

HEALTHCARE COSTS VARY GREATLY. PERSONALIZATION IS KEY.

Clients Are Individuals, Not Averages

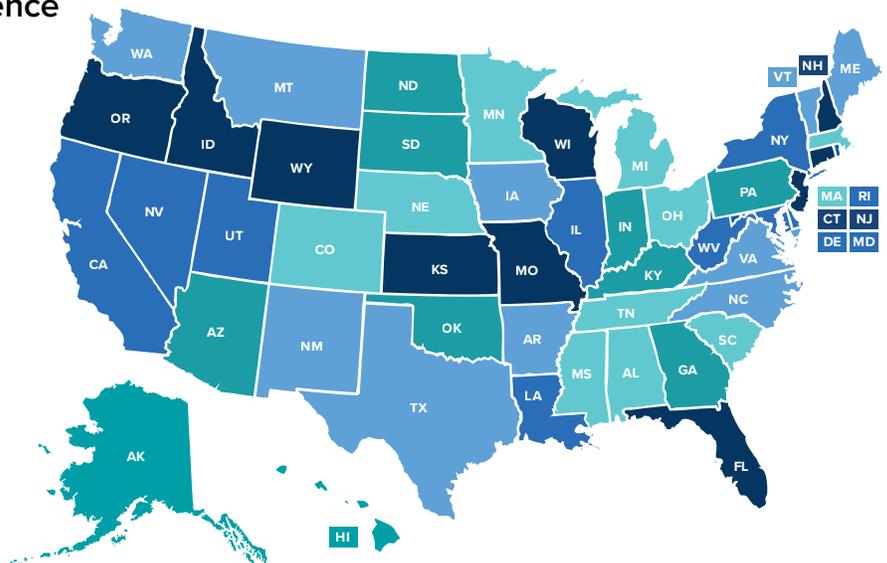
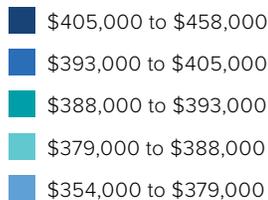
The cost of healthcare consistently ranks as a leading retirement concern for Americans. Without software supporting more extensive personalization, planning can be difficult due to the wide range of potential costs retirees might face. Factors that can impact healthcare costs include:

 <p>Current Age</p>	 <p>Health Status and Longevity</p>	 <p>Retirement Income</p>
<p>The further someone is from retirement, the more their future healthcare costs will increase due to inflation.</p>	<p>Health conditions impact out-of-pocket spending and life expectancy. Studies show that 93% of Americans age 65+ have at least one condition, and 79% have two or more.¹</p>	<p>Medicare's Income-Related Monthly Adjustment Amount policy assigns income-based surcharges to retirees.</p>
 <p>Retirement Age</p>	 <p>Healthcare Coverage</p>	 <p>Retirement State</p>
<p>Those who retire prior to age 65 are not yet eligible for Medicare and may need to purchase private health insurance until they reach 65 years old.</p>	<p>Health insurance plans vary in cost, and projected out-of-pocket expenses also differ depending on the plan.</p>	<p>Medicare Advantage, Part D, supplemental plan premiums, and out-of-pocket expenses can vary by location.</p>

Where Clients Retire Makes a Difference

As of 2025

Highest Cost	Missouri \$457,497
Lowest Cost	Washington \$354,551
Difference	\$102,946 (29%)



Costs displayed illustrate a 65-year-old female with hypertension, life expectancy of age 89, totaling 25 years of healthcare costs. Costs include Medicare Part B and Medicare Part D premiums, Medigap (supplemental insurance) Plan G, plus out-of-pocket spending on hospitalization, doctor visits, tests, and prescription drugs. With the exception of Medicare Part B, each of these expenses vary by state. Source: HealthView Services.

¹National Council on Aging. "The Top 10 Most Common Chronic Conditions in Older Adults." NCOA.org. December 1, 2025.

There are many factors that can influence healthcare expenses in retirement.

Total healthcare costs in retirement for a 65-year-old retiring today can range from **\$354,551** to **\$457,497**.



PACIFIC LIFE

Be prepared for health care costs

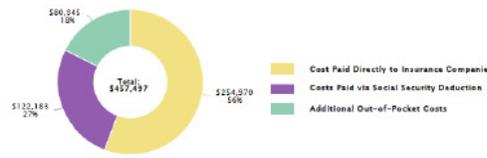
Your personalized retirement expense estimates, powered by HealthView Services - to help you plan for the future.

Ms. Valued Client
Thursday, October 02, 2025
Pacific Life
Phone (800) 722-2333 ext 3939
Email RSG@PacificLife.com
Report Number 8249

Personalized Health Care Cost Assessment
prepared by Pacific Life

Retirement Health Care Cost Breakdown

Components of retirement health care expenses may be funded through Social Security benefit deductions, payments made to insurance companies, or out-of-pocket spending. The pie chart below shows the dollar amount and percentage of total projected expenses that falls into each of these categories, and the table breaks down each incurred expense within the categories.



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Medicare Part B Premiums	\$122,183
Private Insurance (Pre-65) Premiums	\$0
Medicare Part D Premiums	\$42,128
Medigap (Supplemental Insurance) Premiums	\$215,047
Dental Insurance Premiums	\$0
Medicare Advantage (w/RI)	\$0
Hospitals, Doctors, Tests Co-Pays and Deductibles	\$12,695
Prescription Drugs Co-Pays and Deductibles	\$67,650
Hearing & Vision Co-Pays and Deductibles	\$0
Dental Co-Pays and Deductibles	\$0
Total	\$457,497

Household Total: **\$457,497**

Social Security Deductions: **\$122,183**

Net Retirement Health Care Costs: **\$335,314**

*Averages are calculated from columns.

To request a complimentary Healthcare Expense Analyzer report, please contact our Retirement Strategies Group at RSG@PacificLife.com or (800) 722-2333, ext. 3939.

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