PACIFIC LIFE

Women. Confidence. Retirement.

How Well Equipped Are You to Find, Engage, and Retain Female Clients?

Learn about the resources that are available to help you build your business by empowering women.

CLIENT SEMINAR AND SPEAKER NOTES

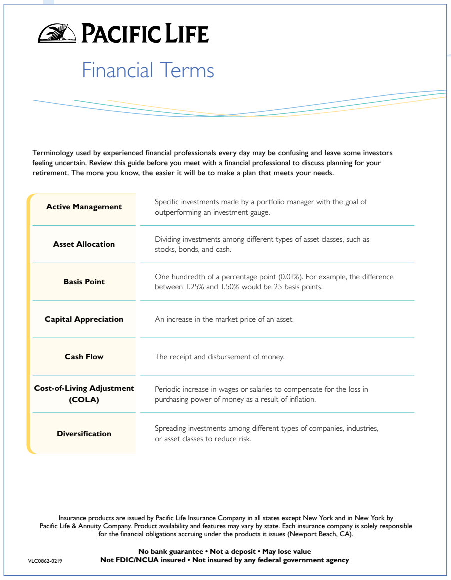
This presentation for clients and prospects encourages women to take charge of their retirement planning and increase their financial awareness, which may help them visualize retiring with confidence.

Attendees will learn how you can help them build personalized strategies to address a wide range of retirement challenges.

- Maintain a desired lifestyle in retirement.
- Turn retirement savings into income.
- Care for aging parents without sacrificing retirement plans.
- Take control of finances during transitions, such as divorce or death.
- Plan for future generations.

CLIENT GUIDE

Educate clients on terminology that is frequently used in retirement-planning conversations.



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Financial Terms

Terminology used by experienced financial professionals every day may be confusing and leave some investors feeling uncertain. Review this guide before you meet with a financial professional to discuss planning for your retirement. The more you know, the easier it will be to make a plan that meets your needs.

Active Management	Specific investments made by a portfolio manager with the goal of outperforming an investment gauge.
Asset Allocation	Dividing investments among different types of asset classes, such as stocks, bonds, and cash.
Basis Point	One hundredth of a percentage point (0.01%). For example, the difference between 1.25% and 1.50% would be 25 basis points.
Capital Appreciation	An increase in the market price of an asset.
Cash Flow	The receipt and disbursement of money.
Cost-of-Living Adjustment (COLA)	Periodic increase in wages or salaries to compensate for the loss in purchasing power of money as a result of inflation.
Diversification	Spreading investments among different types of companies, industries, or asset classes to reduce risk.

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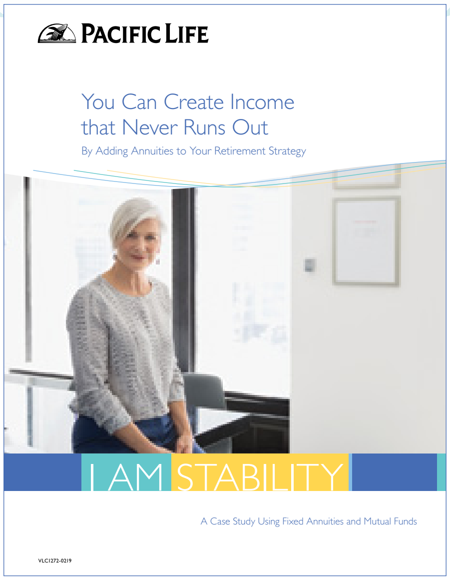
CLIENT CASE STUDY

This case study shows how a divorced woman uses a multiple-product solution to generate guaranteed lifetime income.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You Can Create Income that Never Runs Out

By Adding Annuities to Your Retirement Strategy

I AM STABILITY

A Case Study Using Fixed Annuities and Mutual Funds

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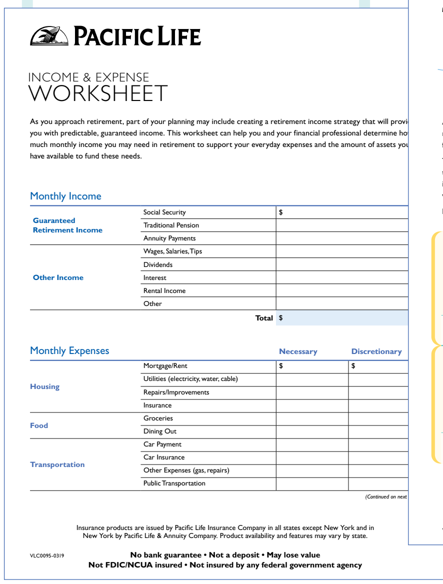
CLIENT WORKSHEETS

Income & Expense
Use this worksheet to help clients determine how much income they may need in retirement.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INCOME & EXPENSE
WORKSHEET

As you approach retirement, part of your planning may include creating a retirement income strategy that will provide you with predictable, guaranteed income. This worksheet can help you and your financial professional determine how much monthly income you may need in retirement to support your everyday expenses and the amount of assets you have available to fund these needs.

Monthly Income

Guaranteed Retirement Income	Social Security	$
	Traditional Pension	
	Annuity Payments	
Other Income	Wages, Salaries, Tips	
	Dividends	
	Interest	
	Rental Income	
	Other	
	Total	$

Monthly Expenses

		Necessary	Discretionary
Housing	Mortgage/Rent	$	$
	Utilities (electricity, water, cable)		
	Repairs/Improvements		
	Insurance		
Food	Groceries		
	Dining Out		
Transportation	Car Payment		
	Car Insurance		
	Other Expenses (gas, repairs)		
	Public Transportation		

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Retirement Lifestyle
Discover a client's preferred lifestyle in retirement.


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Retirement Lifestyle Worksheet

Are you looking forward to retirement? When you picture it, what does your lifestyle look like? Many people view retirement as an opportunity to spend time with family, help others, or learn new skills. Others travel, explore, or focus on their health to enjoy what may be many years in retirement.

This worksheet can help you and your financial professional define expectations, manage priorities, and plan for the retirement you want. Please check all the boxes that apply, and use the spaces provided to write in additional information you want to share. After you complete the worksheet, bring it to your next appointment to review with your financial professional.

Please do not send this worksheet to Pacific Life as we cannot and do not provide financial, legal, or tax advice.

Home — Where do you plan to live when you retire?
- Home I own
- Sell my home and downsize
- Rent a house or apartment
- Retirement community
- With family or friends
- Other

Additional Information

Transportation — What types of transportation will you use?
- Car I own
- Lease a car
- I plan to replace my car every _____ years
- Public transportation
- Both public and private transportation
- Other

Additional Information

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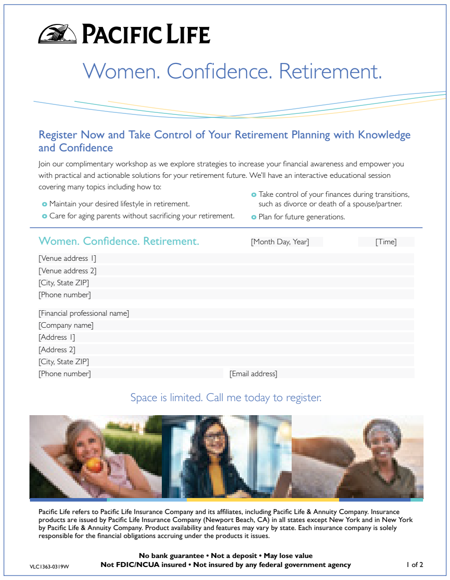
SEMINAR INVITATION

Send personalized seminar or client meeting invitations to existing or prospective clients. You can customize this invitation to include your name, firm, topic, and meeting details.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Register Now and Take Control of Your Retirement Planning with Knowledge and Confidence

Join our complimentary workshop as we explore strategies to increase your financial awareness and empower you with practical and actionable solutions for your retirement future. We'll have an interactive educational session covering many topics including how to:

- Maintain your desired lifestyle in retirement.
- Care for aging parents without sacrificing your retirement.
- Take control of your finances during transitions, such as divorce or death of a spouse/partner.
- Plan for future generations.

Women. Confidence. Retirement. [Month Day, Year] [Time]

[Venue address 1]
[Venue address 2]
[City, State ZIP]
[Phone number]

[Financial professional name]
[Company name]
[Address 1]
[Address 2]
[City, State ZIP]
[Phone number] [Email address]

Space is limited. Call me today to register.

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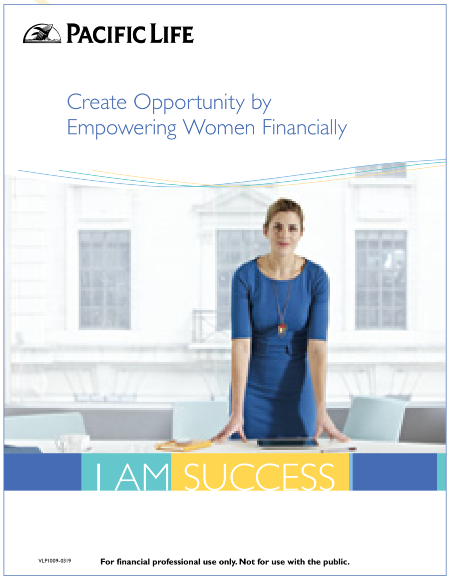
PRACTICE MANAGEMENT

Learn about practical strategies to help find, engage, and retain female clients.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Create Opportunity by Empowering Women Financially

I AM SUCCESS

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