Pacific Term

Protection when you need it most.
Is Term Life Insurance Right For You?

Consider your needs:

1. You want to protect your growing family and financial interests against the unexpected.

2. You may require a substantial life insurance death benefit at an affordable rate to better fit your short-term financial situation.

3. You want built-in flexibility and options to continue your coverage or convert to permanent life insurance in the future.
Protecting your growing family and financial interests against the unexpected is of the utmost importance. Depending on your goals, you may require a substantial life insurance death benefit at an affordable rate to better fit your short-term financial situation.

Pacific Life’s Pacific Term life insurance policies can help protect you and your beneficiaries when it’s needed the most.

In the event of your death, you can be assured that the death benefit of your Pacific Term life insurance policy could cover a variety of financial obligations, such as:

- Mortgage
- Education expenses
- Small business loan

Pacific Term (Policy Form #P08TRM) is made up of three different Pacific Life term life insurance products depending on the length of time you prefer the coverage to last:

- Pacific-ART – an annual renewable term life insurance product with increasing premiums
- Pacific-10 – a 10 year level premium term life insurance product
- Pacific-20 – a 20 year level term premium life insurance product

Each Pacific Term product provides you with death benefit protection at a competitive price. Furthermore, these products are all backed by the financial strength of Pacific Life Insurance Company, one of the largest and most respected life insurance companies.
Increasing premium term life insurance can be an effective strategy for short-term needs. Pacific Life’s PACIFIC-ART offers death benefit protection at competitive rates. PACIFIC-ART provides coverage for one year. At the end of each policy year, you have the option to continue your coverage without providing additional evidence of insurability.

With PACIFIC-ART, you can tailor your coverage to your particular financial planning and insurance needs using optional benefit riders. Later, if your financial plan calls for it, you can convert your policy to a permanent life insurance product that more closely meets your long-term goals.

**Pacific–Art Policy Highlights**

**PACIFIC-ART** is ideal for individuals looking for short-term life insurance protection and is available to applicants age 20-75 in face amounts as low as $250,000.

**Guarantees**
You can continue coverage annually without a medical examination or convert to a permanent policy without medical examination as long as it is done within certain policy guidelines. In addition, your death benefit remains level to age 95.

**Policy Continuation**
Your policy may be continued annually with or without new evidence of insurability.

- With evidence of insurability, you may purchase another term policy (subject to policy availability), and your premiums will be based on your new age and insurability.
- Without evidence of insurability, your premiums will increase annually, but will not exceed the guaranteed maximum premium rates shown in your policy.

Coverage when you need it most.
Pacific—10 and Pacific—20

In situations where your financial needs require a life insurance product for a longer defined time period, Pacific Life’s PACIFIC-10 and PACIFIC-20 can provide you with competitive premium rates and insurance protection you can count on. With PACIFIC-10 and PACIFIC-20, you will receive guaranteed level rates for 10 or 20 years, respectively. Both products also offer you the option to continue coverage beyond the initial time period without a medical examination and can be customized to fit your particular needs with optional benefit riders. In addition, both can be converted to permanent life insurance policies that can build cash values in the event that your financial goals call for it.
Coverage you can count on.

**PACIFIC-10 and PACIFIC-20**

**Policy Highlights**
PACIFIC-10 and PACIFIC-20 provide protection for the duration of the policy, during which time your death benefit and premium rates are guaranteed to remain level. Both products are available in face amounts as low as $250,000. PACIFIC-10 is available to applicants age 20-75 and PACIFIC-20 is available to applicants from ages 20-60.

**Guarantees**
Your PACIFIC-10 premium rate is level and guaranteed for 10 years, while the PACIFIC-20 rate is level and guaranteed for 20 years. After the level period, premiums increase each year. In addition, your death benefit coverage remains level to age 95 – you can never lose it as long as you continue to pay premiums.

**Policy Continuation**
With PACIFIC-10, your coverage may be continued after 10 years (with PACIFIC-20, after 20 years), with or without new evidence of insurability.
- With evidence of insurability, you may purchase a new policy (subject to policy availability), and your premiums will be based on your new age and insurability and will remain level again for 10 years with PACIFIC-10 and 20 years with PACIFIC-20.
- Without evidence of insurability, premiums will increase annually but will not exceed the guaranteed maximum premium rates shown in the policy.

**Competitive Rates**
Depending on your health and the extent of your tobacco use, you can qualify for one of six underwriting risk classes range from Super Preferred NonSmoker to Standard Smoker.

For the purpose of calculating policy charges, death benefit amounts for Pacific-10 and Pacific-20 are banded:

**Band 1:** death benefit of $250,000 to $999,999; **Band 2:** death benefit of $1 million to $2,999,999; **Band 3:** death benefit of $3 million or higher. Pacific-ART has one pricing band.

There also is a $100 annual policy fee, regardless of the death benefit amount.

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Depending on your financial plans and insurance needs, there can be a variety of situations where you may need life insurance coverage for a defined period of time. In situations like these, a term life insurance policy can play an integral part in accomplishing your goals.

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1 Maximum issue age of 70 in Washington.
Protection when you need it most.

Flexible Payment Schedules
As a convenience, you can choose to pay your annual premium once per year, spread it into two semi-annual payments or make quarterly payments. You can even pay monthly, if you use our electronic uni-check service.

Keep in mind that your total premium payments will be slightly greater if you choose to pay your premiums more frequently than annually.

Policy Conversion Benefit
You have the right to convert your Pacific Term life insurance policy to a Pacific Life permanent policy that can build cash values. This includes most Pacific Life permanent life insurance products that are available at the time your policy is issued.

This conversion can be accomplished without additional evidence of insurability, but must take place before the earlier of the 10th policy anniversary for both PACIFIC-ART and Pacific 10 (the 20th policy anniversary for PACIFIC-20) or your attained age 75.

However, if you are 74 or 75 when you first buy your policy, the conversion period will last at least two years (through your policy’s second anniversary).

Optional Riders
You can customize your PACIFIC-ART, PACIFIC-10 or PACIFIC-20 coverage with the following optional riders, subject to certain restrictions:

Accelerated Living Benefit Rider (Form #R92-ABR) – This optional rider lets you access a portion of the death benefit in advance should you become terminally ill, with a life expectancy of six months or less.

Premium Waiver Rider (Form #R08TPW) – Your premiums would be waived if you are disabled before age 65 for at least 180 days. If disabled before age 60, and the disability continues to age 65, premiums are waived thereafter even if you recover. If disabled after age 60 but before age 65, premiums are waived to age 65 (or for one year, if longer).

Note that this rider is not available on term products in PA. In WA or MA, the rider allows accelerated payments if life expectancy is 24 months or less.

Benefits are subject to state requirements, may be subject to taxation and may impact Medicaid benefits.

Please consult your legal advisor for more information.

This rider incurs an additional charge.
Policyowner Web Site
At Pacific Life, we want to make owning one of our life insurance policies as convenient and efficient as possible. One way we accomplish this goal is through our Policyowner Web site. By logging onto www.PacificLife.com, you can access your policy information, request forms, and get answers to frequently asked questions 24 hours a day, 7 days a week, 365 days a year.

Whether you simply need life insurance protection for a defined period of time or you are counting on your policy’s death benefit to cover a financial obligation, our Pacific Term products can be an integral part of your financial strategy. With attractive rates backed by one of the most respected life insurance companies, PACIFIC-ART, PACIFIC-10, and PACIFIC-20 can offer you protection when you need it most.

As you plan for the future, it is helpful to know that there are some things you can count on. A Pacific Term policy from Pacific Life is one of them.
Whether you simply need life insurance protection for a defined period of time or you are counting on your policy’s death benefit to cover a financial obligation, Pacific Term products can be an integral part of your financial strategy.
The Power to Help You Succeed
Offering insurance since 1868, Pacific Life provides a wide range of life insurance products, annuities, and mutual funds, and offers a variety of investment products and services to individuals, businesses, and pension plans. Pacific Life also counts more than half of the 100 largest U.S. companies as its clients. For additional company information, including current financial strength ratings, visit Pacific Life online at www.PacificLife.com.

Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. Client count as of April 2010 is compiled by Pacific Life using the 2010 FORTUNE 500® list.
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Visit us at our Web site: www.PacificLife.com

Pacific Life Insurance Company is licensed to issue individual life insurance and annuity products in all states except New York. Product availability and features may vary by state.

Product and rider guarantees are backed by the financial strength and claims-paying ability of Pacific Life.

Pacific Life Insurance Company's individual life insurance products are marketed exclusively through independent third-party producers, which may include bank affiliated entities.

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Insurance Professional’s Name

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Insurance Professional’s
State Insurance License Number
(or affix your business card)