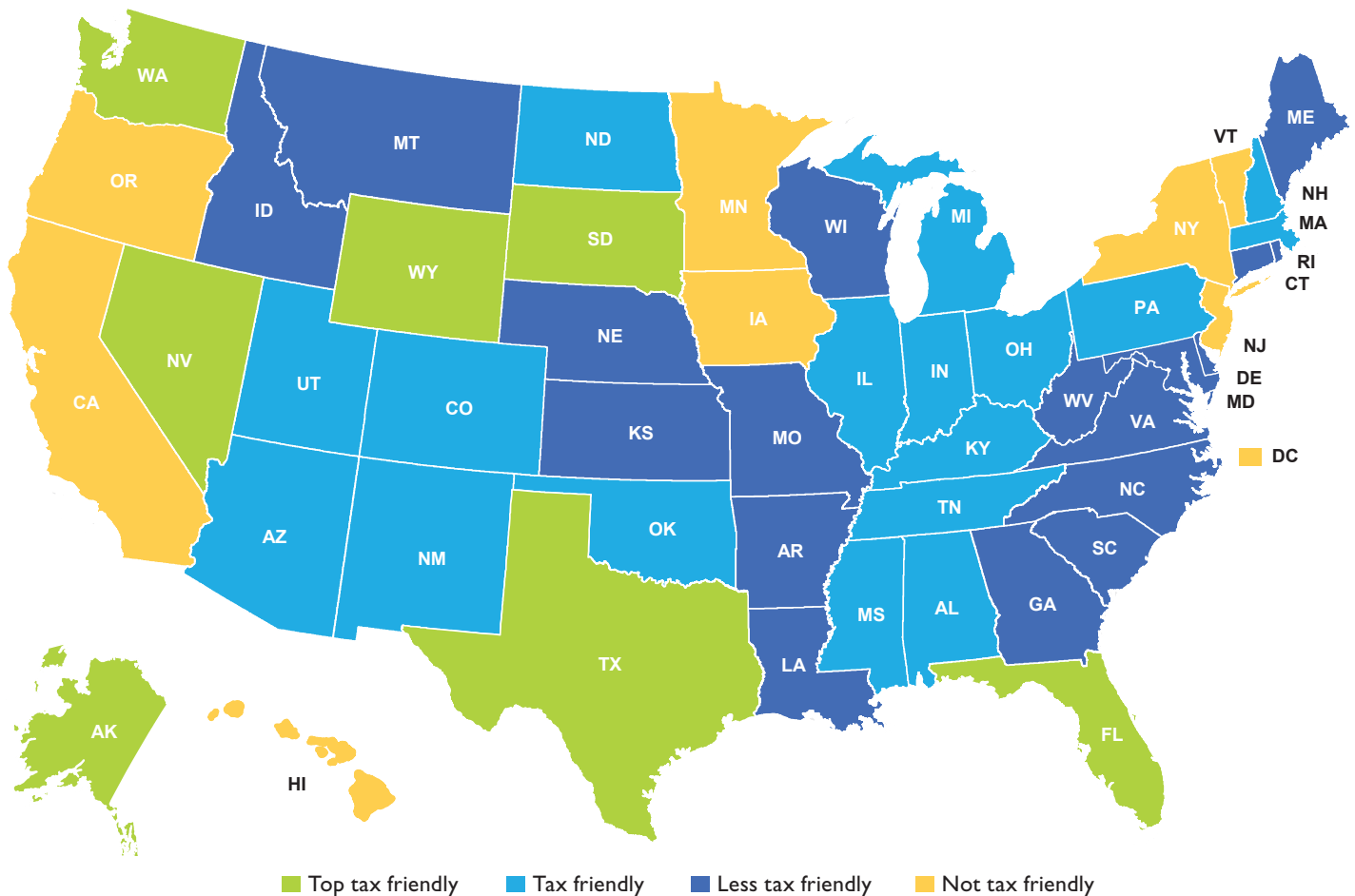


WHERE YOU RETIRE MAKES A DIFFERENCE

Knowing how taxes and the cost of living will impact you by state can help you better prepare and save for retirement.



States with the Highest Cost of Living in 2020

1. Hawaii 2. District of Columbia 3. New York 4. California 5. Oregon

Source for taxes: Tax-Rates.org—The 2020 Tax Resource. Map shows highest tax bracket. It represents the statutory tax rate on the last dollar of income earned for the highest-income individuals in the state. This is not an effective marginal tax rate. Local income taxes not included. Top tax friendly (<1%), Tax friendly (1%–5%), Less tax friendly (5.1%–8%), Not tax friendly (>8%).

Source for cost of living: Missouri Economic Research and Information Center. Cost of Living Data Series First Quarter 2020.

Insurance products are issued by Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state.

No bank guarantee • Not a deposit • May lose value

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For more information on this and to discuss your personal retirement plans,
contact your financial professional.

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