In Times of Boom or Bust, the Company You Can Trust

When you’re ready to purchase a life insurance policy, choose a company you can trust. Pacific Life Insurance Company has a history of passing along policy pricing improvements to policyowners. Since 1985, more than 125 pricing improvements have resulted in over $425 million in policyowner savings.

BOOM  (1985–1999)
- Dow Jones Industrial Average continuously reaches record highs
- High prime interest rate of 10.5% and high mortgage interest rate of 12% in 1985
- Unemployment rate at 4% at close of decade, lowest in 30 years

BUST  (2000–2009)
- Dot-com bubble bursts
- Subprime mortgage crises
- Financial system bail out of more than $900 billion
- Gas prices reach record highs
- Housing values at 10-year lows

Pacific Life has no publicly-traded stock. We are an independent company focused on long-term strategies, our financial strength, and on making decisions that benefit our policyowners. We take this commitment to our policyowners seriously, as shown in our history of honoring and passing along savings in the form of policy pricing improvements.

Buying a life insurance policy is a long-term commitment. The company you choose matters.

2 Cumulative impact of COI improvements over 30 years.
This material is not intended to be used, nor can it be used by any taxpayer, for the purpose of avoiding U.S. federal, state or local tax penalties. This material is written to support the promotion or marketing of the transaction(s) or matter(s) addressed by this material. Pacific Life, its affiliates, their distributors and respective representatives do not provide tax, accounting or legal advice. Any taxpayer should seek advice based on the taxpayer’s particular circumstances from an independent tax advisor or attorney.

Pacific Life Insurance Company
Newport Beach, CA 92660
(800) 800-7681 • www.PacificLife.com

Pacific Life Insurance Company is licensed to issue insurance products in all states except New York. Product 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.

Nonguaranteed/current elements are not guaranteed by definition. As such, Pacific Life Insurance Company reserves the right to change or modify any of these elements. This right to change these elements is not limited to a specific time or reason.

Pacific Life Insurance Company’s individual life insurance products are marketed exclusively through independent third-party life insurance producers, which may include bank affiliated entities. Some selling entities may limit availability of some optional riders based on their client’s age and other factors. Your life insurance producer can help you determine which optional riders are available and appropriate for you.

<table>
<thead>
<tr>
<th>Investment and Insurance Products: Not a Deposit</th>
<th>Not Insured by any Federal Government Agency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not FDIC Insured</td>
<td>No Bank Guarantee</td>
</tr>
<tr>
<td></td>
<td>May Lose Value</td>
</tr>
</tbody>
</table>