

## WealthWise Women

### How Well Equipped Are You to Find, Engage, and Retain Female Clients?

Learn about the resources that are available to help you build your business by empowering women.

#### CLIENT SEMINAR AND SPEAKER NOTES

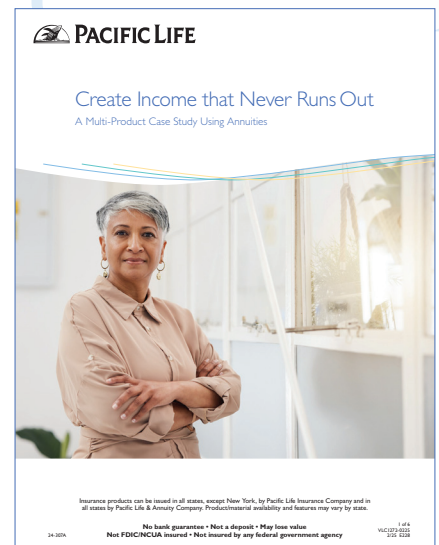
This presentation for clients and prospects encourages women to take charge of their retirement planning and increase their financial awareness, which may help them visualize retiring with confidence. Attendees will learn how you can help them build personalized strategies to address a wide range of retirement challenges.

- Maintain a desired lifestyle in retirement.
- Turn retirement savings into income.
- Care for aging parents without sacrificing retirement plans.
- Take control of finances during transitions, such as divorce or death of a spouse/partner.
- Plan for future generations.



#### CLIENT CASE STUDY

Clients can't control how their lives change, but they can control how they financially prepare for those changes. This case study explores potential strategies.



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## CLIENT CASE STUDY

Major life changes, such as divorce or the death of a spouse, can take a financial toll. This case study offers a multiple-product strategy for to address potential concerns.

### Life Can Change. Your Plans Should Too.

A Multi-Product Case Study Using Annuities

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## CLIENT WORKSHEETS

### Income & Expense

Use this worksheet to help clients determine how much income they may need in retirement.

### INCOME & EXPENSE WORKSHEET

As you approach retirement, part of your planning may include creating a retirement income strategy that will provide you with predictable, guaranteed income. This worksheet can help you and your financial professional estimate how much monthly income you may need in retirement to support your everyday expenses and the amount of assets you have available to fund these needs.

Monthly Income																			
Guaranteed Retirement Income	<table border="1"> <tr><td>Social Security</td><td>\$</td></tr> <tr><td>Traditional Pension</td><td></td></tr> <tr><td>Annuity Payments</td><td></td></tr> <tr><td>Wages, Salaries, Tips</td><td></td></tr> <tr><td>Dividends</td><td></td></tr> <tr><td>Interest</td><td></td></tr> <tr><td>Rental Income</td><td></td></tr> <tr><td>Other</td><td></td></tr> <tr><td><b>Total</b></td><td><b>\$</b></td></tr> </table>	Social Security	\$	Traditional Pension		Annuity Payments		Wages, Salaries, Tips		Dividends		Interest		Rental Income		Other		<b>Total</b>	<b>\$</b>
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Wages, Salaries, Tips																			
Dividends																			
Interest																			
Rental Income																			
Other																			
<b>Total</b>	<b>\$</b>																		
Monthly Expenses																			
	Necessary	Discretionary																	
Housing	Mortgage/Rent	\$	\$																
	Utilities (electricity, water, cable)																		
	Repairs/Improvements																		
Food	Insurance																		
	Dining Out																		
Transportation	Car Payment																		
	Car Insurance																		
	Other Expenses (gas, repairs)																		
	Public Transportation																		

*(Continued on next page)*

All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company.

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### Retirement Lifestyle

Help clients discover their preferred lifestyle in retirement.

### Retirement Lifestyle Worksheet

Are you looking forward to retirement? When you picture it, what does your lifestyle look like? Many people view retirement as an opportunity to spend time with family, help others, or learn new skills. Others travel, explore, or focus on their health to enjoy what may be many years in retirement.

Defining your expectations and managing your priorities can help you become a "wealthwise" woman empowered to pursue a meaningful retirement. After you complete this worksheet, work with your financial professional to develop the strategies that will help you achieve your goals.

Please do not send this worksheet to Pacific Life as we cannot and do not provide financial, legal, or tax advice.

#### Home

Where do you plan to live when you retire?

- ☐ Home I own
- ☐ Sell my home and downsize
- ☐ Rent a house or apartment
- ☐ Retirement community
- ☐ With family or friends
- ☐ Other

Additional Information

#### Transportation

What types of transportation will you use?

- ☐ Car I own
- ☐ Lease a car
- ☐ I plan to replace my car every \_\_\_\_\_ years
- ☐ Public transportation
- ☐ Both public and private transportation
- ☐ Other

Additional Information

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## SEMINAR INVITATION

Send personalized seminar or client meeting invitations to existing or prospective clients. You can customize this invitation to include your name, firm, topic, and meeting details.

### Women. Confidence. Retirement.

Register Now and Take Control of Your Retirement Planning with Knowledge and Confidence

Join our complimentary workshop as we explore strategies to increase your financial awareness and empower you with practical and actionable solutions for your retirement future. We'll have an interactive educational session covering many topics including how to:

- Take control of your finances during transitions, such as divorce or death of a spouse/partner.
- Maintain your desired lifestyle in retirement.
- Care for aging parents without sacrificing your retirement.
- Plan for future generations.

**Women. Confidence. Retirement.**      Month/Day/Year      Time

Venue Address 1  
Venue Address 2  
City, State ZIP  
Phone number

Financial professional name  
Company name  
Address 1  
Address 2  
City, State ZIP  
Phone number      Email address

Space is limited. Call me today to register.

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The home office for Pacific Life & Annuity Company is located in Phoenix, Arizona. The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.

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## PRACTICE MANAGEMENT

Learn about practical strategies to help find, engage, and retain female clients.

### Create Opportunity by Empowering Women Financially

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For more information or to order materials,  
contact your Pacific Life consultative wholesaler.  
Call (800) 722-2333 | Visit [Annuities.PacificLife.com](http://Annuities.PacificLife.com)

## WealthWise Women

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*Pacific Life is a product provider. It is not a fiduciary and therefore does not give advice or make recommendations regarding insurance or investment products.*

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Insurance products and their guarantees, including optional benefits and any crediting rates, are backed by the financial strength and claims-paying ability of the issuing insurance company. Look to the strength of the life insurance company with regard to such guarantees as these guarantees are not backed by the broker/dealer, insurance agency, or their affiliates from which products are purchased. Neither these entities nor their representatives make any representation or assurance regarding the claims-paying ability of the life insurance company.

The home office for Pacific Life & Annuity Company is located in Phoenix, Arizona.

The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.

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