



# UNDERWRITING

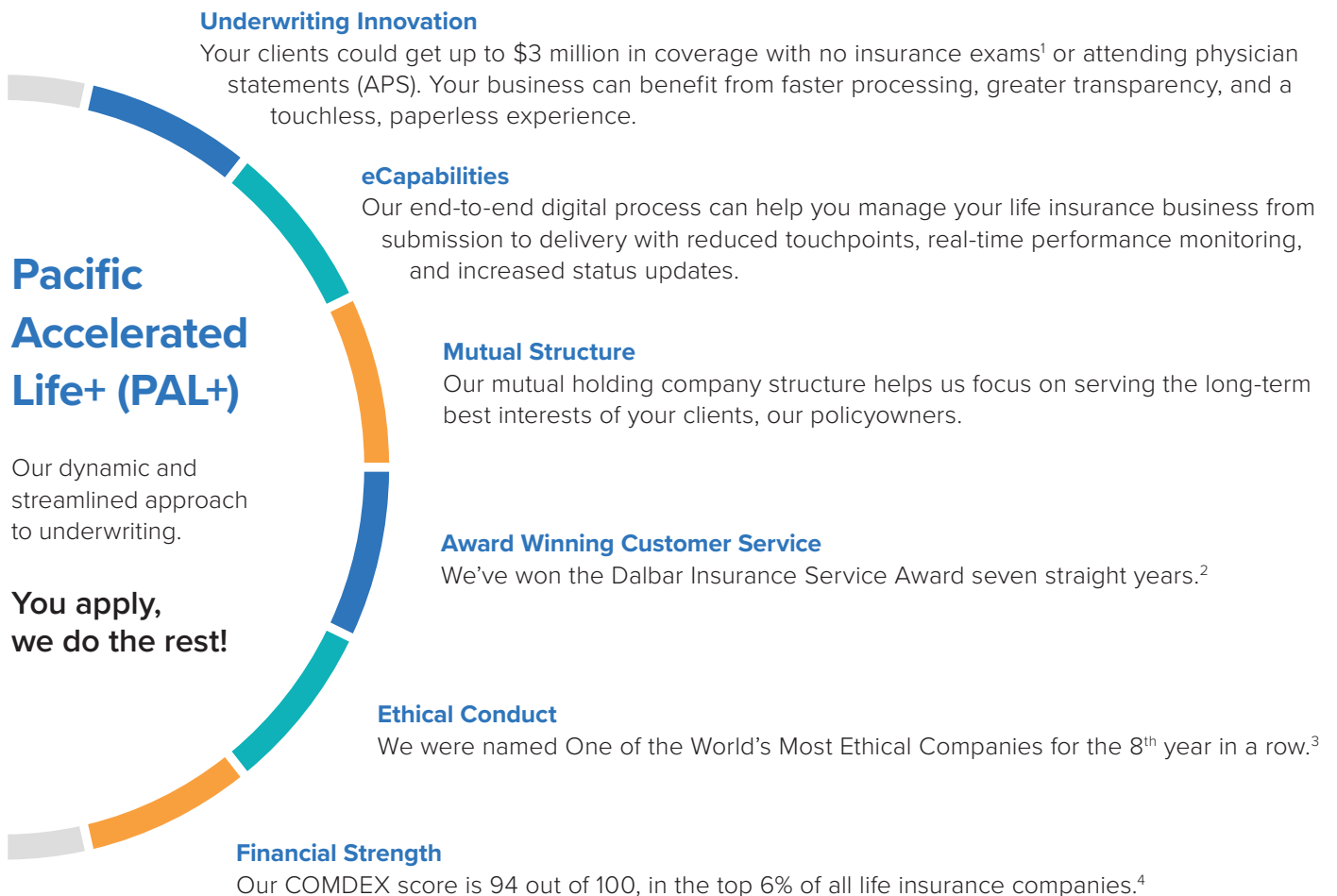
ONE TEAM. ONE MISSION. A BEST-IN-CLASS EXPERIENCE.

## THE POWER OF PACIFIC, NOW MORE POWERFUL

With Pacific Accelerated Life+ (PAL+)

For nearly 160 years, our unwavering focus has been the long-term best interests of your clients—our policyowners. From a convenient, all-digital application process to award-winning customer service, we put the power of Pacific to work for you and your clients.

**And now, applying for life insurance with Pacific Life just got better.**



The primary purpose of life insurance is to protect the policy beneficiaries from the adverse financial consequences of the insured's death.

<sup>1</sup>The issuance of the policy may depend on answers to the health questions contained in the application.

<sup>2</sup>2017, 2018, 2019, 2020, 2021, 2022, and 2023 Dalbar Insurance Service Award Winner for Consistent focus on improving the policyowner experience: <https://dalbar.com/Awards/Winners/75>.

<sup>3</sup>Ethisphere Institute named Pacific Life one of 2018, 2019, 2020, 2021, 2022, 2023, 2024 and 2025 World's Most Ethical Companies based on its compliance and ethics program, corporate citizenship, culture of ethics, corporate governance, and leadership, innovation, and reputation: [https://worldsmoethicalcompanies.com/honorees/?fwp\\_industry=insurance](https://worldsmoethicalcompanies.com/honorees/?fwp_industry=insurance).

<sup>4</sup>The COMDEX is a composite score of the four independent raters of financial strength (A.M. Best, Fitch, Moody's, and Standard & Poor's). The COMDEX rates life insurance companies on a scale of 0 to 100, with 100 being the highest rating. August 1, 2024. For current ratings, visit [www.PacificLife.com](http://www.PacificLife.com). COMDEX is not an affiliated company of Pacific Life Insurance Company.



## The Pacific Life Promise

At Pacific Life, putting customers first has allowed us to serve families and businesses successfully for over 150 years. As part of a mutual holding company structure, we have no publicly-traded stock, so we can focus on long-term strategies, financial strength, and the best interest of our policyowners.

You and your clients, our policyowners, are at the heart of the business decisions we make.

2025 WORLD'S MOST  
ETHICAL  
COMPANIES™  
ETHISPHERE

Pacific Life has been named one of the 2025 World's Most Ethical Companies<sup>®5</sup> by the Ethisphere Institute, a global leader in defining and advancing the standards of ethical business practices.

Get to know the many reasons to love Pacific Life.

Questions? Reach out to your Pacific Life representative.

<sup>5</sup>Based on the Ethisphere Institute's Ethics Quotient<sup>®</sup>. "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.

**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 insurance company with regard to such guarantees because these guarantees are not backed by the independent broker/dealers, insurance agencies, 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 issuing company.

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

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

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