



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.

Defining your expectations and managing your priorities can help you become a “wealthwise” woman empowered to pursue a meaningful retirement. After you complete this worksheet, work with your financial professional to develop the strategies that will help you achieve your goals.

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

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**

Food

How will your dining habits change?

- Prepare more meals at home
- Dine out and entertain more
- Subscribe to a meal home delivery service
- Dine out and entertain less

Additional Information

Clothing and Personal Care

How will your purchases change when you stop working?

- Little to no change
- Expenses will increase
- Expenses will decrease

Additional Information

Medical

How do you plan to pay for your medical, dental, and alternative therapy expenses?

Purchase insurance:

- Medical
- Dental
- Vision
- Medicare
- Long-term care
- Pay out-of-pocket for some expenses
- Pay out-of-pocket for all expenses

Additional Information

Wellness

Will your health and wellness activities change?

- Exercise more frequently
- Join a health or country club
- Purchase exercise equipment
- Cancel a club membership

Additional Information



Travel

Will your travel frequency change in retirement?

- Travel more
- Travel about the same
- Travel less

Additional Information

Recreation

Will you spend more money on leisure activities such as wine tasting, attending the theater, or spoiling the grandchildren?

- Spend more
- Spend about the same
- Continue or try new hobbies

Additional Information

Philanthropy

Will you use your time and resources to support your community?

- Plan to volunteer in my community
- Help people in need with financial support
- Interested in planning for charitable giving
- Interested in socially responsible investing

Additional Information

Financial Legacy

How would you like to transfer your wealth?

Leave a financial legacy:

- Loved ones
- Charitable organizations
- Reduce estate taxes
- Set up a trust
- Not interested in discussing a plan at this time

Additional Information

Take advantage of Pacific Life's retirement resources at PacificLife.com, or ask your financial professional for more information.

WealthWise Women

Pacific Life, its affiliates, their distributors, and respective representatives do not provide tax, accounting, or legal advice. Any taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor or attorney.

Pacific Life refers to Pacific Life Insurance Company and its subsidiary Pacific Life & Annuity Company. 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. Each insurance company is solely responsible for the financial obligations accruing under the products it issues.

The home office for Pacific Life & Annuity Company is located in Phoenix, Arizona. The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.

VLC3364-2400 3/24 E327

