

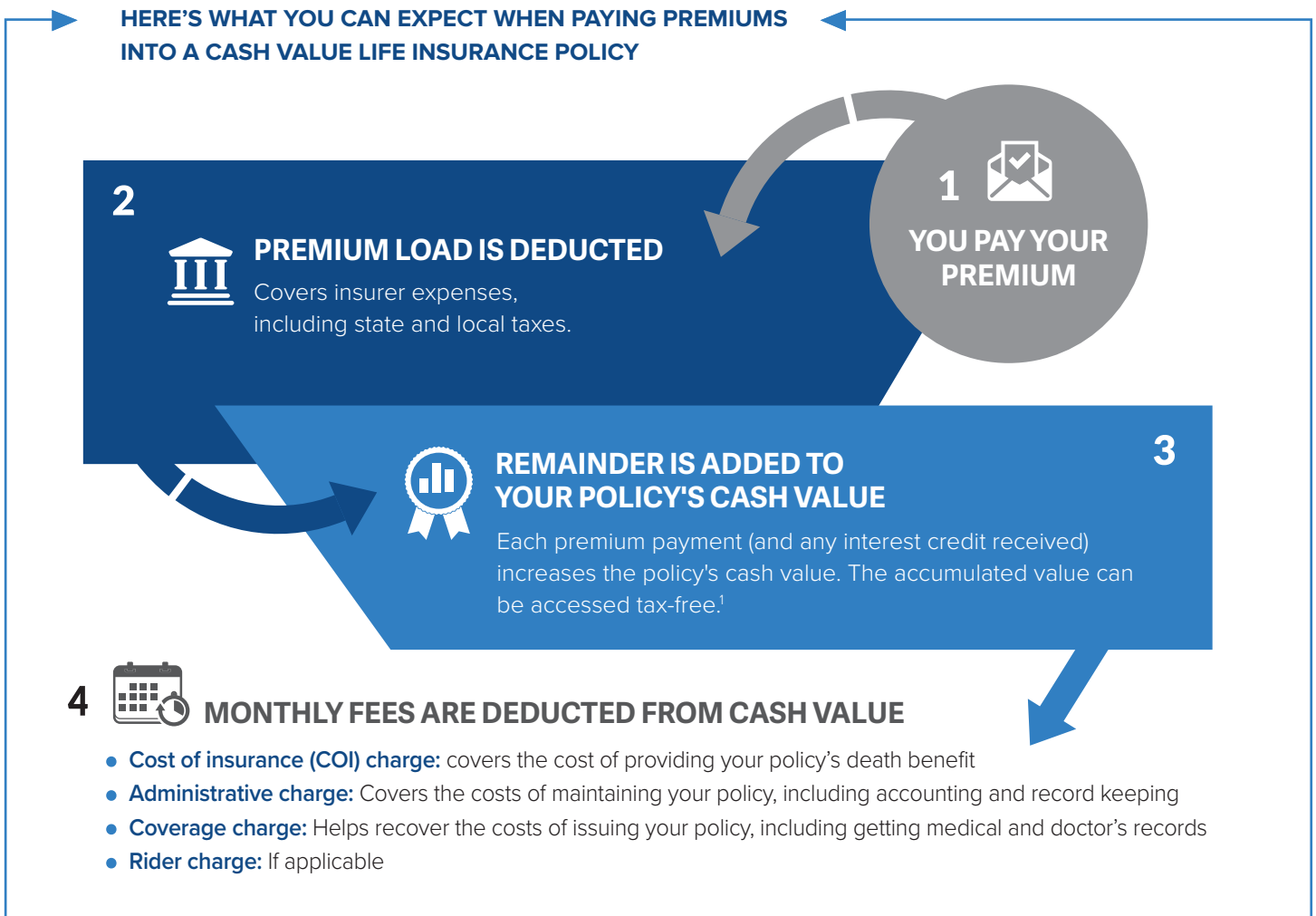


PACIFIC LIFE

Pacific Life Insurance Company

WHAT TO EXPECT WHEN PAYING PREMIUMS

With term life insurance, each premium you pay helps keep the death benefit coverage in effect. Cash value life insurance offers an additional benefit—the ability to retain a portion of the premiums you pay as your policy’s accumulated value, which you can use while you’re still living.



DO FLEXIBLE PREMIUMS MEAN I CAN SKIP A PREMIUM PAYMENT?

Flexible premiums mean that the policyowner can choose the timing and amount of premium payments. However, if the policy’s accumulated cash value is not enough to pay ongoing monthly policy charges, the policy will enter a grace period, and if sufficient premium is not received by the end of the grace period, the policy will lapse.

Work with your life insurance producer to help you optimize your premium payments to meet your financial goals.

NEVER MISS A PREMIUM PAYMENT

- Sign up for electronic funds transfer and pay your premiums directly from your bank account for automated ease. Download enrollment forms and learn more at <https://life.myaccount.pacificlife.com/>.

The Power of Pacific

Pacific Life provides a variety of products and services designed to help individuals and businesses in the retail, institutional, workplace benefits, and reinsurance markets achieve financial security. Whether your goal is to protect loved ones or grow your assets for retirement, Pacific Life offers innovative life insurance and annuity solutions, as well as mutual funds, that provide value and financial security for current and future generations. Supporting our policyholders for more than 150 years, Pacific Life is a Fortune 500 company headquartered in Newport Beach, California. For additional company information, including current financial strength ratings, visit www.PacificLife.com.

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.

1 For federal income tax purposes, tax-free income assumes, among other things: (1) withdrawals do not exceed tax basis (generally, premiums paid less prior withdrawals); (2) policy remains in force until death (any outstanding policy debt at time of lapse or surrender that exceeds the tax basis will be subject to tax); (3) withdrawals taken during the first 15 policy years do not cause, occur at the time of, or during the two years prior to, any reduction in benefits; and (4) the policy does not become a modified endowment contract. See IRC Sec. 72, 7702(f)(7)(B), 7702A. Any policy withdrawals, loans, and loan interest will reduce policy values and may reduce benefits.



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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.

Life insurance is subject to underwriting and approval of the application and will incur monthly policy charges.

This material reflects the Pacific Life Insurance Company policy features and benefits. All policy features and benefits may not be available through some Broker Dealers.

Investment and Insurance Products: Not a Deposit	Not Insured by any Federal Government Agency	
Not FDIC Insured	No Bank Guarantee	May Lose Value