

The Pacific Life Difference



Pacific Life Insurance Company

Life insurance is essentially a promise to help provide financial protection, but how do you know you can rely on that promise? To start, Pacific Life is one of the largest insurance companies in America and consistently earns high financial strength ratings.¹ It's also a mutual holding company. This means we answer to our policyowners—not shareholders, allowing us to focus on the long-term and develop financial solutions that evolve with the times and your needs.

Our Numbers Tell the Story



Talk to your financial professional* about life insurance from Pacific Life today.

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

- 1 As of December 2023. The COMDEX is a composite score of the four independent raters of financial strength (A.M. Best, Fitch, Moody's, and Standard & Poor's). COMDEX is not an affiliated company of Pacific Life Insurance Company. For current ratings, visit PacificLife.com.
- 2 From 2017-2023, Dalbar Insurance Service Award Winner for Consistent focus on improving the policyowner experience: <https://dalbar.com/Awards/Winners/75>.
- 3 2024 Annual Report at PacificLife.com.
- 4 Data provided by Pacific Life Insurance Company as of January 2024.
- 5 Pacific Life values are based on 1980 to 2018 data. Cumulative impact of cost of insurance (COI) improvements over 30 years.
- 6 Pacific Healthy Rewards is an individualized underwriting philosophy that recognizes and rewards you for management of your health, active lifestyle, and commitment to wellness. Pacific Healthy Rewards offers more ways to qualify for better risk classes.
- 7 Persistency credits are nonguaranteed amounts paid for keeping your policy in force for an extended period of time. Interest bonuses are nonguaranteed amounts that are credited to certain policies and may vary based on several factors such as product, policy year, age, and risk class.



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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.

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