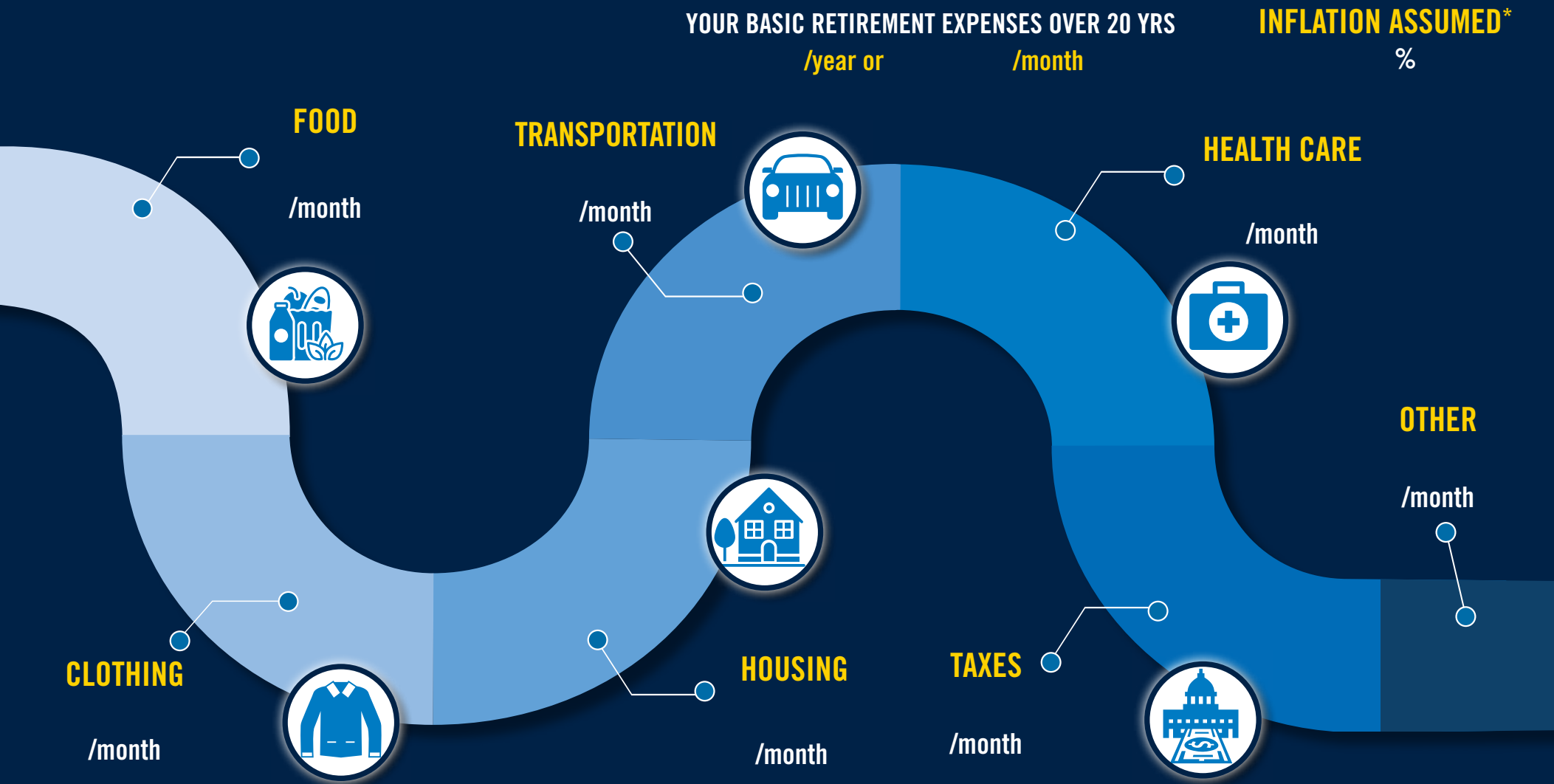


RETIREMENT-BY-THE-NUMBERS FOR YEARS

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.



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, the bank or any of its affiliates
- Subject to investment risks, including possible loss of the principal amount invested

BREAKING DOWN THE NUMBERS

FOOD



Calculated using \$5/meal per person per day
(Assumes 3 meals/day)

Average couple \$913

TRANSPORTATION



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

Average couple \$735

CLOTHING



Assumes wardrobe expenses are half of that
when working

Average couple \$100

HEALTH CARE



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

Average couple \$1,294

HOUSING



Includes mortgage, taxes, maintenance, utilities
(\$315,750 estimated home value)

Average couple \$1,668

TAXES



Assumes a 9.1% combined federal and state
effective tax rate

Average couple \$521

Source: Bureau of Labor Statistics, Consumer Expenditure Survey, 2019-2020

Based on Table 3620, Consumer units of two people by age of reference person (65+)

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

** Costs based on unbundled coverage for a married couple with AGI less than \$182,000 Kaiser Family Foundation "Medicare Part D: A First Look at Prescription Drug Plans in 2022" November 2, 2021, Median cost for Plan G: male age 65 Non-Smoker in Overland Park KS (66013); Medicare.gov Medicare Plan Finder; <https://www.medicare.gov/find-a-plan/questions/medigap-home.aspx> November 2021, and CMS "2022 Projected Medicare Part D Average Premium", July 29, 2021

The Prudential Insurance Company of America, Newark, NJ.

This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any client or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing your retirement savings. If you would like information about your particular investment needs, please contact a financial professional.