



PACIFIC ELITE TERM

Term Life Insurance with Level Premium Periods from a Premier Carrier



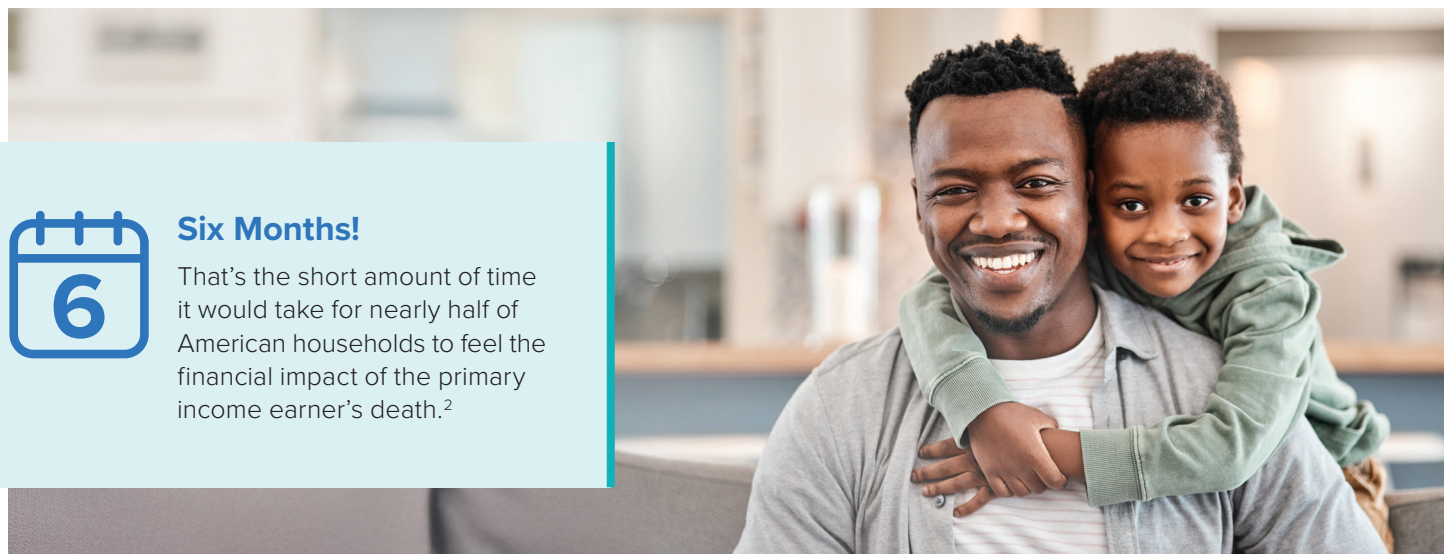
Protection Today for a More Confident Future

Ensuring the financial wellbeing of your family, estate, or business is the cornerstone of a comprehensive wealth preservation strategy. Pacific Elite Term* life insurance helps ensure your loved ones are financially protected for a specific time period with a tax-free¹ death benefit that can support a variety of needs in the event of your death.



Six Months!

That's the short amount of time it would take for nearly half of American households to feel the financial impact of the primary income earner's death.²



*Pacific Elite Term and Conversion Extension Rider, Terminal Illness Rider, Chronic Illness Rider, and Critical Illness Rider are not approved or available in CA

¹For federal income tax purposes, life insurance death benefits generally pay income tax-free to beneficiaries pursuant to IRC Sec. 101(a)(1). In certain situations, however, life insurance death benefits may be partially or wholly taxable. Situations include, but are not limited to: the transfer of a life insurance policy for valuable consideration unless the transfer qualifies for an exception under IRC Sec. 101(a)(2)(i.e. the transfer-for-value rule); arrangements that lack an insurable interest based on state law; and an employer-owned policy unless the policy qualifies for an exception under IRC Sec. 101(j).

²2024 Insurance Barometer Study, LIMRA, July 15, 2024.

Choices for Flexibility and Conversion

Focus on your dreams with a backup plan in place—a competitively priced, convertible term life insurance policy from a premier company—Pacific Elite Term. Choose the death benefit amount and level premium period you need with the help of our [life insurance calculator](#) available at PacificLife.com. The level premium period ends at a specific point, so you can choose the duration depending on your unique needs. Plus, you have the option to convert^{3,*} the policy within the conversion period (see below) if having cash value growth potential becomes a financial goal.

How It Works

Customize Your Coverage	Choose Protection Features—Living Benefits
▪ \$250,000 minimum death benefit ▪ 10-, 20-, or 30-year level premium periods	To enhance your protection during your lifetime, we offer the Terminal ^{4,5,*} (standard), Chronic ^{4,5,*} (optional), and Critical Illness ^{4,6,*} (optional) living benefit riders, providing early access to a portion of the death benefit.**

Reserve Flexibility for Later

Conversion Benefit and Conversion Credit	Easily convert Pacific Elite Term to any eligible Pacific Life cash value life insurance policy without additional underwriting. The conversion period is the earlier of ten years or attained age 70, but not less than two years. As an extra benefit, Pacific Life may add a conversion credit to the new policy. This conversion credit is available starting in policy year two and equal to one annual term policy premium payment mode, less any flat extra or rider premiums. Partial conversion will receive a pro-rata conversion credit.
Conversion Extension Rider (Optional)	For additional flexibility, you can elect this rider that extends the conversion period end date to the end of the level premium period or attained age 70, which ever occurs first. ^{4,7}
Waiver of Premium Rider (Optional)	Waives all premiums if the insured becomes totally disabled before age 65. ^{4,8}

[†]There are circumstances in which converting your existing life insurance or annuity can benefit you. As a general rule, however, replacement is not in your best interest. Your life insurance producer can provide you with detailed information as to how a replacement may affect your plan of insurance. You should make a careful comparison of the costs and benefits, including any applicable surrender charges, of your existing policy and the proposed policy to determine whether replacement is in your best interest.

⁴Riders will likely incur additional charges and are subject to availability, restrictions, and limitations. When considering a rider, request a policy illustration from your financial professional to see the rider's impact on your policy's values.

⁵Terminal Illness Rider (Form series R25TTI, S25TTI) and Chronic Illness Rider (Form series R25TCH, S25TCH), varies based on rider and state of policy issue.

⁶Critical Illness Rider (Form series R25TCI, S25TCI), varies based on state of policy issue.

⁷Conversion Extension Rider, Form series R25EXT, S25EXT, varies based on state of policy issue.

⁸Waiver of Premium Rider, Form #R12TPF, varies based on state of policy issue. The maximum duration of waived premiums varies based on insured's age when disability starts. If disability starts before age 60, premiums will be waived as long as disability continues. If such a disability continues to age 65 (or longer), premiums will be waived until policy termination without any requirement that the insured provide proof of continuing disability. If disability starts at age 60 or later (but before age 65), premiums will be waived as long as disability continues, but only to age 65, or for two years, whichever is longer.

****This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate).**

How does this rider differ from long-term care insurance? While both options generally use the same definition for chronic illness and pay benefits for insureds who meet that definition, a long-term care policy is specifically designed to help cover the costs of long-term care. This rider is a life insurance component that enhances the flexibility of your life insurance policy to provide benefits if the insured develops a permanent chronic illness. This rider is not and does not intend to qualify as long-term care insurance and is not intended to replace the need for long-term care insurance. This rider's benefits are not tied to the actual cost of services received, if any, and so may or may not be sufficient to cover them.



The Power of Pacific

Your life insurance policy is only as solid as the company behind it. When you purchase a life insurance policy from Pacific Life, you are buying a promise that we will be there for you today—and tomorrow.

For nearly 160 years, we've remained committed to providing quality products, service, and stability to meet your needs throughout your lifetime.

2025 WORLD'S MOST
ETHICAL
COMPANIES[™]
ETHISPHERE

Pacific Life has been named one of the 2025 World's Most Ethical Companies[®] by the Ethisphere Institute, a global leader in defining and advancing the standards of ethical business practices.⁹

Ask your financial professional¹⁰ for a personalized illustration.

⁹Based on the Ethisphere Institute's Ethics Quotient[®]. "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

While ratings can be objective indicators of an insurance company's financial strength and can provide a relative measure to help select among insurance companies, they are not guarantees of the future financial strength and/or claims-paying ability of a company. The independent third party from which this annuity is purchased, including the broker/dealer, the insurance agency from which this annuity is purchased, and any affiliates of those entities, make no representations regarding the quality of the analysis conducted by the rating agencies. The rating agencies are not affiliated with the above-mentioned entities nor were they involved in any rating agency's analysis of the insurance companies.

¹⁰In order to sell life insurance products, a financial professional must be a properly licensed and appointed life insurance producer.

Not all products or optional benefits are available in all states or firms, and features may vary by state and firm. All individuals selling this product must be licensed insurance agents.

Pacific Life, its affiliates, their distributors and respective representatives do not provide tax, accounting or legal advice. Any taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor or attorney.

Pacific Life is a product provider. It is not a fiduciary and therefore does not give advice or make recommendations regarding insurance or investment products.

Pacific Life Insurance Company is licensed to issue insurance products in all states except New York. Product/material availability and features may vary by state.

Insurance products and their guarantees, including optional benefits and any crediting rates, are backed by the financial strength and claims-paying ability of the issuing insurance company. Look to the strength of the life insurance company with regard to such guarantees as these guarantees are not backed by the broker/dealer, insurance agency, or their affiliates from which products are purchased. Neither these entities nor their representatives make any representation or assurance regarding the claims-paying ability of the life insurance company.

Pacific Life Insurance Company reserves the right to change or modify any non-guaranteed or current elements. The right to modify these elements is not limited to a specific time or reason.

Life insurance is subject to underwriting and approval of the application.

The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.

Form series P12TRF and P12TRF 10,20,30,
Varies based on level premium period chosen and state of policy issue



PACIFIC LIFE