

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.

YEARS UNTIL
RETIREMENT

YEARS EXPECTED
IN RETIREMENT

INFLATION

MONTHLY RETIREMENT EXPENSES



HOUSING



SERVICES



FOOD



TAXES



TRANSPORTATION



TRAVEL



HEALTHCARE



MISCELLANEOUS

FORECAST

PROJECTED EXPENSES
IN RETIREMENT
with inflation

/MONTH

/YEAR

TOTAL EXPENSES
IN RETIREMENT
based on inputs

GUARANTEED MONTHLY INCOME

SOCIAL
SECURITY

PENSION
401(k)

ANNUITY

OTHER

GAP OR NO GAP

GUARANTEED
LIFETIME INCOME

MONTH

YEAR

PROJECTED EXPENSES

RESULTS

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.

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**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](https://www.pacificlife.com) for more information.**

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