PACIFIC LIFE

Support Your Female Clients' Goals with Life Insurance

Women from all walks of life face unique financial hurdles that require informed and thoughtful guidance. Life insurance not only provides a legacy for loved ones—an important goal for many women—but also can address many other financial planning needs, empowering your female clients to be more confident about the future.

BUSINESS-OWNER GOALS

	Age Group	Proposed Considerations[1]
Protect Her Employees	40 and over	Holding life insurance on a key person can give her the financial cushion to keep her company—and her employees—stable in the event of an unexpected loss, with the business usually receiving death benefit proceeds tax free.
Retain Key Executives	40 and over	Executive bonus arrangements funded with life insurance create powerful retention incentives while offering selective benefits to key leadership.
Drive Business Continuity	50 and over	A buy-sell agreement funded with life insurance can help ensure smooth business continuation upon an owner's death.
Catch Up on Retirement Savings	50 and over	Life Insurance for Retirement Planning (LIRP) can provide increased control and freedom from qualified plan non-discrimination requirements—and help accumulate retirement income at the lowest cost to her business.

EXECUTIVE GOALS

	Age Group	Proposed Considerations[1]
Catch up on Retirement Savings	50 and over	Life Insurance for Retirement Planning (LIRP) provides an opportunity to increase retirement income, helping her manage future financial needs independently.
Increase Retirement Savings	50 and over	Nonqualified deferred compensation may permit deferral of income taxation on compensation that exceeds qualified plan limits.

[1]Other proposed recommendations and strategies may apply. Planning strategies should take into account each individual's goals and circumstances.

FAMILY & CHARITABLE GOALS

	Age Group	Proposed Considerations[1]
Protect Her Partner and Children	35 to 54	Life insurance bridges estate planning gaps for unmarried partners, ensuring financial protection without automatic spousal inheritance rights.
Protect Her Current Spouse and Children from a Prior Marriage	35 to 54	Strategic life insurance allocation may protect children equitably while honoring commitments to both current and former family structures.
Donate to a Favorite Non-Profit Organization	45 and over	Life insurance may help amplify philanthropic impact through charitable giving strategies.
Provide Estate Liquidity and Assets to Heirs	45 and over	Life insurance in an Irrevocable Life Insurance Trust (ILIT) may provide estate liquidity to pay for estate taxes or other estate settlement costs.
Provide Estate Liquidity and Access to the Cash Value of a Life Insurance Policy	45 and over	Life insurance in a Spousal Lifetime Access Trust (SLAT) delivers estate liquidity and may provide access to the policy's cash surrender value while keeping life insurance death benefit proceeds outside of her taxable estate.

For more information about life insurance for female clients, contact your Pacific Life representative or visit LifeInsurance.PacificLife.com/Financial-Planning-for-Women.

(800) 800-7681

WealthWise Women

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