

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

	MONTH	YEAR
GUARANTEED LIFETIME INCOME		
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.

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.

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.

Pacific Life's products are sold through independent financial professionals associated with financial planning firms, securities broker-dealers, wire houses, banks, and other financial institutions, which are located nationwide, as well as through the Pacific Life Advisory desk. It's important that you consult with a financial professional who understands your specific needs and resources. Your financial professional also can explain the different types of annuities that might meet your needs.

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

Insurance product and rider guarantees, including optional benefits and any fixed crediting rates or annuity payout rates, are backed by the financial strength and claims-paying ability of the issuing insurance company and do not protect the value of the variable investment options. They are not backed by the broker-dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased, or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Pacific Life refers to Pacific Life Insurance Company and its subsidiary Pacific Life & Annuity Company. 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. Each insurance company is solely responsible for the financial obligations accruing under the products it issues.

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.