



# Corporate Social Responsibility

2025 Report



**PACIFIC LIFE**

# Introduction

*For nearly 160 years, Pacific Life has helped individuals, families and institutions provide Confidence for Generations.*

This long-term view shapes how we operate as a mutual company, invest in our people and communities and deliver on the promises made to policyholders, partners, clients, employees and the communities we serve.

Pacific Life is committed to creating a meaningful future for our stakeholders. Our sustainability efforts reflect that commitment by turning purpose into performance that endures, creating lasting, positive impact for our customers, people, communities and environment.

## Impact Snapshot

### \$18.1B

Invested in assets related to socially responsible efforts in underserved and low-income communities, as well as environmental efforts.

### \$9.7M

In global charitable giving in 2025, including Pacific Life Foundation cash grants, corporate contributions and in-kind donations.

### \$3.6M

Invested in college and career readiness over the past four years, including \$1M+ in 2025.

### \$19.4M

Invested globally in ocean health and conservation of marine mammals, including \$800K in 2025.

### \$5M+

Committed to support vulnerable seniors through 2030, including \$1M+ donated in 2025.

### 21K+

Volunteer hours with 250 charities globally.

## Our Sustainability Focus Areas

### CUSTOMERS

Upholding the high standards for ethics, privacy, cybersecurity, responsible investing and long-term financial strength.

### PEOPLE

Creating a supportive, connected, purpose-driven workplace where employees can grow, contribute and live Pacific Life's values.

### COMMUNITIES

Investing in meaningful local and global impact through philanthropy, volunteerism, community partnerships and employee giving.

### ENVIRONMENT

Supporting ocean health and environmental conservation through strategic grant making, prioritizing energy and waste efficiencies, reducing our environmental footprint and making our business more resilient and sustainable.



# *Pacific Life paid a life insurance death benefit in 2025 on a policy purchased in 1938, fulfilling a promise made 87 years earlier.*

## Values in Action

Pacific Life's values are most powerful when they are visible. They show up in how the company serves customers, supports employees, invests in communities and stewards the future.

## Promises to Customers

### Our members

As a mutual company, our unique holding structure enables us to focus on our long-term goals to maximize customer value while ensuring that we remain committed to meeting the needs of our more than 1 million members.

### Distribution channels

Building and strengthening powerful partnerships with financial professionals and distribution channels further enables consumers to access products in the ways they want.

### Products

Creating new product solutions and simplifying existing ones to provide more value and flexibility to meet consumer needs and evolving expectations.

## Promises to Communities

We create meaningful local and global impact through philanthropy, volunteerism and community partnerships. Since our inception, our giving has focused on the greatest needs, helping to provide stability for those most underserved. We support programs that strengthen our communities' safety nets and promote generational well-being and economic empowerment. By mobilizing our workforce, we expand nonprofit capacity and engage employees in purpose-driven service.

## Promises to the Future

We work to have a positive impact on the environment, including long-standing efforts to protect ocean health and support long-term resilience. Alongside our environmental initiatives, we pursue responsible investing as part of disciplined long-term stewardship by directing capital toward efforts that support underserved and low-income communities.

## Our Values



### PEOPLE

Our people are our greatest asset. We continuously develop ourselves and empower each other to actively contribute to our overall success.



### INTEGRITY

We do the right thing for our customers, people and communities and hold each other accountable for maintaining their trust in our promises.



### COURAGE

We innovate and make Pacific Life stronger by seeking diverse perspectives, testing different ways of operating and engaging in constructive debate.



### PARTNERSHIP

Relationships are at the center of our business, and we work together as one team to meet the needs of our stakeholders.



### ENDURING STRENGTH

We take pride in being here for the long term. Our financial strength, resilience and risk mindset enable our customers to worry less and live more.

# Customers

## *Earning trust through responsible business*

How Pacific Life treats current and prospective customers, business partners and policyholders is central to keeping its promises. Pacific Life's mutual ownership model means the company is not driven by the demands of outside investors. Instead, it can focus on the long term, making decisions that benefit policyholders, clients and the continued strength of the company.

### Responsible Business Practices



#### Responsible investing

Pacific Life incorporates [responsible investment practices](#) as part of its long-term financial strength and commitment to policyholders. The company is a signatory of the United Nations-supported Principles for Responsible Investment.



#### Impact investments

Pacific Life supports investments that help expand low-income housing opportunities and provide financing in underinvested communities.



#### Ethics and compliance

Pacific Life's values-based approach to business is grounded in doing the right thing and treating customers, employees and partners honestly and fairly.



#### Privacy and cybersecurity

Pacific Life takes a multilayered approach to protecting personal and confidential information, with programs designed to safeguard information and support resilient operations.



#### Ethical and secure use of AI

Pacific Life promotes the responsible, ethical, secure and effective use of GenAI across the company. Formal and ethical use principles are established and communicated to employees.



#### Respect for human rights

Pacific Life is aligned with and endorses the [United Nations' Universal Declaration of Human Rights](#), and we strive to respect and promote human rights across all our stakeholders.

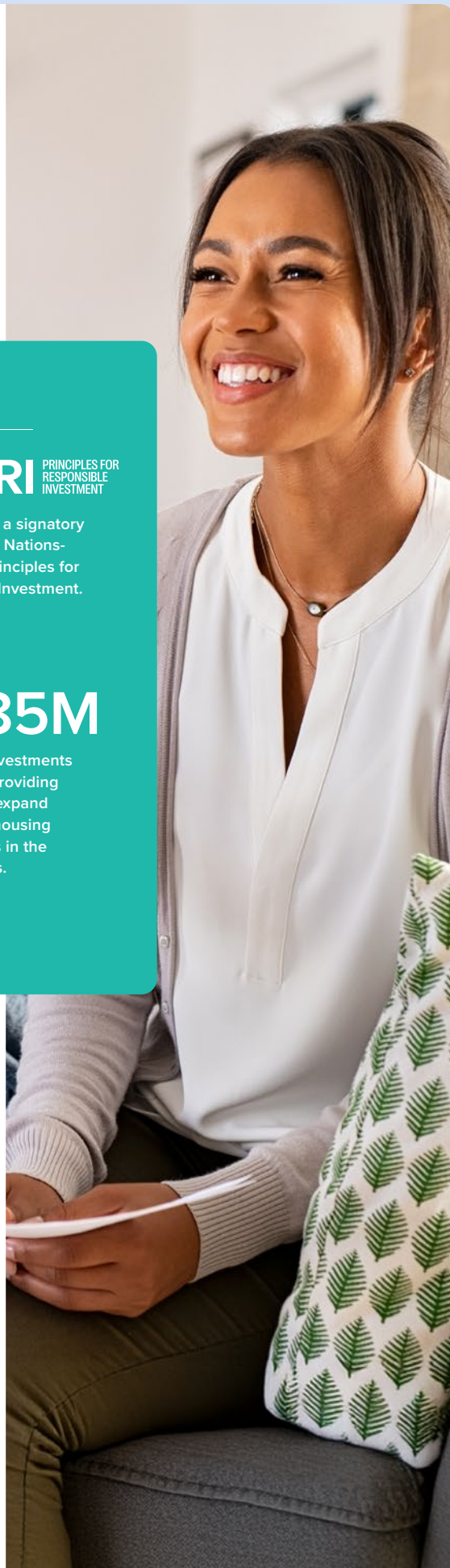
Signatory of:



Pacific Life is a signatory of the United Nations-supported Principles for Responsible Investment.

## \$485M

In IMPACT investments focused on providing financing to expand low-income housing opportunities in the United States.



# People

## *Building a purpose-driven workplace*

Pacific Life's success is driven by its people. We create, embrace and sustain a workplace where employees are respected, supported and empowered to contribute throughout their careers. Our values inspire and guide our actions, shaping the culture we proudly uphold.

We invest in employees through career development, well-being programs, opportunities for connection and support for the causes they care about. Pacific Life's employee resource groups, called Connections Groups, help foster community and belonging across the organization, while employee giving and volunteer programs allow employees to make a meaningful impact in their local communities.

### Supporting Our People



#### Career growth & development

We continue to invest in our workforce through leadership development, early-career initiatives, digital skills development and opportunities to build future-ready capabilities.



#### Connection & belonging

Pacific Life's Connections Groups provide employees a place to build community, connection and a sense of belonging.



#### Employee giving & volunteers

We support our employees' passions by matching eligible charitable donations and volunteer hours through the Pacific Life Foundation.



## 50+

Nonprofits with  
Pacific Life employee  
board representation.

## \$2.6M

Contributed in 2025 to  
support our employees'  
engagement in their  
local communities.

2026  
WORLD'S MOST  
ETHICAL  
COMPANIES<sup>TM</sup>  
ETHISPHERE  
9-TIME HONOREE



# Communities

## *Meaningful impact through philanthropy and volunteerism*

Pacific Life invests in meaningful local and global impact through philanthropy, volunteerism, community partnerships and employee giving. Since its inception, the company's giving has focused on addressing the greatest needs and supporting people and communities that are most underserved.

Together with Pacific Life, the Pacific Life Foundation has donated nearly \$170 million to nonprofits during the last 41 years. The Foundation supports a wide range of societal needs through annual grant funding, while Pacific Life's volunteer program generates thousands of hours of service and offers employees many ways to engage with their communities throughout the year.

### Impact Areas



#### Community impact

Supporting programs that help provide stability for individuals and families most in need.



#### College and career readiness

Helping prepare the next generation through education and workforce-readiness initiatives.



#### Vulnerable seniors

Supporting programs designed to help older adults who may need additional community support.

#### Employee volunteerism

Mobilizing employees to expand nonprofit capacity and connect service to Pacific Life's purpose.

#### Global engagement

Supporting communities where Pacific Life employees live and work, including the company's global offices and volunteer activities.

*Our communities are strongest when people have access to the resources, support and opportunities they need to thrive.*

Through focused philanthropy and employee volunteerism, Pacific Life helps strengthen community safety nets, promote generational wellbeing and create pathways toward economic empowerment. This commitment is reflected in the causes Pacific Life supports, the partnerships it builds and the time employees contribute around the world.

Nearly

## \$170M

Donated to nonprofits by Pacific Life and the Pacific Life Foundation over the last 41 years.

## 250

Charities supported through Pacific Life Volunteers around the globe in 2025.

## \$10M

Committed to charitable giving through 2026, with \$9.7M donated in 2025.

## \$5M

Committed to vulnerable seniors globally through 2030, including \$500K in 2025.



# Environment

## *Protecting ocean health and building long-term resilience*

Pacific Life works to have a positive impact on the environment by supporting ocean health, responsible environmental practices, global cleanup events and investment opportunities that consider both business resilience and positive environmental outcomes.

Ocean health and conservation are closely connected to Pacific Life's brand and philanthropic history. The Pacific Life Foundation has committed \$2.5 million in grant funding through 2026 to support ocean health and marine mammals.

### Environmental Focus Areas



#### Ocean health partnerships

With organizations such as The Nature Conservancy, Ocean Conservancy, Oceana and World Wildlife Fund.



#### Global environmental cleanups and activities

That mobilize Pacific Life employees and local partners.



#### Operational initiatives

Focused on energy efficiency, waste reduction, water conservation, responsible e-waste management and sustainable office design.

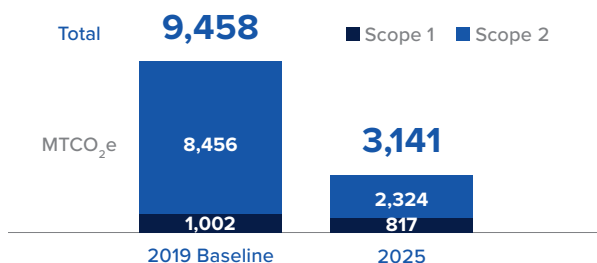


#### Responsible investment practices

Including support for investments related to environmental efforts and underserved and low-income communities.

To better understand our environmental footprint, we have begun calculating our Scope 1 and Scope 2 emissions using methodologies drawn from the Greenhouse Gas Protocol (GHG Protocol). Using 2019 as a baseline, we will continue to measure and track our progress year over year.

#### GHG EMISSIONS BY SCOPE



## \$2.5M

Committed by The Pacific Life Foundation in grant funding through 2026 to support ocean health and marine mammals.

## \$1.7B

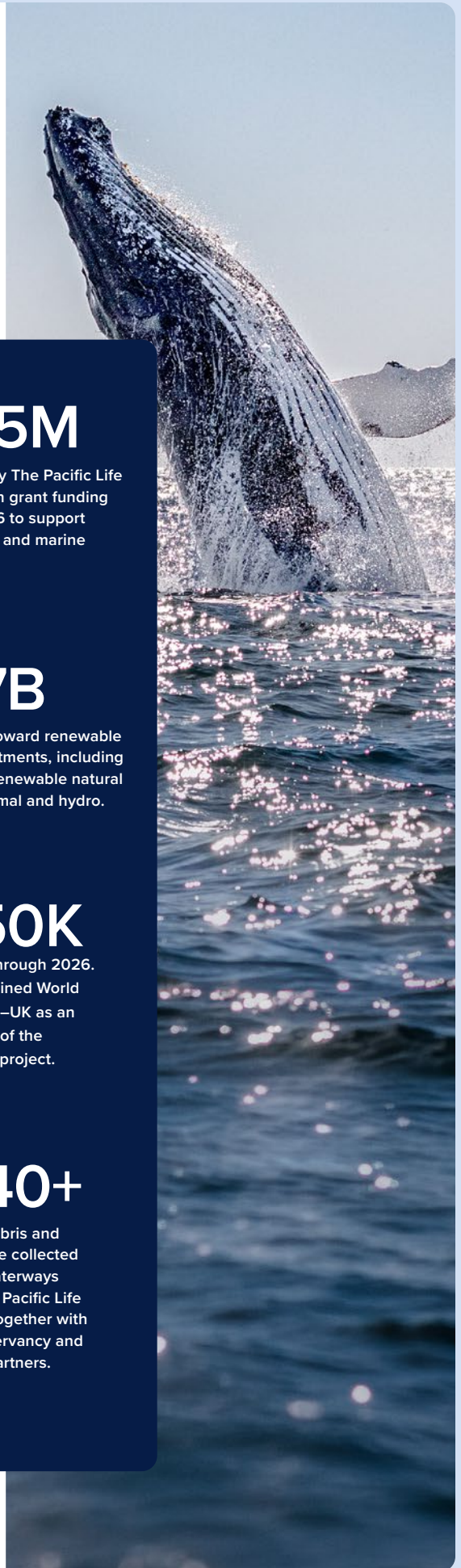
Committed toward renewable energy investments, including solar, wind, renewable natural gas, geothermal and hydro.

## £450K

Committed through 2026. Pacific Life joined World Wildlife Fund—UK as an initial funder of the Blue Forests project.

## 1,340+

Pounds of debris and harmful waste collected from local waterways and parks by Pacific Life volunteers, together with Ocean Conservancy and other local partners.





*Pacific Life's sustainability work reflects a simple idea: Confidence for Generations is built through action.*

By serving customers responsibly, supporting employees, investing in communities and helping protect the environment, Pacific Life continues to live its values and keep promises for today, tomorrow and generations to come.

For more detailed information about our sustainability efforts, please visit [pacificlife.com/csr](https://pacificlife.com/csr).



**PACIFIC LIFE  
FOUNDATION**