



PACIFIC LIFE

CELEBRATING 150 YEARS

Pacific Life Insurance Company

PACIFIC DISCOVERY PROTECTOR IUL

*Flexible Premium Indexed
Universal Life Insurance¹*



A Next Step in Your Wealth Management

¹ Policy form #P15IUL and S17PDP or ICC15 P15IUL and ICC17 S17PDP, based on state of policy issue. Indexed Universal Life Insurance does not directly participate in any stock or equity investments.

WHAT MAY CHIP AWAY AT YOUR FAMILY'S WEALTH?

Your ability to look 5, 10, even 30 years down the road may have helped you get where you are today. Are there events on the horizon that, if left unplanned for, may chip away at your wealth and undermine the prosperity of your future generations? When it comes to wealth preservation planning, it is wise to look not only at efficiency, but flexibility. After all, a policy that provides benefits during your lifetime can help you navigate the unforeseeable in life.

**How can you
preserve your
business or estate?**

**How can you retain
financial flexibility
for yourself?**



Consider cash value life insurance for flexible, efficient wealth preservation for future generations.



CASH VALUE LIFE INSURANCE

A flexible wealth preservation tool with benefits that can help preserve your wealth for future generations and reserve flexibility for you.



Death Benefit Protection

Policy's tax-free² death benefit provides liquidity at the insured's death to help settle the estate while keeping precious assets intact



Financial Legacy

Flexible premiums help support the policy's death benefit, which can provide a potentially sizable financial legacy for policy beneficiaries



Value-Added Benefits

Optional riders³ can expand the policy's flexibility and protection for you

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

² 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).

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.

PLANNING FOR WEALTH PRESERVATION

You might be surprised at the flexibility cash value life insurance can lend a wealth preservation plan.



BUSINESS PLANNING

At the death of an owner or key employee, how can you help keep the business intact and operating?

Liquidity at Death

Policy's death proceeds provide liquidity to help meet ongoing business expenses during the transition to new ownership.

Business Asset

As the policy's owner and beneficiary, the business may use the death proceeds and cash surrender value as it wishes.

Succession Planning

If used in a buy-sell plan, the proceeds may constitute a fair return to the decedent's family for his/her business interest in the business' transition.



ESTATE PRESERVATION

At the death of the insured, how can you help keep precious estate assets intact?

Liquidity at Death

Policy's death proceeds provide liquidity to help pay estate settlement costs⁴ and may help prevent the liquidation of precious assets.

Tax Efficiency

Holding a life insurance policy within an irrevocable life insurance trust (ILIT) can exclude the value of the policy from the estate valuation for estate tax purposes.

Flexible Trust Planning

Adding access provisions in trust planning can provide flexibility to unwind an ILIT or liquidate ILIT assets to trust beneficiaries while you're living, including providing income benefits for your spouse, children, or grandchildren.

Talk to your independent and qualified tax and legal advisors about your circumstances.

Cash value life insurance may help you protect wealth for future generations, while preserving flexibility for you.

⁴ According to the Tax Cuts and Jobs Act of 2017, the federal estate, gift and generation-skipping transfer (GST) tax exemption amounts are all \$10,000,000 per person (indexed for inflation effective for tax years after 2011); the maximum estate, gift and GST tax rates are 40%. In 2026, the federal estate, gift and generation-skipping transfer (GST) tax exemption amounts are scheduled to revert to \$5,000,000 per person (indexed for inflation for tax years after 2011).



FINANCIAL FLEXIBILITY

What if you simply want the flexibility to spend down some of your retirement assets without worrying about the impact to future generations?

Liquidity at Death

Policy's death proceeds may constitute a potentially sizable financial legacy for policy beneficiaries.

Premium Flexibility

With sufficient cash value to pay monthly policy charges, the policyowner may enjoy greater premium flexibility, potentially freeing up cash flow.

Contingency Planning

The policy's riders⁵ may add additional protection and flexibility for the unforeseeable in life. Ask your life insurance producer to see what options may be available based on your goals and objectives.

⁵ 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.

Pacific Discovery Protector IUL

Key Features & Services

As cash value life insurance, Pacific Discovery Protector IUL provides death benefit protection and flexible premiums. As indexed universal life insurance, Pacific Discovery Protector IUL provides competitive cash value accumulation potential that may grow at fixed or index-based interest crediting rates that are guaranteed to be no less than the stated minimums.

Pacific Life Insurance Company is a leader in indexed universal life insurance, and has been helping generations of families protect and manage wealth for 150 years.

GUARANTEED PROTECTION

Protect your policy beneficiaries from the financial impact of your death. Your policy comes with a no-lapse guarantee that helps keep your policy in force for a duration of your choosing—up to lifetime.^{6,7}

FINANCIAL FLEXIBILITY

Over time, your policy's cash value may grow tax-deferred. With sufficient cash value growth, you may be able to enjoy greater premium flexibility provided you have sufficient remaining cash value to pay ongoing policy charges.⁸

POTENTIAL POLICY BOOST

Your policy is designed for death benefit protection with cash value flexibility. Part of this flexibility is due to an indexed interest performance factor that may, on a nonguaranteed basis,⁹ increase the indexed accounts' crediting rates beginning in policy year 11.

OPTIONS TO ENHANCE

You may elect optional riders⁷ to enhance the protection and flexibility of your policy. Talk to your life insurance producer about the optional riders available with your policy.

Policy Charges

The cost of the life insurance and benefits provided through the policy is deducted monthly in the form of policy charges, which include an Administrative Charge, Coverage Charge, Cost of Insurance Charge, and any applicable rider or benefit charges. Additionally, a premium load is deducted from each premium payment. To understand how the policy charges will affect your policy's cash value, request a personalized illustration that includes the "Policy Charges" report.

⁶ The Flexible Duration No-Lapse Guarantee Rider (Form #R17FNL or ICC17 R17FNL, based on state of policy issue), depending on how you structure your policy, has a maximum duration of the insured's lifetime, subject to certain limits. If your 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 policy is being maintained solely by the no-lapse guarantee, your policy will not build cash value. If policy loans or withdrawals are taken, additional premiums may be required to keep the no-lapse guarantee in force.

⁷ 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.

⁸ 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.

⁹ Pacific Life Insurance Company 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.

Indexed Universal Life Insurance Benefits



Guaranteed Protection

No-lapse guarantee helps keep your policy in force, regardless of policy performance.



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 market-based losses and is reduced only by policy charges and any policy loans, withdrawals, and other distributions you take.

Request a personalized illustration to see what Pacific Discovery Protector IUL can do for you.

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The Power to Help You Succeed

Offering insurance since 1868, Pacific Life provides 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. Pacific Life counts more than half of the 100 largest U.S. companies as its clients. For additional company information, including current financial strength ratings, visit www.PacificLife.com.

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PACIFIC LIFE

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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