



**PACIFIC LIFE**

Pacific Life Insurance Company

# PACIFIC INDEXED ACCUMULATOR 6

*Flexible Premium Indexed Universal  
Life Insurance*

*Pacific Life Insurance Company, policy form # P15IUL and S18PIA6 or ICC15 P15IUL and ICC18 S18PIA6, based on state of policy issue. Indexed Universal Life Insurance does not directly participate in any stock or equity investments.*

# PROTECT YOUR BOTTOM LINE

**When you run a successful business, every dollar counts. When you need to protect your family or business from the financial impact of your premature death, it has to make sense to 'the bottom line.'**

Consider Pacific Indexed Accumulator 6 (PIA 6) Indexed Universal Life Insurance for death benefit protection and high cash surrender value potential in the policy's early years.

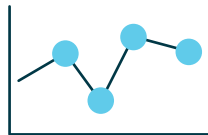
If your business owns the life insurance policy, the cash value may be considered a business asset. This asset may reduce the financial impact of providing life insurance coverage to your key executives using a split-dollar arrangement. It's just one way high early cash value potential can lend a policyowner financial flexibility. Talk to your life insurance producer to learn more.

## BENEFITS OF INDEXED UNIVERSAL LIFE (IUL) INSURANCE



### Death Benefit Protection

Protect your family and assets with tax-free<sup>1</sup> death benefit.



### Index-Based Performance

Indexed accounts credit interest based in part on the performance of major stock market indexes, excluding dividends.



### Guaranteed Floors

Your policy's cash value is protected from index-based losses and is reduced only by policy charges<sup>2</sup> and any policy loans, withdrawals, and other distributions you take.

<sup>1</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).

<sup>2</sup> Monthly policy charges include an Administrative Charge, Coverage Charge, Cost of Insurance Charge, and any applicable rider charges. Additionally, a premium load is deducted from each premium payment. Surrender charges will apply upon policy surrender within 10 years of policy issue or Basic Coverage layer issue date. To understand how the policy charges will affect your policy's cash value, request a personalized illustration that includes the "Policy Charges" report.



# PROTECTION

PIA 6 IUL provides flexible options to structure your policy's protection.



## HIGH EARLY CASH SURRENDER VALUE FLEXIBILITY

Depending on how the policy ownership is established, you may use your policy's cash value as a personal or business asset. Your policy already features high cash surrender value potential, but you may further increase it in the first seven to 10 policy years by electing the SVER-3 Term Insurance Rider.<sup>3,4</sup> Talk to your life insurance producer to learn more.

## BENEFIT DISTRIBUTION RIDER

You can guarantee monthly or annual payments for your beneficiaries without the expense and complexity of setting up a trust with the Benefit Distribution Rider.<sup>5</sup> The rider allows you to designate 50% to 100% of your policy's death benefit as monthly or annual payments to the policy's beneficiaries over a guaranteed period of five to

## GUARANTEED PROTECTION

To help keep your death benefit in force regardless of interest crediting rate, the policy comes with four to 20 years of no-lapse protection at no additional charge.<sup>3,6</sup> If you would like longer no-lapse guarantee coverage, elect the optional No-Lapse Guarantee Rider for an additional charge and choose a flexible no-lapse duration up to lifetime.<sup>3,7</sup>

30 years. Any death benefit not designated as monthly or annual payments will be paid at your death as a lump sum. And, as a nonguaranteed benefit for the policyowner, a policy credit may apply, helping improve your policy's cash value growth potential.

<sup>3</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>4</sup> SVER-3 Term Insurance Rider (SVER-3) (Form #R18SV3 and S18SV3 or ICC18 R18SV3 and ICC18 S18SV3, based on state of policy issue).

<sup>5</sup> Benefit Distribution Rider (Form #R15BDR). Pacific Life may reduce policy charges on a non-guaranteed basis in the form of a non-guaranteed Benefit Distribution Rider Credit. The rider's Periodic Payment of the death benefit reflects a guaranteed, level 2% annual interest rate. If the rider is not elected, the beneficiary can elect to receive periodic payments under an Income Benefit plan we make available to them at the insured's death that may credit a higher or lower interest rate than the rider's 2% guaranteed rate. However, the election of an Income Benefit plan at the insured's death will not result in any non-guaranteed reduction of policy charges while the policy is in force. Once elected at policy issue, the rider's Periodic Payment elections may not be changed unless the policyowner is approved for an unscheduled Basic Coverage face amount increase as specified in the contract. Exercising other available riders may adversely affect or limit the Benefit Distribution Rider.

<sup>6</sup> Short-Term No-Lapse Guarantee Rider (Form #R02NL5) is issued with all policies electing Death Benefit Option A or B with insureds issue ages 75 and under. Paying only the Short-Term No-Lapse Premiums will guarantee the death benefit from four to 20 years, but will not guarantee cash value accumulation. If your client discontinues paying the Short-Term No-Lapse Premiums, the no-lapse feature will terminate before the guaranteed duration. If this occurs, additional premiums in an amount equal to the short-fall can be paid to bring the no-lapse feature back in-force. If policy loans or withdrawals are taken, additional premiums may be required to keep the no-lapse feature in force. Additional premiums may be required to continue the policy beyond the guaranteed duration.

<sup>7</sup> The Flexible Duration No-Lapse guarantee (rider form #, Form #R17FNL and S18FNL or ICC17 R17FNL and ICC18 S18FNL, based on state of policy issue), depending on how your client structures their policy, has a maximum duration of the insured's lifetime, subject to certain limits. If your client's net no-lapse guarantee value is zero, the no-lapse feature terminates. If the no-lapse feature terminates, additional premiums would be required to resume the no-lapse guarantee. If policy performance is such that your client's policy is being maintained solely by the no-lapse guarantee, your client's policy will not build cash value

# POTENTIAL

PIA 6 IUL offers options for greater long-term growth potential.

## Enhanced Performance Factor Rider

To increase the interest crediting potential of your policy's indexed accounts, you may elect the Enhanced Performance Factor Rider<sup>8,9</sup> at policy issue. The rider offers three levels of guaranteed monthly rider charges and Performance Factors as shown below. While the charges will never be higher than shown, the Performance Factors may be higher than shown on a current basis.

### SAMPLE VALUES: GUARANTEED MINIMUMS IN YEARS 10–20

RIDER DESIGN	Classic (A)	Performance (B)	Performance Plus (C)
PERFORMANCE FACTOR	1.00	1.49	1.72
RIDER CHARGE	0% Monthly (0% Annually)	0.415% Monthly (4.98% Annually)	0.625% Monthly (7.50% Annually)

*For brevity, the above chart reflects guaranteed rider charges and guaranteed minimum performance factors in policy years 10–20, although they apply in all years 2+. Each Performance Factor is the sum of the 1.0 Guaranteed Performance Factor and the rider's current Performance Factor. The guaranteed rider charge is assessed monthly as a percentage of each Segment's Monthly Balance. The Performance Factor applies at Segment maturity based on the Average Segment Monthly Balance over the Segment Term.*

## What Do Performance Factors Do?

Segment performance factors greater than 1.0 may increase the interest credited to the indexed accounts as shown below. Each segment's performance factor may be higher than shown on a nonguaranteed basis.

$$\text{Segment's Indexed Interest Credit} \times \text{Segment's Performance Factor} = \text{Segment's Total Indexed Interest Credit}$$

## What Are Some Things I Should Know?

The rider gives you choices. You may switch between rider designs as frequently as every year on the policy anniversary. For example, switching to the Classic rider design will return any newly created segments back to their base interest crediting potential—no additional rider charges and no additional Rider Performance Factor will apply. At any later policy anniversary, you may switch to another rider design for greater rider charges and greater Performance Factors. Rider design changes occur on the policy anniversary and will impact only the indexed segments created on or after the policy anniversary after a requested rider design change.

Another consideration is the rider will increase an indexed segment's value only when the additional interest credited due to the Rider Performance Factor exceeds the deductions for the rider's monthly charges.

*To learn more about indexed interest crediting,  
request a personalized illustration from your life insurance producer.*

<sup>8</sup> Pacific Life reserves the right to change or modify any non-guaranteed or current elements. The right to modify these elements is not limited to a specific time or reason.

<sup>9</sup> Enhanced Performance Factor Rider (Form #R18EPF or ICC18 R18EPF, based on state of policy issue). 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.



# HOW WILL YOU USE YOUR POLICY?

Your policy's potential uses are as dynamic as its design.



## COVER KEY EXECUTIVES + GAIN BUSINESS ASSETS

If you own a business, a robust executive benefits plan may help you attract and retain key executives. For example, you may reward top talent by using an endorsement split dollar arrangement to buy cash value life insurance on key executives.

As the policyowner, your business pays the premiums<sup>10</sup> and generally retains access to the cash value as an asset, providing the business with potential access to funds if it needs cash in the future. The remainder of the death benefit will be paid to the beneficiary named by the executive.

## EXCHANGE YOUR POLICY + RETAIN CASH VALUE

As an affluent individual or business owner, you most likely review your assets periodically. The same goes for your life insurance coverage. If you own multiple policies or are simply exchanging one cash value policy for another,<sup>11</sup> consider optimizing and/or consolidating your coverage.

If a policy replacement is right for you, PIA 6 offers the potential for higher early cash values, so you might retain more of the cash value you've built up from an existing policy upon exchange.

*Talk to your life insurance producer about the many ways life insurance may help in your personal and business planning needs.*

*Life insurance is subject to underwriting and approval of the application and will incur monthly policy charges. Ask your life insurance producer for a personalized illustration for details.*

<sup>10</sup> Indexed Universal Life Insurance generally requires additional premium payments after the initial premium. If either no premiums are paid, or subsequent premiums are insufficient to continue coverage, it is possible that coverage will expire.

<sup>11</sup> 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.

# The Power of Pacific

For more than 150 years, Pacific Life has helped millions of individuals and families with their financial needs through 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. Whether your goal is to protect loved ones or grow your assets for retirement, Pacific Life offers innovative products and services that provide value and financial security for current and future generations. Pacific Life counts more than half of the 100 largest U.S. companies as its clients and has been named one of the 2021 World's Most Ethical Companies® by the Ethisphere Institute. For additional company information, including current financial strength ratings, visit [www.PacificLife.com](http://www.PacificLife.com).

*Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. Client count as of June 2021 is compiled by Pacific Life using the 2021 FORTUNE 500® list.*

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This material reflects the Pacific Life Insurance Company policy features and benefits. All policy features and benefits may not be available through some Broker Dealers.



**PACIFIC LIFE**

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

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