

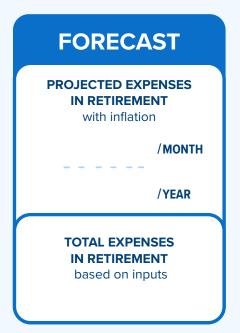
## RETIREMENT INCOME GAP CALCULATOR

No one wants a surprise income shortfall when they get ready to retire. In the sections below, fill in your projected Monthly Retirement Expenses and the Guaranteed Monthly Income you expect in retirement. This will help you see if there will be a gap between the income you'll need and the guaranteed income you're projected to maintain in retirement.

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|---------------|----------------|-----------|--|
| YEARS UNTIL   | YEARS EXPECTED | INFLATION |  |
| RETIREMENT    | IN RETIREMENT  | INFLATION |  |
| IXETHICEHIEIT |                |           |  |

## **MONTHLY RETIREMENT EXPENSES**

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|-----------------------------|---------------|--|--|--|--|--|
| HOUSING                     | SERVICES      |  |  |  |  |  |
| FOOD                        | TAXES         |  |  |  |  |  |
| TRANSPORTATION              | TRAVEL        |  |  |  |  |  |
| HEALTHCARE                  | MISCELLANEOUS |  |  |  |  |  |



## **GUARANTEED MONTHLY INCOME**

| SOCIAL<br>SECURITY |  |
|--------------------|--|
| PENSION<br>401(k)  |  |
| ANNUITY            |  |
| OTHER              |  |

## **GAP OR NO GAP**

| GUARANTEED<br>LIFETIME INCOME | MONTH |             | YEAR |
|-------------------------------|-------|-------------|------|
| PROJECTED EXPENSES            |       | 1           |      |
| RESULTS                       |       | 1<br>1<br>1 |      |
| DO YOU HAVE A GAP?            |       |             |      |

If the results show an expected gap, your financial professional can help you find ways to create more guaranteed income and plan for the retirement you envision.

Insurance products can be issued in all states, except New York, by Pacific Life Insurance Company and in all states by Pacific Life & Annuity Company. Product/material availability and features may vary by state.

No bank guarantee • Not a deposit • May lose value

Not FDIC/NCUA insured • Not insured by any federal government agency

Talk to your financial professional about planning a personalized strategy for retirement income, and visit PacificLife.com for more information.

Pacific Life Insurance Company contracts Hedgeness, for a fee, as a third-party developer to produce this tool. In this capacity, Hedgeness independently provides quarterly updates from Consumer Expenditure Survey data from the Bureau of Labor Statistics (BLS) to use for calculations for Pacific Life. Pacific Life and its affiliates have not independently verified this information.

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Hedgeness, the provider of this information and interactive calculator, is an independent third party and is not affiliated with Pacific Life.

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This calculation is an estimate, not a guarantee.

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