

## 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	-----	-----
<b>DO YOU HAVE A GAP?</b>		

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](http://PacificLife.com) for more information.**

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