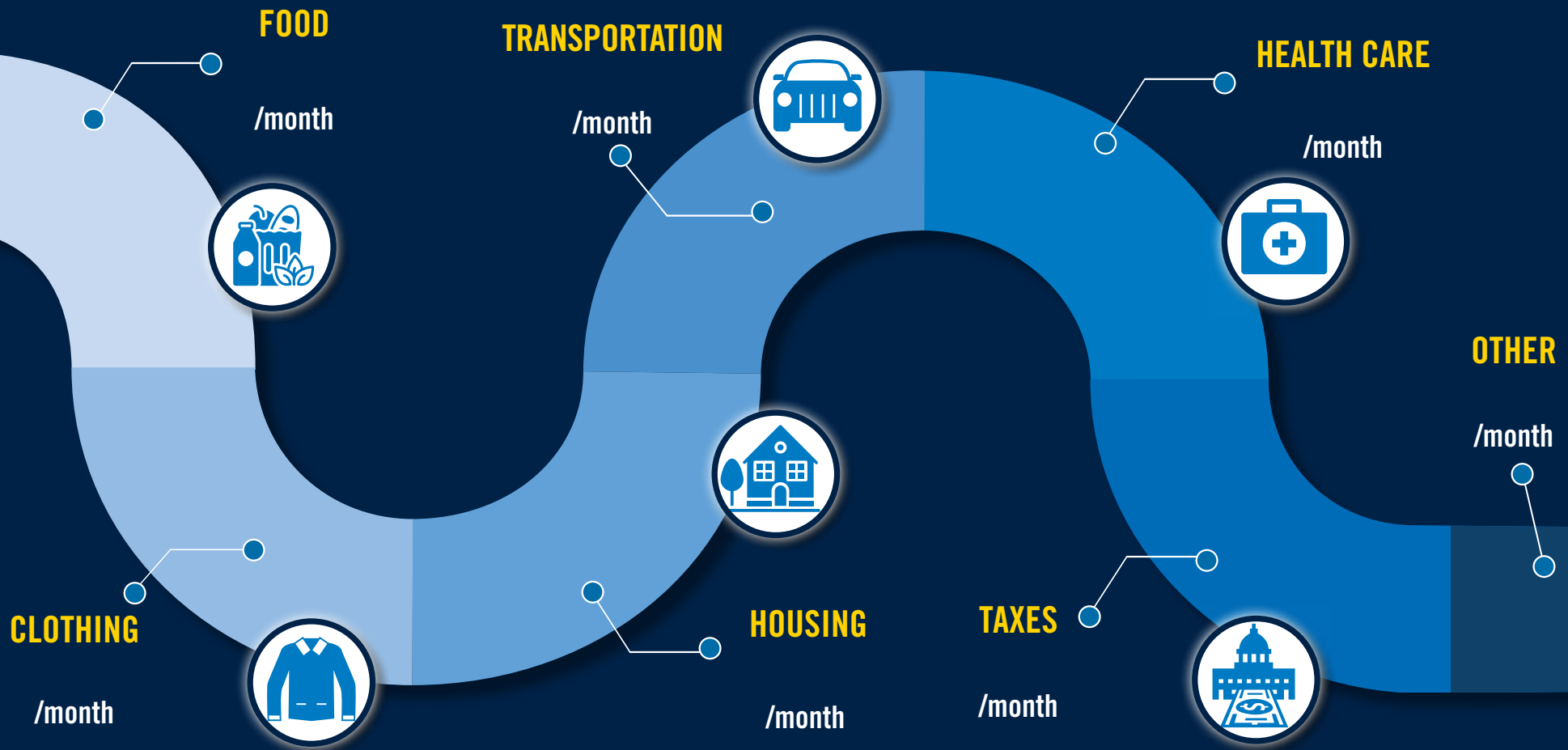


RETIREMENT-BY-THE-NUMBERS FOR YEARS

Approach your retirement planning process by the numbers. Don't let inflation catch you unaware. Know what the real numbers look like and prepare. This does not include vacations, gifts, luxury items, entertainment, dining out, or a legacy. Initial numbers reflect a couple but can be customized.

* YOUR BASIC RETIREMENT EXPENSES OVER 20 YRS
*/year or */month

INFLATION ASSUMED*
%



WHAT ARE YOUR NUMBERS? Talk to your financial professional today.

INVESTMENT AND INSURANCE PRODUCTS ARE:

- NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, ANY BANK OR ITS AFFILIATES
- SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED



BREAKING DOWN THE NUMBERS

FOOD



Includes both food at home and dining out

Average couple \$615/month

TRANSPORTATION



Includes vehicle, maintenance, financing, insurance, public transport, and gas

Average couple \$730/month

CLOTHING



Assumes wardrobe expenses are half of that when working

Average couple \$84/month

HEALTH CARE



For a 65-year-old couple, (excluding Long-Term Care)

Average couple \$722/month

HOUSING



Includes mortgage, taxes, maintenance, utilities

Average couple \$1,751/month

TAXES



Assumes a 9.1% combined federal and state effective tax rate

Average couple \$643/month

Source: Consumer Expenditure Surveys, U.S. Bureau of Labor Statistics, September, 2022. Based on Table 3620, Consumer units of two people by age of reference person (65+). Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2020-2021.

* Inflation applied monthly at an annual rate of 3%.

The Prudential Insurance Company of America, Newark, NJ.

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