PACIFIC LIFE

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
10	30	3.25%

MONTHLY RETIREMENT EXPENSES

HOUSING	$2,120
SERVICES	$182
FOOD	$891
TAXES	$1,084
TRANSPORTATION	$1,061
TRAVEL	$558
HEALTHCARE	$553
MISCELLANEOUS	$115

FORECAST

PROJECTED EXPENSES IN RETIREMENT
with inflation

$14,928 /MONTH

$179,136 /YEAR

TOTAL EXPENSES IN RETIREMENT
based on inputs

$5,373,934

GUARANTEED MONTHLY INCOME

SOCIAL SECURITY	$3,533
PENSION 401(k)	$0
ANNUITY	$0
OTHER	$0

GAP OR NO GAP

	MONTH	YEAR
GUARANTEED LIFETIME INCOME	$5,835	$70,020
PROJECTED EXPENSES	$14,928	$179,136
RESULTS	- $9,093	- $109,116
DO YOU HAVE A GAP?	YES	

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

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This calculation is an estimate, not a guarantee.

Talk to your financial professional about planning a personalized strategy for retirement income, and visit PacificLife.com for more 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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VLC3746WP-0826

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