

You want to reach your financial goals and we are here to help you get there. 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. Pacific Life has no publicly traded stock. We are an independent company that remains focused on financial strength and long-term strategies that benefit policyholders and clients.



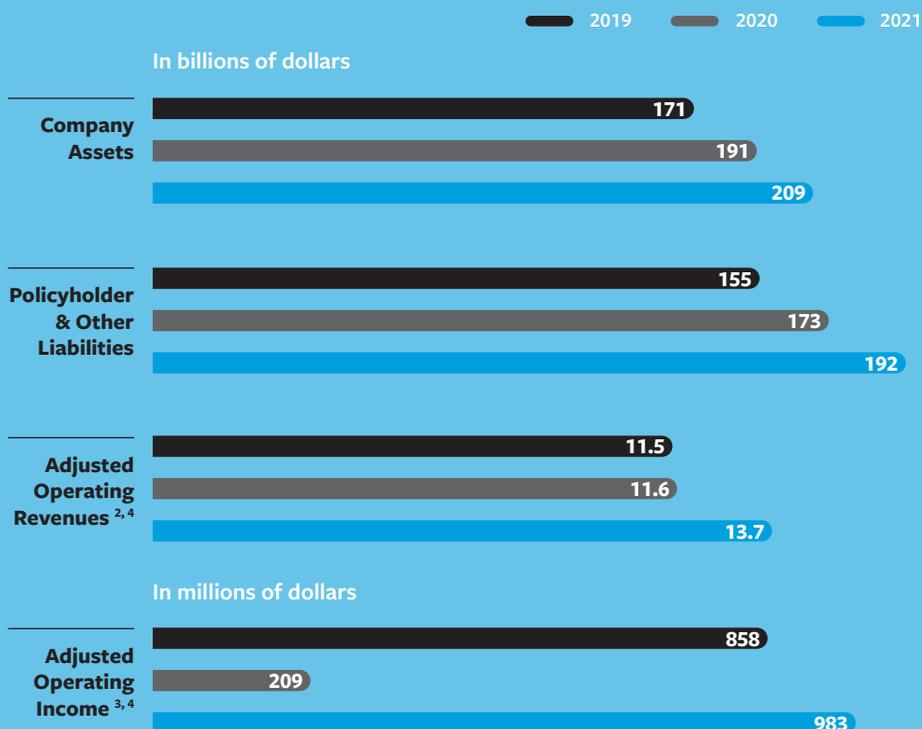
PACIFIC LIFE



Pacific Life by the Numbers

Company assets	\$209B
Indexed universal life and universal life insurance sales rank	1
Insurance and annuity benefits paid in 2021	\$3.4B*
Structured settlement sales rank	3
FORTUNE 500® company by total revenue rank	303
Retirement solutions sales	\$11B**

Financial Summary ¹



Our Expertise

- Financial protection
- Income for life
- Retirement income
- Wealth accumulation
- Wealth preservation

Our Products

- Annuities
- Investment products and services for business
- Life insurance
- Mutual funds
- Pension risk-transfer strategies
- Reinsurance and funded solutions

Financial Strength Ratings

- **AA-** S&P Global
- **A+** A.M. Best
- **Aa3** Moody's
- **AA-** Fitch

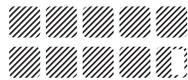
We are committed to creating a meaningful future for our stakeholders. This extends beyond the current generation, which is why our corporate responsibility initiatives create lasting, positive impact for our people, our communities, our customers, and our environment.

People

Action for Diversity & Inclusion

Signatory of the CEO Action for Diversity & Inclusion pledge, with more than 2,000 CEOs from other companies, associations, and universities, focusing on advancing diversity and inclusion within the workplace

95/100
2022 score on the Corporate Equality Index issued by the Human Rights Campaign



\$660K***
in matching grants supporting employee contributions made through Matching Gifts and United Way programs in 2021

Environment

\$7.6B

invested in assets related to socially responsible efforts in underserved and low-income communities, as well as environmentally green efforts

- \$1.4B** commitment toward renewable energy investments, including hydro, renewable natural gas, solar, wind, and geothermal

\$800M
sustainability bond introduced by Pacific Life, the largest sustainable funding agreement backed issuance in the insurance sector at time of issuance

\$16.6M
invested for the preservation and conservation of marine mammals and the health of our oceans, including \$500,000 donated in 2021

Customers

Supplier Diversity

Pacific Life is committed to maintaining a supplier base that is representative of the communities in which we live and work. In pursuing supplier diversity in our procurement practices, we seek to provide business opportunity for enterprises owned or employing underrepresented communities.

5
consecutive years named as one of the World's Most Ethical Companies by the Ethisphere Institute



Communities

\$7.5M

contributions from Pacific Life and the Pacific Life Foundation benefiting more than 465 nonprofits and schools in 2021

\$1.5M***
committed to the Boys & Girls Clubs of Central Orange Coast's College Bound program to ensure Orange County high school students from underserved populations graduate on time and go to college with scholarship opportunities

\$2M***
committed to improving food security over the next five years, with \$400,000 donated in 2021

Talk to your financial professional today about life insurance and retirement solutions from Pacific Life.

Sources: All data and financial strength ratings as of December 31, 2021 unless otherwise specified.

- ¹ Based on accounting principles generally accepted in the United States of America (GAAP).
 - ² Excludes other than temporary impairments (OTTI) and net realized investment gain (loss) other than stable value product income, gain (loss) on real estate equity investments, certain derivative costs, and revenues attributable to noncontrolling interests. It includes discontinued operations of our aircraft leasing business.
 - ³ Adjusted operating income is utilized by management to measure the profitability generated by the operations of the company. It excludes net realized investment gain (loss) other than stable value product income, gain (loss) on real estate equity investments, and certain derivative costs. It also excludes OTTI, aircraft impairments/sales, gain on sale of our aircraft leasing business, deferred policy acquisition cost amortization and certain other adjustments related to net realized investment gain (loss) and movements in economic factors, and net income (loss) attributable to noncontrolling interests. It includes discontinued operations of our aircraft leasing business. The tax impact of the adjustments are calculated net of the U.S. or foreign statutory tax rate, which could differ from the Company's effective tax rate.
 - ⁴ Effective for 2021, the Company adopted new financial measures, Adjusted Operating Income and Adjusted Operating Revenue, to replace Operating Income and Operating Revenue.
- Life insurance rankings are from the 2021 Confidential Sales Survey of Participating Companies by LIMRA. Pacific Life Insurance Company sales are based on planned recurring premiums as measured against 67 participating companies. Structured settlement sales ranking from U.S. Individual Annuities Sales Survey by LIMRA, as of December 31, 2021.
 - FORTUNE ranking as of June 2021 is of the top 500 U.S. firms by total revenue.
 - Ratings may change and do not apply to the safety or performance of the underlying variable investment options or the mutual funds. For current financial strength ratings and additional rating information, visit www.PacificLife.com/ratings.

Pacific Life Insurance Company, an indirect wholly owned subsidiary of Pacific Mutual Holding Company, is licensed in the District of Columbia and all states except New York. In New York, individual life insurance and annuity products are available through Pacific Life & Annuity Company, a subsidiary of Pacific Life Insurance Company. Securities distributed by **Pacific Select Distributors, LLC** (member FINRA & SIPC).

* Reflects the combined results of Pacific Life Insurance Company and its insurance subsidiaries on a statutory basis and primarily includes death and annuity benefits paid.
 ** Includes retail mutual funds sales.
 *** These numbers are a subset of our total charitable giving by Pacific Life and the Pacific Life Foundation.