



IRA STRATEGIES

Using Portfolio Optimization Funds

Your clients are looking to you to help devise strategies that can guide them through retirement. As a result, it's important to understand your clients' retirement goals and lifestyle needs. Talk to them today about considering the following strategic moves for their IRAs.

Add to the IRA

- **Contribute the maximum for 2017:** The IRA maximum contribution is \$5,500 (or \$6,500 for clients ages 50 and older) in 2017, as long as they have earned income of at least \$5,500 (or \$6,500 for clients ages 50 and older) and will be younger than age 70½ (for traditional IRAs) as of December 31, 2017. For Roth IRAs, there are no age restrictions.
- **Roll old employer retirement plan assets:** Rolling former employer retirement plan assets [for example, 401(k) and 403(b)] to an IRA may allow for more investment options.
- **Convert to a Roth IRA:** Roth IRAs may play an important part in helping your clients achieve their retirement goals. Conversion calculators can help analyze a Roth IRA conversion because each client's situation is different.

Invest Using Portfolio Optimization Funds

Pacific FundsSM Portfolio Optimization Funds are designed to make investment diversification easier for your clients by offering:

- **One-Step Diversification:** Each Portfolio Optimization Fund is a fund-of-funds diversified among multiple asset classes, providing clients with a core asset allocation solution to help meet their financial goals.
- **A Dedicated Team that Manages Multi-Asset Class Solutions:** The portfolio management team's investment approach uses three fundamental disciplines: asset allocation, manager research, and investment risk management.
- **Target-Risk Funds to Fit Clients' Needs:** Portfolio Optimization Funds range in investment style from conservative to aggressive-growth to help match clients' risk tolerances and investment goals.

**No bank guarantee • Not a deposit • May lose value
Not FDIC/NCUA insured • Not insured by any federal government agency**

Consolidate for Convenience

Too many statements and 1099s? Consolidating IRAs into one Pacific Funds IRA account may simplify management, especially if clients are approaching the age of required minimum distributions.



Sales Tools and Resources

Help educate your clients with in-depth information about the importance of diversification. Below are some materials that are available on the Financial Advisors website.

- Sales ideas and presentations
- Planning calculators and hypothetical illustrations
- Quarterly fund fact sheets

Not all materials are available at all firms.

For more information about IRAs, contact our Retirement Strategies Group at (800) 722-2333, ext. 3939, RSG@PacificLife.com, or visit www.PacificFunds.com.

Pacific Life Insurance Company is the administrator for Pacific Funds. It is not a fiduciary and therefore does not give advice or make recommendations regarding investment products.

Investors should consider a fund's investment goal, risks, charges, and expenses carefully before investing. The prospectus and/or summary prospectus should be read carefully before investing.

Asset allocation and diversification do not guarantee future results, ensure a profit, or protect against loss. Better returns could be achieved by investing in an individual fund or funds representing a single asset class rather than using asset allocation. Portfolio Optimization Funds, because each is a fund-of-funds, are subject to their own expenses along with the expenses of the underlying funds. They are typically exposed to the same risks as the underlying funds in which they invest in proportion to the allocation of assets among those underlying funds, among other risks. Each underlying fund has its own investment goal, strategy, and risks. The prospectuses for the underlying funds are available at www.PacificFunds.com.

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