

# 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

One of the greatest influences 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 Program

Automatically transfer accumulated value from the policy's fixed account into the policyowner's choice of indexed accounts on a monthly or quarterly basis.

**Download enrollment forms and learn more at [Life.MyAccount.PacificLife.com](http://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.\*
- ✓ Note that 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 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.

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

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

**No bank guarantee • Not a deposit • May lose value**



## The Power of Pacific

Your life insurance policy is only as solid as the company behind it. When you purchase a life insurance policy from Pacific Life, you are buying a promise that we will be there for you today—and tomorrow.

For nearly 160 years, we've remained committed to providing quality products, service, and stability to meet your needs throughout your lifetime.

2025 **WORLD'S MOST  
ETHICAL  
COMPANIES<sup>®</sup>**  
**ETHISPHHERE**

Pacific Life has been named one of the 2025 World's Most Ethical Companies<sup>®</sup> by the Ethisphere Institute<sup>3</sup>, a global leader in defining and advancing the standards of ethical business practices.

**For more information, contact your financial professional,  
or call Pacific Life's customer service at (800) 347-7787.**

**Monday-Friday, 6:00 a.m. to 5:00 p.m. PT, excluding holidays**

**PacificLife.com**

<sup>3</sup>Based on the Ethisphere Institute's Ethics Quotient<sup>®</sup>. "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC. Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. Client count as of April 2025 is compiled by Pacific Life using the 2025 FORTUNE 500<sup>®</sup> list.

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.

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.

The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.



**PACIFIC LIFE**