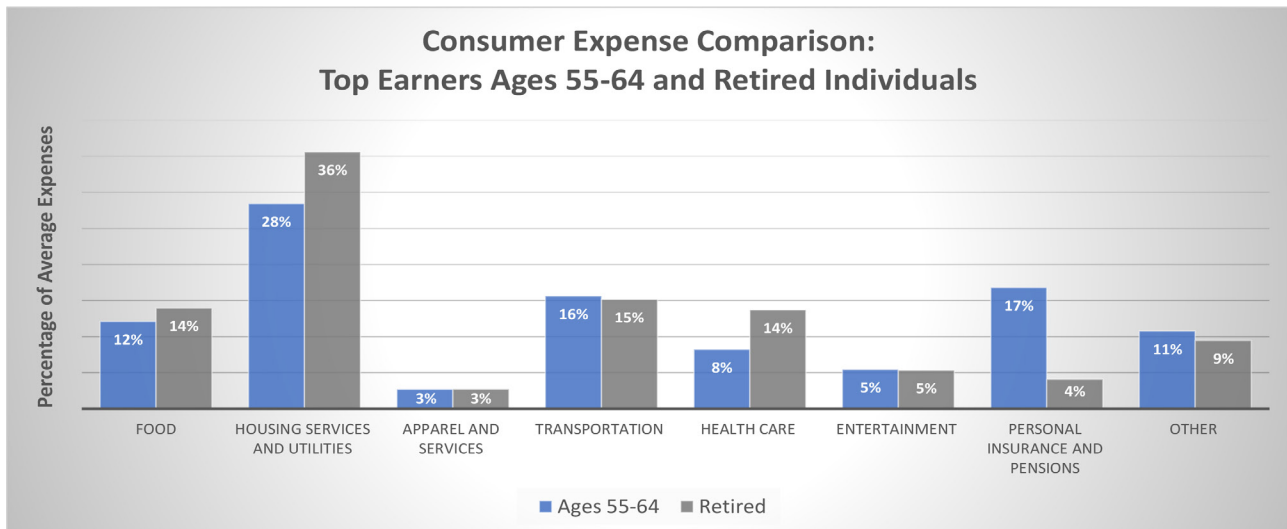
- **Cable/Internet Bundle: \$150/month**
- Average Water/Trash Bill: \$75/month
- Average Cell Phone Bill: \$100/person/month

Health Care

- Dental Visit (Cleaning, X-rays, Dentist Exam): \$125 - \$300
- Dental Filling: \$125 - \$400
- Root Canal: \$1,050
- Eye Exam: \$115
- 1 Year Supply Contacts: \$370 - \$450
- Prescription Lenses: \$300+

Hobbies & Normal Recreation

- **Movie Tickets: \$9.00**
- **18 Holes of Golf (Public): \$70.00**
- 2 Tickets to an NFL Game: \$340.00
- Gym Membership: \$50.00
- Newspaper Digital Subscription: \$150
- Newspaper Hard Copy Subscription: \$250
- Pet Maintenance: \$2,400



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Ages 55-65 (Top Earners)

- Average Annual Expenses: \$93,320
- Age of Reference Person: 59.1

Retired

- Average Annual Expenses: \$44,025
- Age of Reference Person: 73.7