

PACIFIC HORIZON ECV IUL

灵活保费指数型万能人寿保险



This material must be accompanied by the English version.

本资料必须随附英文版本。

保护您的“底线”

在经营成功的企业时，每一块钱都很重要。当您需要保护您的家人或企业免受您过早离世所造成的经济影响时，您必须了解“底线”所具有的意义。

您可考虑 Pacific Horizon ECV IUL 指数型万能寿险，它能为您提供身故赔偿保障，使您在保单早期有望获得更高额度的提前退保现金值。

您能利用更高额度的早期退保现金值做些什么？对于个人拥有的保单，退保现金值可以被视为一项资产，让您能够灵活地获得贷款或谋求保费融资。或者，如果您拥有企业，更高额度的早期退保现金值可以帮助抵消您为企业高管提供企业资助的人寿保险保障的成本。

请咨询您的财务专业人士，详细了解提前退保现金值可为您的财务底线提供灵活性的多种途径。

指数型万能寿险的益处



身故赔偿保障

通过免税²身故赔偿来保护您的家人和资产。



基于指数增值的收益

指数账户是部分基于主要指数的表现来计息的。³



保底下限

您保单的现金值不会因为指数下跌而亏损。它只会因保单费用⁴扣除以及您通过保单内借款、提款或以其它方式提取保单现金值而降低。

销售人寿保险的财务专业人士必须具备合适的执照并被任命为人寿保险代理人。

²就联邦所得税而言，人寿保险通常根据美国《国内税收法典》第 101(a)(1) 节向受益人支付免所得税的身故赔偿款项。但在某些情况下，人寿保险身故赔偿可能需要部分或全部纳税。这些情况包括但不限于：有偿转让人寿保单，除非该转让符合美国《国内税收法典》第 101(a)(2) 节规定的例外情况（即有偿转让的规则）；根据州法不具备可保正当性的保单；以及雇主拥有的保单，除非保单符合美国《国内税收法典》第 101(j) 节规定的例外情况。

³指数账户的计息是部分基于标准普尔 500[®] 指数扣除股息后的增长。

⁴太平洋人寿保险公司保留改变或修订任何非保证或现有条款之权利。这些改变修订的权利不受限于特定的时间或缘由。

灵活的选择

固定账户与基于指数的账户选择

您保单的退保现金值可能会随着时间的推移赚取利息。为获得保守且稳定的利息收益潜力，您的保单设有一个固定收益率账户，保底最低利息收益率为 1.0%。固定账户的当前利息收益率会定期公布，可能高于 1%，但不保证高于 1%⁴。

为了获得更高的利息收益潜力，您可以从一系列指数账户中进行选择，包括波动管控指数账户，这些账户的计息是部分基于贝莱德 Endura® 指数的增长幅度。⁵ 每个指数账户都保证最低利息收益率为 0%，因此您的保单不会因股市波动而损失现金值，它只会因扣除保单费用以及您的任何保单内借款、提款和其他提取而减少。⁶

高额度早期退保现金值的灵活性

根据保单所有权的确立方式，您可将保单的现金值用作个人或公司的资产。您的保单已具有提供高额度早期退保现金值的潜力，但您可通过选择 SVER-3 定期保险附约在前七至十个保单年度进一步增加该价值。^{7,8}

关于波动管控指数账户

贝莱德 Endura® 指数采用每日波动管控来对一组美国股票和国债进行追踪，其目标是在市场下跌期间减少亏损，同时在上涨期间仍提供一些收益。波动管控指数账户的利息收益是部分基于贝莱德 Endura® 指数的增长幅度，并保证没有增长上限，可能提供比其他账户更高的参与率。如需了解更多详情，请咨询您的财务专业人士以获取个性化的说明。



⁴为便于参考，我们将“贝莱德 iBLD Endura®VC 5.5 ER 指数”称为“贝莱德 Endura® 指数”。虽然该指数会追踪股息对特定指数段指数利息的影响，但您不能通过购买保单直接参与或收到该指数的任何股息付款。

⁵每月保单费用包括管理费、承保费用、保险成本费用及任何适用的附约费用和指数账户费用。此外，还有从每次保费付款中扣除的费用。退约费用将于保单签发之日或基本保险层签发之日后10年内退保之时适用。要了解保单费用如何影响您的保单现金价值，请索取包含“保单费用及信用报告摘要”的个性化保单设计说明。

⁷SVER-3 定期保险附约 (SVER-3) (表单系列 R18SV3、S18SV3，根据保单签发所在州而定)。

⁸附约可能会产生额外费用，并受可用性、制约因素和限制条件的约束。在考虑附约时，请向您的人寿保险提供商索取保单设计说明，以了解附约对保单价值的影响。

产品功能亮点

无失效保障

您可用于保单签发时,通过额外付费选择“灵活期限无失效保障附约”⁹,以确保无论利息收益率如何,均能维持保单效力。该附约允许您选择无失效保障的期限,最长可覆盖被保险人终身。

增强型表现因子附约

为提高保单指数账户的利息收益潜力,您可在保单签发时选择“增强型表现因子附约”¹⁰。该附约规定了三个级别的保底月度附约费用和表现因子,具体如下所示。虽然费用永远不会高于所示值,但表现因子可能高于,但不保证高于,所示值。

示例值:10-20年保底最低收益率

| 附约设计 | 经典 (A) | 表现 (B) | 增强表现 (C) |
|---------|------------------|-------------------------|-------------------------|
| 指数段表现因子 | 1.00 | 1.49 | 1.72 |
| 附约费用 | 每月 0% (年化 0%) | 每月 0.415% (年化 4.98%) | 每月 0.625% (年化 7.50%) |

自保单第 2 年起,保底最高附约费用及最低表现因子开始适用。简而言之,上图反映了 10 至 20 保单年度的保底最高附约费用和保底最低表现因子。保底附约费用按指数段每月结余的百分比按月收取。表现因子用于指数段期满时,根据指数段的期内月均值来计息。

表现因子有何作用?

如下所示,高于 1.0 的指数段表现因子可能会增加指数账户的收益。各指数段的表现因子可能高于,但不保证高于,如上所示的表现因子。

$$\text{指数段的指数利息收益} \times \text{指数段表现因子} = \text{指数段的指数利息收益总额}$$

我应该知道哪些注意事项?

附约为您提供多种选择。每一保单年度内,您可以更换一次附约设计方案。变更附约设计方案的请求须在每个保单年度的首个截止日期之前传达¹¹,且附约设计方案的任何变更仅对变更当日或之后设立的指数段产生影响。例如,若您更换至经典设计方案,则额外的附约费用或附约表现因子将不适用于变更后创建的任何指数段。在之后的保单年度,您可以更换至“表现”或“增强表现”类别,以设定更高的附约费用和附约表现因子。另一个考虑因素是,只有当由于附约的表现因子而入账的额外利息超过附约月度费用的扣减额时,附约才会使该指数段的价值有所增加。

⁹灵活期限无失效保障附约(表单系列 R17FNL、S18FNL,根据保单签发所在州而定),取决于您如何设计保单,该附约的最长保障期为被保险人的终身,但受某些限制条件约束。如果您的保单的无失效保障净值为零,则无失效保障功能将终止。如果保单的维持完全依赖于无失效保障功能,则保单将不会累积现金价值。如果无失效保障功能终止,需支付额外保费以恢复该功能。

¹⁰增强型表现因子附约(表单系列 R18EPF、S18EPF,根据保单签发所在州而定)。附约可能会产生额外费用,并受可用性、制约因素和限制因素的约束。在考虑附约时,请向您的人寿保险提供商索取保单设计说明,以了解附约对保单价值的影响。

¹¹截止日期为每月 15 日前两个工作日。

您将如何使用您的保单？



为核心高管提供保障 + 增加企业资产

如果您拥有一家企业，健全的高管福利计划可能会帮助您吸引和留住核心高管。例如，您可以通过使用分摊保费批单，为核心高管购买现金值寿险来奖励顶级人才。作为保单持有人，您的企业支付保费¹²，通常保留获取保单现金值的权益作为企业资产；如果未来需要现金，企业即有可能获取这些资金。身故赔偿金的剩余部分将支付给相关高管指定的受益人。

转换您的保单 + 优化您的保障范围

作为富有的个人或企业所有者，您极有可能定期检视您的资产。您也需要如此检视您的人寿保险。如果您拥有多种保单或只是将一种现金值保单转换为另一种保单，¹³请考虑优化和/或强化您的保险。如果保单转保与您的情况契合，Pacific Horizon ECV IUL 可能会提供更高额度的早期退保现金值。

¹²指数型万能寿险通常要求在交纳初始保费后支付后续保费。如果未支付保费，或者后续保费不足以继续涵盖受保事项，则保险可能会终止。

¹³在某些情况下，将您现有的人寿保险或年金转保可以使您受益。但一般来说，转保不符合您的最佳利益。您的寿险提供商可向您提供有关转保对您的保险计划可能会产生何种影响的详细信息。您应仔细比较现有保单与拟定的保单之间的成本和收益（包括任何适用的退保费），以确定转保是否符合您的最佳利益。

如需了解更多信息, 请向您的财务专业人士索取个性化保单设计说明。

尽管评级可作为保险公司财务实力的客观指标, 也能提供相对的衡量标准以帮助筛选保险公司, 但它们并不能保证保险公司未来的财务实力和/或理赔能力。销售本年金产品的独立第三方(包括经纪商/经销商、销售本年金产品的保险代理机构, 以及该等实体的任何关联方), 均未对评级机构所开展分析的质量作出任何陈述。评级机构与上述实体无关联关系, 且未参与任何评级机构对保险公司的分析。

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保险产品及其承诺, 包括可选的保险项目及任何收益率, 均由承保公司自身的财务实力和理赔能力提供保障。请考察人寿保险公司的实力是否足以保障其保险承诺, 因为出售保险产品的代理经销商, 保险经纪, 或保险销售机构及其附属机构不会为这些承诺提供保障。这些机构实体及其代表均不对承保公司的理赔能力做出保证。购买人寿保险需通过保险评估及批准方能生效, 生效后会被按月收取保险费用。一般而言, 继续持保需要加交相应的保费。如果保费不足以继续涵盖受保事项, 保单可能断保。

指数型万能寿险产品不直接参与任何股票或股权投资。

“标准普尔 500 指数”是标普道琼斯指数有限公司或其附属机构(下称“SPDJ”)的产品, 太平洋人寿保险公司已获得它们的使用授权。Standard & Poor's® 和 S&P® 是标准普尔金融服务有限责任公司(下称“标普”)的注册商标; Dow Jones® 是道琼斯商标控股有限公司(下称“道琼斯”)的注册商标; SPDJ 已获得这些商标的使用授权, 太平洋人寿保险公司已获得可为特定目的使用这些商标的再许可。太平洋人寿保险公司的产品未经 SPDJ、道琼斯、标普以及它们各自的附属机构赞同、背书、出售或推广, 而且这些当事方对投资于此类产品是否适当不予置评, 对标准普尔 500 指数的任何错误、遗漏或中断亦概不负责。

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太平洋人寿保险公司的总部位于内布拉斯加州的奥马哈。

表单系列: P21IUL、S22ECV
根据保单签发所在州而定。





PACIFIC HORIZON ECV IUL

Flexible Premium Indexed Universal Life Insurance



Protect Your Bottom Line

When you run a successful business, every dollar counts. When you need to protect your family or business from the financial impact of your premature death, it has to make sense to ‘the bottom line.’

Consider Pacific Horizon ECV IUL indexed universal life insurance for death benefit protection and higher cash surrender value potential in the policy’s early years.

What can you do with higher early-year cash surrender values? For individually-owned policies, the cash surrender value may count as an asset, allowing you the flexibility to secure loans or explore premium financing. Or, if you are a business owner, higher early-year cash surrender values can help you offset the cost of providing corporate-sponsored life insurance protection on the lives of your executives.

Talk to your financial professional¹ to learn more of the many ways early cash surrender values can lend flexibility to your financial bottom line.

Benefits of Indexed Universal Life Insurance



Death Benefit Protection

Protect your family and assets with tax-free² death benefit.



Index-Based Performance

Indexed accounts credit interest based in part on the performance of major indexes.³



Guaranteed Floors

Your policy’s cash value is protected from index-based losses and is reduced only by policy charges⁴ and any policy loans, withdrawals, and other distributions you take.

¹In order to sell life insurance, a financial professional must be a properly licensed and appointed life insurance producer.

²For 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).

³Indexed accounts based in part on the performance of the S&P 500® index exclude dividends in their calculation.

⁴Pacific 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.

Flexible Options

Fixed and Indexed Account Choices

Your policy's cash surrender value may earn interest over time. For conservative and steady interest crediting potential, your policy offers a fixed account with a 1.0% guaranteed minimum interest crediting rate. The fixed account's current interest crediting rate is declared periodically and may be higher than 1% on a nonguaranteed⁴ basis.

For higher interest crediting potential, you may choose from a range of indexed accounts, including volatility control indexed accounts which credit interest based in part on the performance of the BlackRock Endura® Index.⁵

Each indexed account guarantees a minimum interest crediting rate of 0%, so your policy will never lose cash value due to stock market volatility and is reduced only by policy charges and any policy loans, withdrawals, and other distributions you take.⁶

High Early-Year Cash Surrender Value Flexibility

Depending on how the policy ownership is established, you may use your policy's cash value as a personal or business asset. Your policy already features early-year cash surrender value potential, but you may further increase it in the first seven to ten policy years by electing the SVER-3 Term Insurance Rider.^{7,8}

About Volatility Control Indexed Accounts

The BlackRock Endura® Index uses daily volatility controls to track a mix of U.S. equities and Treasuries with the goal of reducing losses during market downturns while still providing some gains during a rising market. The Volatility Control Indexed Accounts credit interest based in part on the performance of the BlackRock Endura® Index and are guaranteed to have no growth cap and may offer greater participation rates than other accounts. For more details, ask your financial professional for a personalized illustration.



⁵The BlackRock iBLD Endura® VC 5.5 ER Index is referred to as the BlackRock Endura® Index for ease of reference. While this Index tracks the impact of dividends which affect the Segment Indexed Interest, you cannot purchase, directly participate in or receive any dividend payments from the Index through the policy.

⁶Monthly policy charges include an Administrative Charge, Coverage Charge, Cost of Insurance Charge, and any applicable rider and indexed account charges. Additionally, a premium load is deducted from each premium payment. Surrender charges will apply upon policy surrender within 10 years of policy issue or Basic Coverage layer issue date. To understand how the policy charges will affect your policy's cash value, request a personalized illustration that includes the "Summary of Policy Charges & Credits Report."

⁷SVER-3 Term Insurance Rider (SVER-3) (Form series R18SV3, S18SV3, varies based on state of policy issue).

⁸Riders will likely incur additional charges and are subject to availability, restrictions, and limitations. When considering a rider, request a policy illustration from your life insurance producer to see the rider's impact on your policy's values.

Feature Spotlight

No-Lapse Guarantee

You may choose to keep the policy in force regardless of interest crediting rate, by electing the Flexible Duration No-Lapse Guarantee Rider⁹ at policy issue for an extra cost. The rider allows you to choose a duration for the no-lapse guarantee up to insured's lifetime.

Enhanced Performance Factor Rider

To increase the interest crediting potential of your policy's indexed accounts, you may elect the Enhanced Performance Factor Rider¹⁰ at policy issue. The rider offers three levels of guaranteed monthly rider charges and performance factors as shown below. While the charges will never be higher than shown, the performance factors may be higher than shown on a current basis.

Sample Values: Guaranteed Minimums in Years 10–20

| Rider Design | Classic (A) | Performance (B) | Performance Plus (C) |
|----------------------------|-------------------------------|--------------------------------------|--------------------------------------|
| Segment Performance Factor | 1.00 | 1.49 | 1.72 |
| Rider Charge | 0% Monthly (0% Annualized) | 0.415% Monthly (4.98% Annualized) | 0.625% Monthly (7.50% Annualized) |

Guaranteed maximum rider charges and minimum performance factors apply in policy years 2+. For brevity, the above chart reflects guaranteed maximum rider charges and guaranteed minimum performance factors in policy years 10-20. The guaranteed rider charge is assessed monthly as a percentage of each segment's monthly balance. The performance factor applies at segment maturity based on the average segment monthly balance over the segment term.

What Do Performance Factors Do?

Segment performance factors greater than 1.0 may increase the interest credited to the indexed accounts as shown below. Each segment's performance factor may be higher than shown on a nonguaranteed basis.

$$\text{Segment's Indexed Interest Credit} \times \text{Segment's Performance Factor} = \text{Segment's Total Indexed Interest Credit}$$

What Are Some Things I Should Know?

The rider gives you choices. You may switch between rider designs once each policy year. The request to change rider designs must be received by the first Cut-Off Date¹¹ of each policy year, and any change in the rider design will impact only the segments created on or after the change. For example, if you switch to the Classic design, no additional rider charges or rider performance factors will apply to any segments created after the change. On a later policy year, you could switch to Performance or Performance Plus for higher rider charges and rider performance factors. Another consideration is the rider will increase an indexed segment's value only when the additional interest credited due to the rider performance factor exceeds the deductions for the rider's monthly charges.

⁹The Flexible Duration No-Lapse Guarantee Rider (Form series R17FNL, S18FNL varies based on state of policy issue), depending on how you structure the policy, has a maximum duration of the insured's lifetime, subject to certain limits. If your policy's net no-lapse guarantee value is zero, the no-lapse feature terminates. If policy performance is such that your policy is being maintained solely by the no-lapse guarantee, your policy will not build cash value. If the no-lapse feature terminates, additional premiums would be required to resume the no-lapse guarantee.

¹⁰Enhanced Performance Factor Rider (Form series R18EPF, S18EPF, varies based on state of policy issue). Riders will likely incur additional charges and are subject to availability, restrictions, and limitations. When considering a rider, request a policy illustration from your life insurance producer to see the rider's impact on your policy's values.

¹¹The Cut-Off Date is two business days prior to the 15th day of each month.

How Will You Use Your Policy?



Cover Key Executives + Gain Business Assets

If you own a business, a robust executive benefits plan may help you attract and retain key executives. For example, you may reward top talent by using an endorsement split dollar arrangement to buy cash value life insurance on key executives. As the policyowner, your business pays the premiums¹² and generally retains access to the cash value as an asset, providing the business with potential access to funds if it needs cash in the future. The remainder of the death benefit will be paid to the beneficiary named by the executive.

Exchange Your Policy + Optimize Your Coverage

As an affluent individual or business owner, you most likely review your assets periodically. The same goes for your life insurance coverage. If you own multiple policies or are simply exchanging one cash value policy for another,¹³ consider optimizing and/or consolidating your coverage. If a policy replacement is right for you, Pacific Horizon ECV IUL offers the potential for higher early-year cash surrender values.

¹²Indexed universal life insurance generally requires additional premium payments after the initial premium. If either no premiums are paid, or subsequent premiums are insufficient to continue coverage, it is possible that coverage will expire.

¹³There are circumstances in which replacing 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.

To learn more,
request a personalized illustration from your financial professional.

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Life insurance is subject to underwriting and approval of the application and will incur monthly policy charges. In general, additional premium is required to continue coverage of the policy. Policy may lapse if premium is insufficient to continue coverage.

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Form Series: P21IUL, S22ECV
Varies based on state of policy issue.



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