

**PACIFIC PRIME<sup>SM</sup> TERM**  
Level Term Life Insurance



**pursue**  
**YOUR** potential  
MAKE A DIFFERENCE  
Check the family backup plan off the list.

## PURSUE YOUR POTENTIAL. PROTECT YOUR PROMISE.

You're in your prime – don't let potential curveballs get in the way of your dreams. With Pacific PRIME<sup>SM</sup> Term,<sup>1</sup> you can focus on your passions, knowing you have a backup plan in place for your loved ones. Just in case.

### YOUR CONFIDENCE CHECKLIST



My family may have ready funds for final expenses.



My spouse may pay off the mortgage and focus on raising the children.



My children may afford to go to the college of their choice.



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<sup>1</sup> Pacific PRIME is a registered mark of Pacific Life, all rights reserved. Pacific PRIME Term is Policy Form #P12TRS or ICC12 P12TRS for simplified underwritten policies and Policy Form #P12TRF or ICC12 P12TRF for fully underwritten policies. Policy form number based on state of policy issue. Form numbers will vary based on the age of the insured and the face amount chosen at time of application. Form numbers also correspond to the underwriting method associated with the application.



it's  
about them

## AFFORDABLE PROTECTION FROM A PREMIER COMPANY

### YOU'RE IN CONTROL

How much and for how long do you need to protect your family? Whether it is covering your mortgage, paying for college, or replacing your lost income, Pacific PRIME Term's choices can help you put together the life insurance coverage that fits.



Choose from Pacific PRIME Term's 10-Year, 15-Year, 20-Year, or 30-Year level premium periods, depending on your obligations and time frames.

- 2 Rates based on Super Preferred Non-Tobacco risk class and the fully underwritten 10-year level premium period product for females age 35 or younger.
- 3 Conversion is allowed during the first five years for the 10-year plan. The conversion period is the earlier of 10 years or attained age 65 for the 15-, 20-, and 30-year plans. However, in no case will the conversion period be less than five years for all Pacific PRIME Term plans. Conversion will be allowed in the first year.
- 4 The conversion credit is an amount equal to the policy's most recent annual term premium if conversion is completed within the conversion window. The calculation of the conversion credit does not include premiums for flat extras or riders. The conversion credit is not available in the first policy year.

### EASY

Takes just minutes to apply for long-term protection.

### AFFORDABLE

Sample Premium: You may qualify for up to \$250,000 for less than \$10/month.<sup>2</sup>

### FLEXIBLE

Buy now and convert<sup>3</sup> later to a cash value life insurance policy. No further underwriting required. We'll even provide you with a conversion credit<sup>4</sup> toward the new policy to get you started.

# Apply in minutes

GET PROTECTION FOR YEARS.



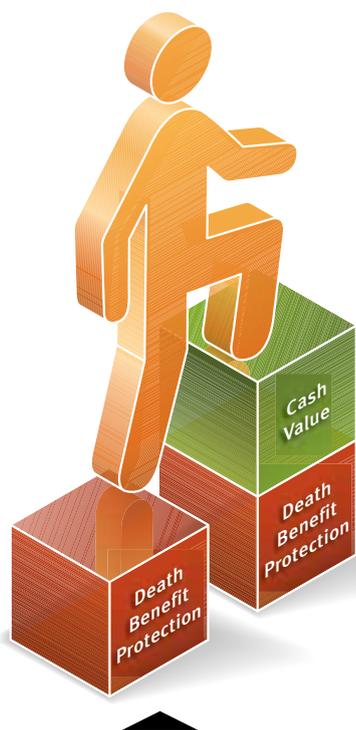
## FINANCIAL SECURITY FOR YOUR LOVED ONES

Your Pacific PRIME Term policy pays your named beneficiary or beneficiaries an income tax-free death benefit<sup>5</sup> if the insured dies while the policy is in effect. Unlike some other assets, life insurance death benefits typically are not subject to probate, and the cash payments can be divided among your designated policy beneficiaries.

<sup>5</sup> For federal income tax purposes, life insurance death benefits generally pay income tax-free to beneficiaries pursuant to IRC Sec. 101(a)(1). In certain situations, however, life insurance death benefits may be partially or wholly taxable. Situations include, but are not limited to: the transfer of a life insurance policy for valuable consideration unless the transfer qualifies for an exception under IRC Sec. 101(a)(2) (i.e. the transfer-for-value rule); arrangements that lack an insurable interest based on state law; and an employer-owned policy unless the policy qualifies for an exception under IRC Sec. 101(j).

## EASY UPGRADE

What if a cash value life insurance policy makes more sense to you in the future? Not a problem. Easily convert your Pacific PRIME Term policy to a cash value life insurance policy during the conversion window.<sup>3</sup> It is a simple process with no additional underwriting. What's more, we will apply a conversion credit<sup>4</sup> toward the new cash value policy.



## CASH VALUE LIFE INSURANCE

- Longer-term protection, higher premium
- Adds an asset to your financial picture
- Potential to supplement income in the future

## TERM LIFE INSURANCE

- Temporary protection, affordable cost

<sup>6</sup> Riders will likely incur additional charges and are subject to availability, restrictions, and limitations. When considering a rider, request a policy illustration from your life insurance producer to see the rider's impact on your policy's values.

<sup>7</sup> Terminal Illness Rider (Accelerated Death Benefit Rider) Form #R12TTI or ICC12 R12TTI. Rider form numbers based on state of policy issue. The cost of exercising the rider is that the death benefit is reduced by an amount greater than the rider benefit payment itself to reflect the early payment of the death benefit. Benefits paid by accelerating the policy's death benefit may or may not qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code of 1986. Tax treatment of an accelerated death benefit may depend on factors such as life expectancy at the time benefits are accelerated, the amount of benefits, the amount of qualified expenses incurred, or if similar benefits are being received under other contracts. Tax laws relating to accelerated death benefits are complex. Receipt of accelerated death benefits may affect eligibility for public assistance programs such as Medicaid. Clients are advised to consult with their legal and tax advisors for more information.

<sup>8</sup> Waiver of Premium Rider is Form #R12TPS or ICC12 R12TPS for simplified underwritten policies and Form #R12TPF or ICC12 R12TPF for fully underwritten policies. Rider form numbers based on state of policy issue.

<sup>9</sup> Disabled is defined as being unable to perform the duties of your job. During the first 24 months, "the job" means your job at the beginning of the disability. Thereafter, "the job" means any job for which you are reasonably suited.

## PACIFIC PRIME TERM'S EXTRA PROTECTION

### STANDARD

#### TERMINAL ILLNESS RIDER:<sup>6,7</sup>

Access up to 75% of the policy's death benefit if the insured is diagnosed with a terminal illness.

**CONVERSION PROVISION:<sup>3</sup>** Convert to a cash value life insurance policy without added underwriting. See EASY UPGRADE for more information.

### OPTIONAL

#### WAIVER OF PREMIUM RIDER:<sup>6,8</sup>

Waives premiums (after a waiting period of 180 days) if the insured becomes disabled<sup>9</sup> before age 65.

If disabled before age 60 and the disability continues to age 65 or longer, premiums will be waived even if the insured later recovers.

If disabled after age 60, premiums will be waived for the length of the disability up to age 65 or, if longer, for two years.

## THE POWER TO HELP YOU SUCCEED

At Pacific Life, putting customers first has allowed us to serve families and businesses successfully for more than 140 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 interests of our policyowners.

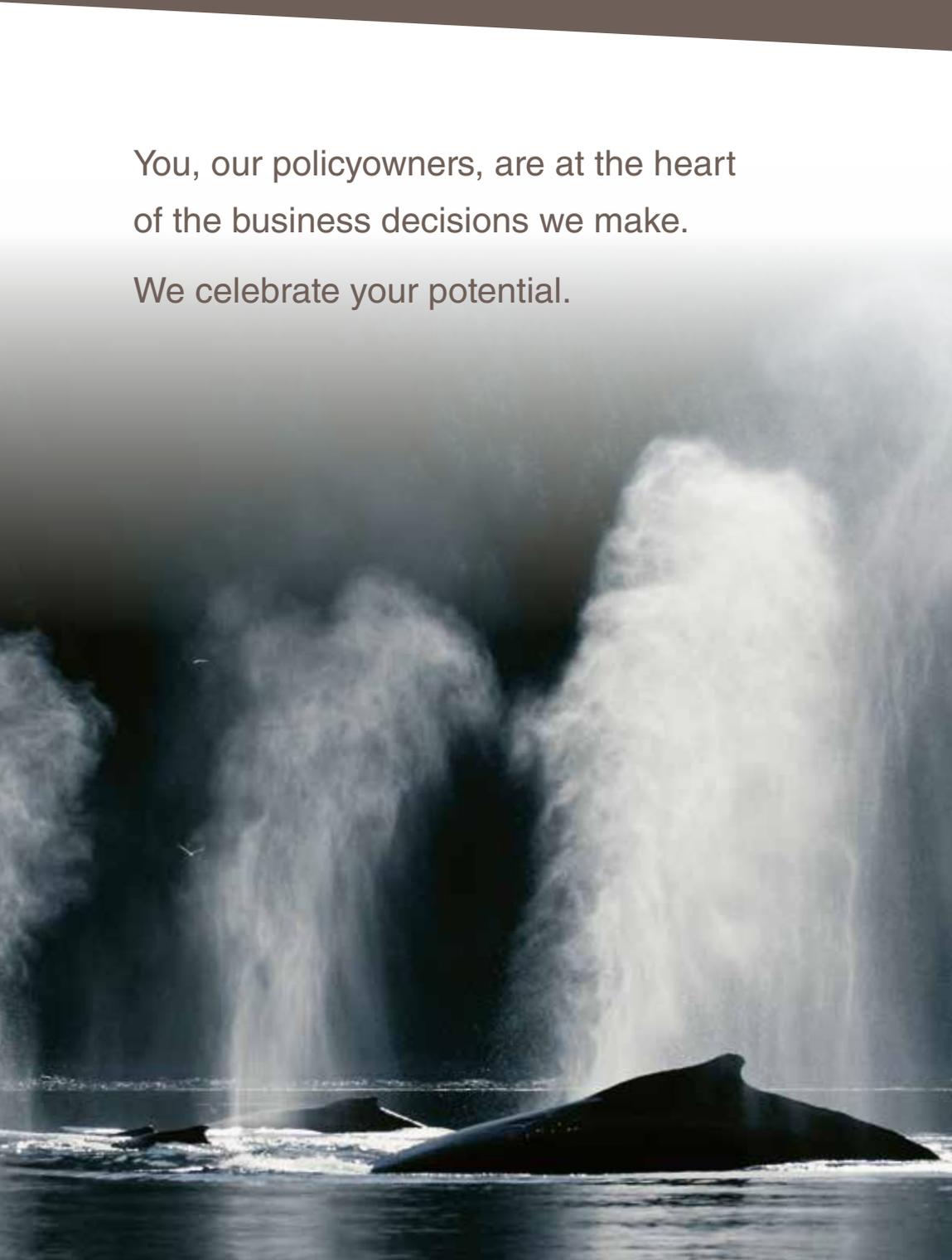
You, our policyowners, are at the heart of the business decisions we make.

We celebrate your potential.

## YOUR POLICY AT YOUR FINGERTIPS

Simply log on to your life insurance account through PacificLife.com to:

- Access and update your policy information.
- Get answers to frequently asked questions.
- Download forms.
- Learn more about your policy and other products we offer.





CHECK THE FAMILY BACKUP PLAN  
OFF THE LIST!





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

Pacific Life & Annuity Company  
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Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. Insurance products are issued by Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state.

Each insurance company is solely responsible for the financial obligations accruing under the products it issues. 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.

Non-guaranteed elements are not guaranteed by definition. As such, Pacific Life reserves the right to change or modify any non-guaranteed element. This right to change non-guaranteed elements is not limited to a specific time or reason.

Pacific Life'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.

Investment and Insurance Products: Not a Deposit	Not Insured by any Federal Government Agency	
Not FDIC Insured	No Bank Guarantee	May Lose Value