



Pacific Life Insurance Company

Quick Start Guide

For Your Indexed Universal Life Insurance (IUL) Policy

**Congratulations on your purchase of a new Pacific Life IUL policy!
Here's what you need to do to get started.**

1

Create a My Life Insurance Account

View statements, manage policy allocations, make premium and loan payments, update your address, and more, all from our 24/7 self-help portal.

2

Set Up Electronic Funds Transfer of Premium Payments

The greatest influence on your policy's performance is the timely payment of planned premium. Never forget again with automated premium payments directly transferred from your bank account. Available with monthly premium payments only.

3

Sign Up for Scheduled Indexed Transfers Service

Allocate to the indexed accounts on a monthly, quarterly, or annual basis easily to help keep your policy's indexed interest crediting on track.

***Download enrollment forms and learn more at
<https://life.myaccount.pacificlife.com>.***

QUICK TIPS

- ✓ Review your statement for your average interest rate earned since the start of your policy.
- ✓ Allocate your policy's cash value among the indexed accounts as frequently as each month.*
- ✓ Interest is credited at the end of each indexed segment's term, which may be one year or more after your indexed account allocation. The average interest rate will be "n/a" if the segment has not yet matured.

Indexed universal life insurance does not directly participate in any stock or equity investments.

For more information, go to Pacificlife.com, contact your life insurance producer, or call customer service at 800-347-7797, Monday-Friday, 5 AM to 5 PM Pacific Time excluding holidays.

*Funds must be available in your fixed account and transfer instructions must be on file at least 2 business days prior to the 15th of each month.

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 2020 World's Most Ethical Companies® by the Ethisphere Institute. For additional company information, including current financial strength ratings, visit www.PacificLife.com.

Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. Client count as of June 2019 is compiled by Pacific Life using the 2019 FORTUNE 500® list.



Pacific Life Insurance Company
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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 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.

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