The Pacific Life Difference

PACIFIC LIFE

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

COMDEX score
94
(composite score of 4 independent raters of financial strength with 100 being the highest rating)[1]

$3B
in life insurance benefits paid in 2022[3]

$1.5T
of inforce life insurance policies[3]

$425M
policyowner savings[5]

More than **$100M**
persistency credits and interest bonuses paid over the last 10 years[7]

Nearly **160 years**
of experience fulfilling financial commitments

65K
Wellness credits given in 2022 via Pacific Healthy Rewards[6]

More than **$3M**
living benefits paid in 2023[4]

More than **140**
pricing improvements since 1985[4]

7 years in a row
of being awarded for high-quality service and consistent focus on improving the policyowner experience[2]

We Put
YOU
at the Center of What We Do

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 Insurance Company
(800) 800-7681 | **PacificLife.com**

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.

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