



# Client Profile

Please complete and email this Social Security optimization fact finder to RSG@PacificLife.com. We will generate and email you an illustration summarizing options for your client to consider when electing to receive Social Security benefits. Please call us at (800) 722-2333, ext. 3939 should you have any questions.

**IMPORTANT: Each section MUST be completed for an illustration to be generated.**

## General Information

First Name \_\_\_\_\_

Last Name \_\_\_\_\_

Date of Birth \_\_\_\_\_

Sex  Male  Female

Retirement Age<sup>1</sup> \_\_\_\_\_

Retirement State \_\_\_\_\_

## Current Marital Status

What is your current marital status?  Single  Married  Divorced (and unmarried)  Widowed (and unmarried)

## Social Security Information

Your desired claim age (defaults to FRA)  Full Retirement Age age for benefits per SSA Rules  At this Age: \_\_\_\_\_ enter age in years and months  Already Claim benefits \_\_\_\_\_ enter monthly benefit amount

Do you or will you have access to a public pension?  Yes  No

If yes... Annual Pension Value \_\_\_\_\_ Start Month \_\_\_\_\_

Substantial Earnings Years<sup>4</sup> \_\_\_\_\_ Start Year \_\_\_\_\_

## Life Expectancy (Choose one option below.)

- Provide your estimated life expectancy age \_\_\_\_\_ OR
- Get a tool-calculated life expectancy (based on sex, date of birth, and the following health information)
  - High blood pressure
  - High Cholesterol
  - Type 2 Diabetes
  - Cardiovascular Disease
  - Tobacco Use
  - Cancer

## Dependent Children

Do you have any dependent children (age 18 or younger)?  Yes  No

How many dependent children do you have? \_\_\_\_\_

Age(s) of dependent child(ren) \_\_\_\_\_

- Age when you retire from main job, not necessarily Social Security claim age. Retirement age is used for Medicare deductions, including Part B premiums and IRMAA surcharges which may reduce the amount of SS payments received.
- This is the amount you expect to receive from Social Security at your full retirement age (FRA). Log into [ssa.gov](http://ssa.gov) if unknown.
- For more information on IRMAA, visit [secure.ssa.gov/poms.nsf/lnx/0601101020](http://secure.ssa.gov/poms.nsf/lnx/0601101020).
- Number of years you contributed to Social Security through FICA taxes on employment income that met "Substantial Earnings" as defined by SSA. For more information, visit [ssa.gov/pubs/EN-05-10045.pdf](http://ssa.gov/pubs/EN-05-10045.pdf).

Financial Professional:

Broker/ Dealer:

Email:

Phone:

License #:

## Financial Information

Primary Insurance Amount<sup>2</sup> \_\_\_\_\_

Current Income (used to estimate IRMAA<sup>3</sup> surcharges, which are deducted from Social Security benefits) \_\_\_\_\_

Income Replacement Ratio % (e.g. 75%)  
For pre-retirees: Estimates future retirement income (for IRMAA<sup>3</sup>) by increasing Current Income by 3% annually, then reducing by this percentage. For current retirees: Consider using 100%.

*Current Spouse***General Information**

First Name \_\_\_\_\_

Last Name \_\_\_\_\_

Date of Birth \_\_\_\_\_

Sex  Male  Female

Retirement Age<sup>1</sup> \_\_\_\_\_

Retirement State \_\_\_\_\_

**Financial Information**

Primary Insurance Amount<sup>2</sup> \_\_\_\_\_

Current Income (used to estimate IRMAA<sup>3</sup> surcharges, which are deducted from Social Security benefits) \_\_\_\_\_

**Social Security Information**

Spouse's desired claim age  Full Retirement Age  At this Age: \_\_\_\_\_  Already Claim benefits \_\_\_\_\_  
(defaults to FRA) age for benefits per SSA Rules enter age in years and months enter monthly benefit amount

Do you or will you have access to a public pension?  Yes  No

If yes... Annual Pension Value \_\_\_\_\_ Start Month \_\_\_\_\_  
Substantial Earnings Years<sup>4</sup> \_\_\_\_\_ Start Year \_\_\_\_\_

**Life Expectancy** (Choose one option below.)

1. Provide your spouse's estimated life expectancy age \_\_\_\_\_ OR
2. Get a tool-calculated life expectancy (based on sex, date of birth, and the following health information)
- High blood pressure  High Cholesterol  Type 2 Diabetes  Cardiovascular Disease  Tobacco Use  Cancer

1. Age when you retire from main job, not necessarily Social Security claim age. Retirement age is used for Medicare deductions, including Part B premiums and IRMAA surcharges which may reduce the amount of SS payments received.
2. This is the amount you expect to receive from Social Security at your full retirement age (FRA). Log into [ssa.gov](https://ssa.gov) if unknown.
3. For more information on IRMAA, visit [secure.ssa.gov/poms.nsf/lnx/0601101020](https://secure.ssa.gov/poms.nsf/lnx/0601101020).
4. Number of years you contributed to Social Security through FICA taxes on employment income that met "Substantial Earnings" as defined by SSA. For more information, visit [ssa.gov/pubs/EN-05-10045.pdf](https://ssa.gov/pubs/EN-05-10045.pdf).

For ex-spouses complete this page (up to 5 times if applicable)

Were you previously married (aside from already-entered marital info)?

Yes

No

If yes, how many times were you previously married?

If yes, what is the nature of your prior marriage?

Divorced

Widowed

*If Widowed*

**Late Spouse's Information:**

First Name \_\_\_\_\_

Last Name \_\_\_\_\_

Primary Insurance Amount<sup>1</sup> \_\_\_\_\_

*If Divorced*

**Ex-Spouse Information**

First Name \_\_\_\_\_

Were you married 10 years or more?

Last Name \_\_\_\_\_

Yes

No

Date of Birth \_\_\_\_\_

Primary Insurance Amount<sup>1</sup>

Sex  Male

Female

Are they still alive?  Yes

No

1. This is the amount you expect to receive from Social Security at your full retirement age (FRA). Log into [ssa.gov](http://ssa.gov) if unknown.

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