



PACIFIC LIFE

CELEBRATING 150 YEARS



PL PROMISE TERM

LEVEL PREMIUM TERM LIFE INSURANCE¹

Competitive Premiums with a Monthly Advantage

CONSUMER GUIDE

¹ Policy Form #P16LYT or ICC16 P16LYT and S16LYT 10, S16LYT 15, S16LYT 20, S16LYT 25, or S16LYT 30, based on level premium period chosen and state of policy issue.

What's in a promise?

PL PROMISE TERM LIFE INSURANCE PROVIDES AFFORDABLE PROTECTION FOR A SPECIFIC PERIOD OF TIME—10, 15, 20, 25, OR 30 YEARS.

Your Family

A family brings joy and challenges, pride and responsibilities—all things that make life meaningful. A family also brings obligations. Part of providing for your family is planning ahead. If you should die prematurely, life insurance provides proceeds that may help:

- Replace your lost income for your family's financial well-being ✓
- Pay off mortgage for family home ✓
- Pay final funeral expenses ✓
- Cover tuition for your children's education ✓

Your Life Insurance Protection Needs

The amount of coverage you need is based on your individual situation and the expenses you need to cover. You might want to minimize the financial impact on your family by paying off the mortgage, funding your children's education, and/or eliminating outstanding debt.

PL Promise Term can help you fulfill your promise to protect what matters most with your choice of coverage. Choose the amount and duration you need.

YOU'RE NOT ALONE. HALF OF U.S. HOUSEHOLDS WOULD BE FINANCIALLY IMPACTED BY THE LOSS OF A PRIMARY WAGE EARNER WITHIN JUST SIX MONTHS.²

WHEN IT COMES TO HELPING FULFILL YOUR PROMISE TO PROTECT WHAT MATTERS MOST, CONSIDER PL PROMISE TERM FROM PACIFIC LIFE.



² LIMRA, The Facts of Life and Annuities, 2016 Update, October 2016.



COVERAGE CHOICES AND OPTIONS

When you buy a PL Promise Term policy, you provide life insurance protection for your loved ones.

The policy also provides additional flexibility. What can you find in a PL Promise Term policy?

Choices

- Choice of coverage amount (\$50,000 minimum).
- Choice of stable, predictable level premium periods: 10, 15, 20, 25, or 30 years.

Options³

- Ability to accelerate a portion of the policy's death benefit via the Accelerated Death Benefit Rider if you become terminally ill.
- Ability to waive policy premiums via the Waiver of Premium Rider if you become totally disabled.
- Ability to include up to \$10,000 coverage per child (aged 15 days to 18 years) via the Children's Level Term Insurance Rider.

Services

- Choice of premium payment mode: annually, semi-annually, quarterly, or monthly.
- Choice of electronic policy delivery for ease and convenience.
- Choice of electronic application for potentially faster turnaround times.

Upgrade

- Needs change. At any time during your level premium period (not to exceed your attained age 70), you may convert all or a part of the PL Promise Term policy's death benefit to a new permanent (aka cash value) life insurance policy that Pacific Life makes available at the time of conversion.⁴ There is no additional underwriting approval required.



PL Promise Term can help you protect what matters most.

Talk to your life insurance producer today.

³ 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. Accelerated Death Benefit Rider (form # R16LYTIR or ICC16 R16LYTIR), Waiver of Premium Rider (form #R16LYPW or ICC16 R16LYPW), and Children's Level Term Insurance Rider (form #R18LYCT or ICC18 R18LYCT). Rider form #s based on rider and state of policy issue.

⁴ There are circumstances in which replacing your existing life insurance or annuity can benefit you. As a general rule, however, replacement is not in your best interest. Your life insurance producer can provide you with detailed information as to how a replacement may affect your plan of insurance. You should make a careful comparison of the costs and benefits, including any applicable surrender charges, of your existing policy and the proposed policy to determine whether replacement is in your best interest.

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.



THE POWER OF PACIFIC

At Pacific Life, putting customers first has allowed us to serve families and businesses successfully for 150 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 interest of our policyowners.

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



PACIFIC LIFE

Pacific Life Insurance Company
(800) 800-7681
Newport Beach, CA

Pacific Life & Annuity Company
(888) 595-6996
Newport Beach, CA

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Non-guaranteed/current elements are not guaranteed by definition. As such, Pacific Life 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.

Life insurance is subject to underwriting and approval of the application and will incur monthly policy charges.

This brochure is distributed through Pacific Life, Lynchburg, VA (844) 276-5759.

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Not FDIC Insured	No Bank Guarantee	May Lose Value