

HOW'S YOUR CASH VALUE LIFE INSURANCE PERFORMING?

The Importance of Policy Statements



Pacific Life Insurance Company

The best place to look for performance information about your policy is in your quarterly or annual policy statement. Your statement shows your policy's actual performance, not a hypothetical projection of future performance. Statements vary from life insurance carrier to carrier and product to product, but in them you can generally find the following information:

- Death benefit (the amount the policy's beneficiaries will receive if the insured dies).
- Cash surrender value (the amount of money currently available to withdraw from the policy, or that you would receive if you surrendered the policy).
- Average interest rate earned in the policy, and the performance of any separate account funds, if your policy offers that option.
- Policy charges deducted from the policy.
- Current allocations among the policy's available accounts.

What To Do With Your Policyowner Statement

Once you've found your policy statement, it's time to dig in. Review your policy's death benefit, cash surrender value, and policy charges. Your financial professional* who helps you make decisions about your life insurance needs can help you analyze your statement.

Your policy statement may show that your policy is performing up to, or exceeding, your original plan. If so, you may not need to take any further action. However, if your policy is not performing as you had expected, you may want to consider working with your financial professional to take action. If you're considering making changes, an inforce illustration is a good tool for estimating the potential impact of any changes on your policy's performance over time.

Why Your Policy May Not Be Performing as You Had Expected

There are many reasons your policy may not be performing as planned, but here are some of the most common:

- 1) You skipped planned premium payments. Life happens! It's not uncommon to need to skip a premium payment. However, doing so means there's likely been a change to the original plan so results will be different.



- 2) You took an unscheduled distribution. Similarly, unscheduled distributions, like a loan, can dramatically reduce your available cash surrender value and even reduce your death benefit.
- 3) Your policy is earning a lower average interest rate than anticipated, whether due to a low interest rate environment or poor market performance.

How to Get Back on Track

If you've determined that your policy is not performing up to the plan you made when you bought it, you have some options. Your financial professional can help you determine which option (or options) is best for you:

- 1) Increase your premium payments.
- 2) Delay distributions.
- 3) Talk to your financial professional about other policy changes that may be available to you.

Life insurance is a flexible financial tool and you have many tools to help you stay on track, including your policy statement.

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

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