

Pacific Life At a Glance

December 31, 2025



For nearly 160 years, Pacific Life has delivered on our purpose to provide Confidence for Generations to our members, customers and distribution partners. We offer a wide range of life insurance, annuity and employee benefit products to support individuals and families with their financial needs, along with a variety of investment products and services to individuals, businesses and pension plans. As a mutual company, our unique holding structure enables us to focus on our long-term goals to maximize customer value while ensuring that we remain committed to meeting the needs of our members for generations to come.

2025 FINANCIAL HIGHLIGHTS

\$275B

Company assets

\$25B

Benefits paid

\$16B

Equity

\$1.6T

Life insurance in force

\$19B

Revenues

\$9.7M

Global charitable giving

AT A GLANCE

158
Years in business

272
FORTUNE 500® company by total revenue rank

Named by Points of Light as one of America's 50 most community-minded companies for the fourth year in a row

1M
In-force members

9th Year
Named as one of the World's Most Ethical Companies® by the Ethisphere Institute

4,750
Global employees

FINANCIAL STRENGTH RATINGS

Aa3 Moody's
(Stable outlook)

AA- S&P Global
(Stable outlook)

AA- Fitch
(Stable outlook)

A+ A.M. Best
(Stable outlook)

FORTUNE ranking as of June 2025 is of the top 500 U.S. firms by total revenue. "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC. Financial strength ratings as of March 17, 2026.

An insurer's financial strength rating represents an opinion by the issuing agency regarding the ability of an insurance company to meet its financial obligations to its policyholders and contract holders. A rating is an opinion of the rating agency only, and not a statement of fact or recommendation to purchase, sell or hold any security, policy or contract. These ratings do not imply approval of our products and do not reflect any indication of their performance. A positive or negative outlook indicates that the rating could change based on certain future events relating to the financial condition of the company. For more information about a particular rating or rating agency, please visit the website of the relevant agency.

CONSUMER MARKETS

Delivers a diverse range of valued insurance and retirement solutions through a robust distribution network to meet the varied protection and planning needs of our broad consumer base.

- Protected more than 1 million customers by empowering families, individuals and businesses with dependable financial security
- Strengthened our product portfolio with the introduction of new universal life and fixed indexed annuity products to confidently serve a wide spectrum of consumer needs

Rankings

#1

In total life insurance sales

#10

In total annuity sales

INSTITUTIONAL

Offers a spectrum of risk mitigating and financing solutions to meet the needs of our clients. We help pension plans, retirement programs and institutional investors drive financial well-being and fulfill long-term commitments.

- Provided retirement security to nearly half a million individuals across 1,200 plans
- Delivered a record pension risk transfer year, highlighted by a \$1.2 billion transaction that marked our entry into the jumbo market

\$82B

Total assets under management and assets under wrap

REINSURANCE

Provides protection, savings and retirement products as well as financial and structured capital solutions. Our client base stretches across the world, from the UK and Europe to North America, Asia and Australia.

- Strong diversification of sales for Savings & Retirement with several deals in Japan and the Netherlands, including the largest funded reinsurance deal ever for Pacific Life at \$1.4 billion in Japan
- Continued growth in Protection, including serving the India market by signing first treaties with three of the top five insurers

14.6M

Lives reinsured

WORKFORCE BENEFITS

Revolutionizing employee benefits through simplified, digitally-connected solutions that enable our broker partners to better meet evolving employer client needs.

- Delivered a fully integrated, nine-product benefits suite, including disability insurance, on a unified, 100 percent digital platform
- Achieved 10x annualized growth year over year

49

States with available products

PACIFIC LIFE BUSINESS PROFILE

	CONSUMER MARKETS	INSTITUTIONAL	REINSURANCE	WORKFORCE BENEFITS
Products	Life Insurance and Annuity			
	<ul style="list-style-type: none"> • Permanent Life Insurance • Term Life Insurance • Fixed and Fixed Indexed Annuities • Variable and Registered Index-Linked Annuities • Structured Settlement Annuities 	<ul style="list-style-type: none"> • Pension Risk Transfer • Defined Contribution Lifetime Income • Stable Value • Capital Markets Spread Lending • Institutional Fixed Annuities 	<ul style="list-style-type: none"> • Biometric Reinsurance (Mortality, Morbidity, Longevity) • Asset-intensive/Funded Reinsurance • Capital Solutions • Underwriting and Claims Technology Solutions 	<ul style="list-style-type: none"> • Dental • Vision • Life and Voluntary Life • Accident • Critical Illness • Hospital Indemnity • Short- and Long-Term Disability
Target Markets	<ul style="list-style-type: none"> • Individuals • Small Businesses • Corporations 	<ul style="list-style-type: none"> • Corporations • Financial institutions • Institutional investors 	<ul style="list-style-type: none"> • Global life insurance and reinsurance companies • Key geographies: Europe, North America, Asia and Australia 	<ul style="list-style-type: none"> • Primarily small- and medium-sized businesses with fewer than 1,000 employees
Distribution	<ul style="list-style-type: none"> • Independent agents and investment advisors • Independent marketing organizations and Brokerage general agencies • Broker dealers and Financial institutions 	<ul style="list-style-type: none"> • Actuarial and benefit consulting firms • Third-party brokers • Fund management firms • Investment banks 	<ul style="list-style-type: none"> • Insurance brokers • Direct to (re)insurers • Distribution partners 	<ul style="list-style-type: none"> • Insurance brokers • Insurance general agents

Life insurance rankings are from the 2025 Confidential Sales Survey of Participating Companies by LIMRA. Pacific Life Insurance Company sales are based on planned recurring premiums as measured against 57 participating companies. Annuity sales ranking from U.S. Individual Annuities Sales Survey by LIMRA as of December 31, 2025.