

PACIFIC LIFETIME INCOME[®]

GUARANTEED MONTHLY
PAYMENTS FOR LIFE

Enjoy Your Retirement More. Worry Less.

PRT0024_0523



RETIRE WITH THE SECURITY OF GUARANTEED INCOME

You've worked hard, saved diligently, and now it's time to retire. But think about your savings. Throughout retirement, you'll have essential expenses to cover, like housing, food, insurance, and more. Is there a way to manage your savings so that you'll always have reliable income to help meet essential expenses, no matter how financial markets perform or how long you live?

Pacific Lifetime Income can help. It provides steady, guaranteed income payments—which are not affected by the investment markets. You can select payments guaranteed to last your entire life, or for the lives of both you and your spouse.

And because **Pacific Lifetime Income** is available directly through your employer, you receive institutional pricing, which may mean higher income payments for you.

FAST FACT

PEOPLE ARE LIVING LONGER

50%

CHANCE FOR A
65-YEAR-OLD
TO LIVE TO:

86 YEARS
MALE

88 YEARS
FEMALE

92 YEARS
ONE OF A
COUPLE



ASK YOURSELF

- WOULD YOU LIKE TO HAVE ENOUGH STEADY, RELIABLE INCOME TO COVER YOUR ESSENTIAL RETIREMENT EXPENSES, NO MATTER HOW THE INVESTMENT MARKETS PERFORM?
- WOULD YOU LIKE TO FEEL CONFIDENT YOUR SAVINGS WILL LAST YOUR ENTIRE LIFETIME?

If you answered "Yes," consider putting a portion of your qualified retirement savings into a retirement annuity. Pacific Lifetime Income can help provide guaranteed income to cover your essential expenses for life, or for a specified time period.

Source: Society of Actuaries. "Mortality Improvement Scale MP-2018." October 2018.
Source: Center on Budget and Policy Priorities. "Top Ten Facts About Social Security." August 14, 2019.

DESIGN YOUR OWN RETIREMENT INCOME

You can customize your income to meet your retirement-planning needs. **Pacific Lifetime Income** allows you to choose from a variety of options. Income payments will differ based on several factors, including your age, and the amount you contribute. Some options are just for your lifetime and others can include the lives of both you and your spouse. Availability of payment options may depend on your age when issued and/or options available under your plan.

HOW WILL YOU KNOW IF YOU SHOULD CHOOSE LIFETIME INCOME?

The answers to these three questions below will help you decide.



Would you like to enjoy retirement more, actually spending more, without running out of money?



Would you like to receive a steady payment each month for the rest of your life?



Do you think you or your spouse might live beyond age 84-86 (average life expectancy)? Check your life expectancy through longevityillustrator.org if you haven't done so already.

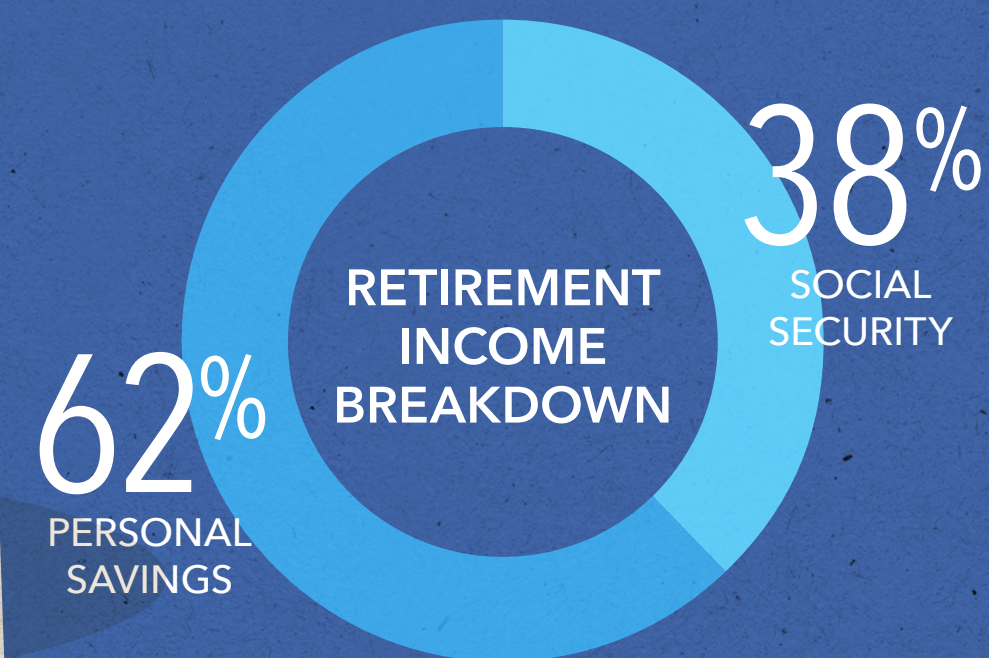
If you answered yes to any of these questions, expand your knowledge of lifetime income. Good sources include The Alliance for Lifetime Income, and Society of Actuaries: Designing a Monthly Paycheck in Retirement.

If you're still on the fence about lifetime income options, consider the fact that retirees with a guaranteed income are happier and live longer.



WHY PACIFIC LIFETIME INCOME?

- GUARANTEED INCOME PAYABLE FOR YOUR LIFETIME.
- INCOME YOU CAN COUNT ON—EVERY MONTH.
- PAYOUT OPTIONS TO MEET THE NEEDS OF YOU AND YOUR FAMILY.
- OPTIONS MAY BE AVAILABLE SUCH AS GUARANTEED YEARS, OR COST-OF-LIVING INCREASE.



**PACIFIC LIFE:
STRENGTH. STABILITY. SOLUTIONS.**

TO LEARN MORE, PLEASE CALL YOUR DEDICATED PACIFIC LIFE REPRESENTATIVE OR CALL
877.536.4382 (OPTION 1) OR EMAIL RETIREMENTINCOME@PACIFICLIFE.COM.



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CONTRACT FORM SERIES: 80-1407

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