Pacific PremierCare® Choice Multi-Pay 100
Whole Life Insurance with Long-Term Care Benefits

When Life Happens We Give You Choices, Not Restrictions

1 Policy Form #P17PCH and S17PCH100M FL, based on state of policy issue. See back cover for certain policy exclusions and limitations. For costs and complete details of the coverage, contact your life insurance producer.
In your journey toward a comfortable retirement, have you thought about the financial impact of long-term care costs?

When planning for the future, it can be easy to over-complicate your choices and let uncertainty prevent you from taking the first step.

How much easier would it be to begin, if you knew there were potentially no wrong paths?

Pacific PremierCare Choice Multi-Pay 100 with Lockable Benefits can help make it easier to begin building your plan for long-term care protection, one step at a time.

And as life insurance protection, the product also offers flexible options if you never need long-term care: Death Proceeds paid to policy beneficiaries or a Return of Premium Benefit paid upon policy surrender.2

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2 Long-term care benefits are reduced by any policy distributions (loans or terminal illness benefit). Death Proceeds and Return of Premium Benefit will also be reduced by policy distributions and long-term care benefits.

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<th>Investment and Insurance Products: Not a Deposit</th>
<th>Not Insured by any Federal Government Agency</th>
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<tr>
<td>Not FDIC Insured</td>
<td>No Bank Guarantee</td>
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The policy’s guaranteed benefits are Long-Term Care Benefits, Death Proceeds, and the Return of Premium Benefit. Long-term care benefits are reduced by any policy distributions (loans or terminal illness benefit). Death Proceeds and Return of Premium Benefit will also be reduced by policy distributions and long-term care benefits.
Simple Process, Fully Guaranteed Product

Apply With Ease
Apply in About an Hour, Get a Decision in About a Week

With our streamlined process, it can be quick and simple to apply. All that’s required of you is a brief confidential phone interview. Underwriting decisions can typically occur within three days of receipt of all required information. For your convenience, Pacific Life Insurance Company orders all requirements.4

Pay Over Time
Choose a Pace That's Comfortable for You

Pay level premiums over 5 or 10 years. You may switch between annual or monthly payment frequencies at each policy anniversary, if desired. The ability to pay premiums on a monthly basis is available at no extra cost. Monthly premiums will occur through electronic funds transfer from your bank account for automated ease.5

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4 This product is subject to underwriting and approval of the application. No medical exam is required, but a Medical Information Bureau (MIB) and prescription report will be ordered and a Personal History Interview and Cognitive Assessment will be performed via telephone as part of the underwriting process.

5 As long as the premium(s) is paid when due, the long-term care (LTC) coverage as issued will continue as long as the insured lives, or until the policy is surrendered at the owner’s request, or until the maximum LTC benefits have been paid, or until policy lapse. Prior to lapse, the policy provides a Grace Period of 61 days to pay an amount sufficient to keep the policy in force as issued.
3 Guarantees in 1 Policy
Each premium you pay locks in guaranteed benefits from day one of your policy

With Pacific PremierCare Choice Multi-Pay 100, each premium you pay guarantees benefits for long-term care, return of premium, and death proceeds from day one of the policy, guaranteed.

Enjoy the journey with the flexibility of up to three policy uses.

6 This product is intended to provide federally tax-qualified long-term care insurance as defined in IRC Section 7702B(b). Tax treatment of long-term care benefits may depend on factors such as the amount of benefits in relation to certain IRS limitations (referred to as "per diem" limitations), the amount of qualified expenses incurred or if similar benefits are being received under other contracts. When benefits are received from multiple policies providing long-term care for a given insured, including policies with different owners, those benefits must be aggregated to determine their taxability. Pacific Life cannot determine whether the benefits are taxable. Clients are advised to consult with qualified and independent legal and tax advisors for more information. This policy has certain exclusions and limitations.

7 Benefit Payments for Qualified Long-Term Care (LTC) Services may be subject to a one-time elimination period and are provided by the Accelerated Benefit Rider (ABR) for Long-Term Care (Form # R17ABR or ICC17 R17ABR, R17ABRI or ICC17 R17ABRI) and the Extended Benefit Rider (EBR) for Long-Term Care (Form # R17EBR or ICC17 R17EBR, R17EBRI or ICC17 R17EBRI) (form #s based on state of policy issue and policy elections.) The amount and duration of the policy’s maximum LTC Benefits and premium will be based on policy elections. The actual amount and duration of LTC benefit payments may vary based on policy use. Covered LTC Benefit payments may occur until the total LTC Benefits are exhausted. Your life insurance producer can provide you with additional information on other available options. Coverage durations elected for longer than two years are provided through a combination of the ABR and EBR. Charges for the ABR, EBR, and any Inflation Benefit Option are included in the scheduled premium payment(s). These riders are non-cancellable. These riders will continue as long as the insured lives or until the earliest of a) owner requests us to cancel the policy, b) the date the policy is terminated, or c) all long-term care benefits have been paid. We have no right to unilaterally make any change to any provision of the LTC insurance.

8 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). Additionally, a portion of the product’s Death Proceeds may be income taxable if the policy was issued as part of an IRC Sec. 1035 income tax-free exchange and/or in certain situations where long-term care benefits were paid out prior to death. Clients should consult with qualified and independent legal and tax advisors.
When the time comes, call us for help in getting the care you need.

**CONCIERGE-LEVEL CARE COORDINATION SERVICES**

When you buy a Pacific PremierCare Choice Multi-Pay 100 policy, you have access to concierge-level care coordination services at no additional cost. Licensed health care practitioners are available to help guide you through qualifying for benefits, managing your claims, and identifying and planning your qualified long-term care services. As part of the chronic illness certification process (a requirement of long-term care benefit eligibility), a nurse may come to your home to assist in gathering information about your current care needs.

**ACCESSING YOUR LONG-TERM CARE BENEFITS**

Contact our care coordinators or any other licensed health care practitioner for help in certifying that you are unable to perform at least two of the six Activities of Daily Living—bathing, continence, dressing, eating, toileting, and transferring (to and from bed, wheelchairs, etc.)—or are severely cognitively impaired, requiring substantial supervision. To continue your eligibility for policy benefits, a licensed health care practitioner will need to re-certify your written plan of care and continued need for qualified long-term care services at least annually thereafter.

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**Covered long-term care services are subject to an elimination period** and include:

**Home and Community Services**
- Adult Day Care Center
- Alternative Care
- Care Coordination
- Caregiver Training
- Durable Medical Equipment
- Home and Community Care
- Home Modification

**Facility-Based Services**
- Assisted Living Facility
- Hospice Facility Care
- Nursing Home Facility

**Couples Discount**

Are you in a state-sanctioned marriage, civil union, or domestic partnership? If so, you will receive a discount on your premiums. This discount does not require both individuals to buy a policy.

**Residual Death Benefit**

If the only distributions to occur under your policy are for long-term care benefits, your beneficiaries are guaranteed to receive an amount equal to the lesser of 5% of your initial face amount or $5,000.

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9 Pacific Life Insurance Company’s care coordination services are provided at no cost. If you use other care coordination services, payment of such services will be limited to your policy’s available LTC Benefits.

10 Elimination period is 0 to 90 days, depending on policy elections.
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 2020 is compiled by Pacific Life using the 2020 FORTUNE 500® list.
Pacific Life, its affiliates, their distributors and respective representatives do not provide tax, accounting, or legal advice and any information contained in this material may not be relied upon by any taxpayer for the purpose of avoiding any tax penalties. Taxpayers should seek advice based on their own particular circumstances from an independent tax advisor or attorney.

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.

Pre-Existing Conditions Limitation: A pre-existing condition means a condition for which medical advice or treatment was recommended by, or received from, a provider of health care services, within six months of the Policy Date. We will not reduce or deny any claim under this Rider because of a pre-existing condition or disease that is disclosed on the Application. Any loss occurring within six months of the Policy Date with respect to a pre-existing condition or disease not disclosed on the application will not be covered.

Exclusions, Exceptions, and Limitations: Pacific Life will not pay benefits for care or services: 1) provided by the Insured’s Immediate Family unless he or she is a regular employee of an organization which is providing the treatment, service or care; and the organization receives the payment for the treatment, service or care; 2) for which no charge is normally made in the absence of insurance; 3) provided outside the United States of America; 4) that result from an attempt at suicide (while sane or insane) or an intentionally self-inflicted injury; 5) that result from alcoholism or drug addiction; 6) that result from committing or attempting to commit or participating in a felony, riot or insurrection; 7) provided in a government facility (unless otherwise required by law); 8) for which benefits are available under Medicare (including amounts that would be reimbursable but for the application of a deductible or coinsurance amount) or other governmental program (except Medicaid), any state or federal workers’ compensation, employer’s liability or occupational disease law, or any motor vehicle no-fault law. No benefits will be paid for services received while the Accelerated Benefit Rider (ABR) and the Extended Benefit Riders (EBR) for Long-Term Care are not in effect.