



# PACIFIC LIFETIME INCOME<sup>®</sup>

Guaranteed Monthly Payments for Life



A Single-Premium, Immediate Fixed Annuity  
for a Confident Retirement

# 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's a single-premium, immediate fixed annuity that 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.

## ASK YOURSELF

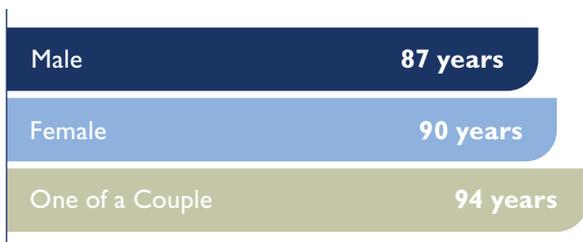
- Will you have enough steady, reliable income to cover your essential retirement expenses, no matter how the investment markets perform?
- Are you confident your savings will last your entire lifetime?

If not, consider putting a portion of your qualified retirement savings into a retirement annuity. A Pacific Lifetime Income annuity provides steady monthly payments—which are not affected by the investment markets—for life or a time period you choose. Guarantees are backed by the financial strength and claims-paying ability of the issuing insurance company.

## Fast Facts

### People Are Living Longer

There is a 50% chance for a 65-year-old in 2014 to live:



Source: Society of Actuaries. "RP2014 Mortality Tables Report." October 2014 (Revised November 2014).

Will you outlast your retirement savings? This chart shows the average life expectancy for 65-year-old individuals. If you're part of a couple, you have more than a 50% chance of living to age 94, and a 25% chance of living to 98. Pacific Lifetime Income can guarantee payments for your entire life, no matter how long you live.

### Retirement Income



Source: Social Security Administration. "Fast Facts & Figures About Social Security, 2014." SSA Publication No. I3-11785, September 2014.

Social Security provides only about 35% of the average retiree's total income, so it's important to use your retirement savings wisely. Allocating a portion of your retirement plan assets to Pacific Lifetime Income can be an important supplement to Social Security benefits, providing guaranteed steady income you need during your lifetime.

**Pacific Life has more than 145 years of experience, and we remain committed to providing quality products, service, and stability to meet your needs today and throughout your lifetime.**

## 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, gender, 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.

<b>Life Annuity</b>	Payable for the annuitant's lifetime only. No beneficiary payment after the death of the annuitant.
<b>Temporary Life Annuity</b>	Payable for a specified payment period. Payments stop at the earlier of the annuitant's death or the end of the temporary period. No beneficiary payment is available.
<b>Life Annuity with a Certain Period</b>	Payable for the annuitant's life with a predetermined minimum specified payment period. If the annuitant dies before the end of the specified certain period, then payments continue to a beneficiary to the end of the certain period.
<b>Certain Period Only</b>	Payable for a predetermined specified period.
<b>Joint &amp; Survivor Annuity</b>	Payable for the joint annuitants' lifetimes. The payment percentage to the joint annuitant after the death of the primary annuitant is equal to 50%, 66⅔%, 75%, or 100% of the initial income payment.
<b>Joint &amp; Survivor Annuity with a Certain Period</b>	Payable for the joint annuitants' lifetimes. The payment percentage to the joint annuitant after the death of the primary annuitant is equal to 50%, 66⅔%, 75%, or 100% of the initial income payment. If both the primary and joint annuitant die before the end of the certain period, then payment continues to the end of the certain period to the beneficiary or estate.
<b>Joint &amp; Last Survivor</b>	Payable for the joint annuitants' lifetimes. The payment percentage to the surviving annuitant after the death of the primary or joint annuitant is equal to 50%, 66⅔%, 75%, or 100% of the initial income payment.
<b>Installment Refund Annuity</b>	Payable for the annuitant's lifetime. If the annuitant dies before receiving total payments equal to at least the purchase cost, then the remaining payments will continue to be made to the beneficiary in installments until the total purchase cost has been received.
<b>Cash Refund Annuity</b>	Payable for the annuitant's lifetime. If the annuitant dies before receiving total payments equal to at least the purchase cost, then the remaining payments are made to the beneficiary or estate in a lump sum.

## Why Transfer Your Retirement Money Now?

This is your opportunity to transfer part or all of your qualified retirement account directly from your employer to a retirement annuity, which could have lower overall expenses and fees compared to an annuity purchased in the future.

## Why a Pacific Lifetime Income Annuity?

- Guaranteed income payable for your lifetime.
- Income you can count on without taking risk in the markets.
- Payout options to meet the needs of you and your family.
- You may be able to elect an annual cost-of-living adjustment (COLA) to increase the payments by a set percentage every year as protection against inflation.

Guarantees are backed by the financial strength and claims-paying ability of the issuing insurance company.

## Prepare for a successful retirement.

Contact your company's benefits department for a personalized illustration that may fit the needs of you and your family.

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Contract Form Series: 80-1407  
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