The Power of Corporate Responsibility

2019 PACIFIC LIFE & PACIFIC LIFE FOUNDATION
Dear Friends,

We believe strong communities help build strong companies. A key aspect of any business thriving is seeing its employees and their families thrive in the communities where they live and work. As we begin 2020, we want to reflect on the previous decade and the meaningful impact Pacific Life has made in reinforcing our communities through our giving. Over the past ten years, Pacific Life and the Pacific Life Foundation have invested more than $60 million in our communities. During that same time, the Pacific Life Good Guys volunteered more than 84,000 hours, completing more than 1,500 projects that supported nonprofits both large and small.

In 2019, the Pacific Life Foundation also celebrated 35 years of grantmaking in our local communities. To date, Pacific Life and the Pacific Life Foundation have invested more than $116 million in support of local and national nonprofit organizations that are striving to make a difference in their communities and around the world. We are proud of the impact we have made in the past 35 years of giving and look forward to continuing to support the areas where our employees live and work.

This past year, we announced our partnership with University of California, Irvine’s LIFEvest Financial Literacy Residential Program, a 10-year, $2 million commitment that includes mobilizing our Pacific Life employee volunteers to help low-income teens obtain financial skills and experience life on a college campus. We had the privilege to spend last summer mentoring one of the three groups of students who went through the program and were moved by their passion to persevere and their desire to be the first in their families to go to college.

We are proud to be able to help prepare 1,000 students with the skills they need to achieve their dreams over the next decade. As we move forward, 2020 comes with new challenges, but also new opportunities. Pacific Life and the Pacific Life Foundation are excited to look for new and innovative ways to make a meaningful impact in our local communities. We have committed to increasing our funding this year to $7.25 million and to engaging our employees, both in the U.S. and globally, to strengthen the fabric of our local communities. We value our nonprofit partners and the efforts they make each and every day to make our communities stronger.

TENNYSON S. OYLER
Chairman, Pacific Life Foundation

JAMES T. MORRIS
Chairman, President and Chief Executive Officer, Pacific Life

Message from the Chairman and President

$78M in grants distributed to nonprofits
13,000+ volunteer hours provided by Pacific Life Good Guys

Corporate Social Responsibility at Pacific Life

$116M+ total contributions to communities and national nonprofit organizations

The power of corporate responsibility at Pacific Life allows us to make a positive and transformative contribution in the communities in which we do business, live, and grow. As a company with one of our core values dedicated to Community, we are committed to making a meaningful impact by investing in our communities, supporting our employees, mobilizing our workforce, and caring for our environment.

Thirty-five years ago, Pacific Life formalized its commitment to strengthening our communities where we have a footprint by establishing the Pacific Life Foundation (the Foundation) and creating the employee volunteer program, the Pacific Life Good Guys. Since then, Pacific Life and the Foundation have donated more than $116 million to address some of the greatest needs in our communities in Orange County, CA; Denver, CO; and Lynchburg, VA. We focus our community investments in the areas of: arts & culture; civic, community & economic development; education; environment, ocean health & marine mammals; and health & human services.

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 product and services to individuals, businesses, and personal plans. Pacific Life counts more than half of the 100 largest U.S. companies as its clients and has been named one of the 2019 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 2019 is compiled by Pacific Life using the Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. Client count as of June 2019 is compiled by Pacific Life using the
Making a Meaningful Impact

**DISTRIBUTION OF CONTRIBUTIONS**

- **43%** Health and Human Services $2,842,796
- **40%** Education $2,659,580
- **8%** Environment, Ocean Health, and Marine Mammals $546,704
- **5%** Civic, Community, and Economic Development $279,335
- **4%** Arts and Culture $253,685

**PACIFIC LIFE FOUNDATION AND PACIFIC LIFE TOTAL CONTRIBUTIONS (PAID)**

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Contributions (In Millions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td>101.2</td>
</tr>
<tr>
<td>2018</td>
<td>94.4</td>
</tr>
<tr>
<td>2019</td>
<td>113.1</td>
</tr>
</tbody>
</table>

*Includes Foundation cash grants, miscellaneous contributions, and in-kind donations

**IMPACT HIGHLIGHTS**

**INVESTING IN OUR COMMUNITY***
- 17,400 participants whose immediate situation was stabilized through $247,500 in funding to 25 organizations working on housing and homelessness issues
- 565,850 children who completed high-quality STEM-related training or programs through $82,500 invested in 10 grantees
- 1,500 nonprofit clients who demonstrated new occupational skills or educational credentials with $207,500 in funding to 7 nonprofits focused on workforce training

**CARING FOR OUR ENVIRONMENT**
- 130 scientists fostered discussion and collaboration at the 10th annual Southern California Marine Mammal Workshop, strengthening their research on the preservation and conservation of marine mammals in Southern California
- Supported Ocean Conservancy’s Trash Free Seas Alliance®, participating in the International Coastal Cleanup with Pacific Life employees and their families removing 500 pounds of trash from local waterways
- Reduced consumption of electricity in major Pacific Life offices by an average of 33%, natural gas by 69%, and water by 41% over our baseline year

**SUPPORTING OUR EMPLOYEES**
- $2 million in grants to support 762 nonprofits and schools our employees are most passionate about
- $375,000 in grants to 32 nonprofits where Pacific Life employees serve as members of the nonprofit’s board of directors
- 90% of 3Ts of Education grant checks were presented to school principals by Pacific Life employees

**MOBILIZING OUR WORKFORCE**
- 75% of our U.S.-based workforce is engaged in at least one Corporate Social Responsibility program**
- Launched teambuilding volunteering program with 43 departmental volunteer projects that engaged 400+ employee volunteers
- 13,350 volunteer hours provided by Pacific Life employees, family members, and friends at 280 community events

**PACIFIC LIFE FOUNDATION TRUST PRINCIPAL**

<table>
<thead>
<tr>
<th>Year</th>
<th>Value (In Millions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
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<tr>
<td>2019</td>
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</table>
Impact Story

Impact Highlights

UCI Paul Merage School of Business

$1,000,000 completing a pledge of $2,000,000

The UC partnership with a goal to provide financial literacy to 1,500 underprivileged high school students, officially started off last summer. 150 teams from low-income families in Orange, Los Angeles, and Riverside counties participated in a week-long, residential program hosted by the Center for Investment and Wealth Management at the University of California, Irvine Paul Merage School of Business.

"As someone in a foster home, I’m really grateful I was part of this experience and I can’t wait to tell my younger siblings about this program and to share all the knowledge I have with others who weren’t able to experience something amazing like this." — Odalys, 2019 LIFEvest Fellow

The students have the goal to be the first in their families to go to college and the unique experience of residing on campus for a week allowed them to see themselves achieving that goal.

From experts in teaching financial literacy they learned about budgeting, investments, equity and debt, the value of saving, 401k and IRA plans, as well as the value of obtaining an education that goes beyond high school into college. The program helps them develop a “LIFEplan” based on self-reflection on their own strengths, leading to what type of career they aspire to have and the type of education they will need to achieve those goals. In addition, counseling is provided to learn about the college process and the resources available to apply and pay for a college education. They were also exposed to a breadth of careers and role models, through special speakers and field trips to companies located around Orange County. The Pacific Life Foundation funding is also supporting the development of a robust alumni program to help track these kids through high school, providing them support and encouragement as they get ready to apply for college, including the opportunity to apply for a Pacific Life Foundation scholarship for senior year of high school.

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Supporting Our Employees

3TS OF EDUCATION

The Pacific Life Foundation is committed to strengthening the learning environment through the 3Ts of Education Program, where grants are awarded to K-12 schools with concentrations of children and grandchildren of Pacific Life employees. In 2019, $600,000 in 3Ts grants were distributed to 173 schools in the communities where our employees and their families live, bringing total investment in our local schools to $8.3 million since 1998.

COMMUNITY INVOLVEMENT GRANTS

Every year, the Pacific Life Foundation supports its employees by making contributions to nonprofits for which Pacific Life officers serve as members of the nonprofit’s board of directors. $375,000 in grants were given to 32 nonprofits in 2019, providing general operating and programmatic support.

EMPLOYEE IMPACT GRANT

In 2019, the Pacific Life Foundation awarded 15 Employee Impact Grants of $5,000 each to nonprofit organizations that had a personal impact on our employees across the U.S. This particular grant program is driven by employees and is designed to share, celebrate, and recognize the impact that philanthropy and nonprofit organizations have on our own employees, their families and friends, and our local communities. Since 2015, $350,000 has been donated through 70 employee nominated impact grants.

MATCHING GIFTS & UNITED WAY PROGRAMS

Pacific Life and the Pacific Life Foundation support the passions of our employees and the causes they care about the most. In 2019, 525 nonprofit organizations, colleges and universities and 63 United Way chapters were supported through our Matching Gifts and United Way Programs.

MATCHING GIFTS

Pacific Life’s 2019 Matching Gifts donations totaling $845,895.

UNITED WAY

Pacific Life’s 2019 United Way donations totaling $891,328.

$891,328 total 2019 PL employee contributions
$845,895 total 2019 PL Foundation contributions

Pacific Life was honored to be the recipient of the 2019 Dimensions in Giving Award, presented by Orange County United Way at their Annual Rally for Change event.

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$600,000 total grants
4,654 books purchased
3,133 technology equipment
149,049 students served
8,250 teachers served
1,792 teachers trained

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4,654 books purchased
3,133 technology equipment
149,049 students served
8,250 teachers served
1,792 teachers trained

$2M in grants to support the causes our employees are most passionate about.
For more than 150 years, Pacific Life has been committed to empowering success in the communities where our employees work and live. Volunteering since 1985, our Pacific Life Good Guys are dedicated individuals working together to have a positive impact on those most in need. Whether participating in a community service project in the office or after-hours on location at a nonprofit, we engage and mobilize our workforce to make a positive impact in our communities. In 2019, our Good Guys program evolved to provide more opportunities to engage in volunteer activities individually, with family and friends, and as teams, both during and after work hours, giving employees greater flexibility and options that fit their schedules and passions.

**AFTER-HOURS VOLUNTEERING**

Good Guys community events are coordinated by a passionate group of local employee volunteer leadership teams, who help to review and select the many volunteer requests received by the Company. After-hours volunteer projects are available to employees, their families, and friends nearly every week in a wide range of opportunities. Some of the most popular community service events in 2019 included: wrapping holiday presents for home-bound seniors, cleaning up beaches and riverbanks, creating STEM kits for elementary school students, and food pantry sorting. We celebrate the passion and dedication of all our devoted employees who give freely of their time to make a difference in our communities. We give special recognition to those that volunteer more than 25 hours during the year. In 2019, we were proud to see an increase of 22% over the previous year in employees who achieved this milestone.

**TEAMBUILDING VOLUNTEERING**

Pacific Life employees participated in both onsite and offshore teambuilding projects that not only helped strengthen bonds with colleagues, but at the same time did good for our local communities. These charitable teambuilding activities included book donations benefiting Think Together, after-school team mentoring for teens, and clothing, backpack, and school supply drives.

**WEEK OF SERVICE EVENTS**

Pacific Life employees across our four major business locations banded together to create large-scale collective impact for our local and global communities. In the spring, 19,000 meals were packed for Rise Against Hunger, providing access to nutritious meals to thousands of hungry families and children around the world. Employees once again volunteered in the fall to support Operation Gratitude, assembling 9,450 care pouches for stateside service members and 3,000+ Battalion Buddy teddy bears for children of deployed military personnel. Nearly 73% of our employees located in participating office locations volunteered in a Week of Service effort in 2019.

**Mobilizing Our Workforce**

**2019 VOLUNTEER STATS**

- 108 nonprofits benefited
- 280 volunteer projects
- 2,759 volunteers
- 13,250 volunteer hours
- 213,201 items packaged and donated to families and children through onsite events
Pacific Life $15,000 Life Lessons Scholarships

With nearly 100 million Americans not having life insurance, and most with coverage failing by far less than recommended, it’s a crisis that has impacted our Company in a very real way: to support those adversely affected by the loss of a loved one, our Company supports the Life Happens annual college scholarship program. Life Lessons, benefiting students whose lives were left devastated by the loss of a parent without life insurance.

The Pacific Life Foundation proudly awarded five $15,000 Life Lessons Scholarships in 2019 to students from California, Nebraska, and Virginia, states where we have the largest concentrations of employees. While the loss of a parent or guardian can be one of life’s most difficult impacts, these scholarships will help lessen the financial burden of attending college for these students. The 2018 Life Lessons Scholarship recipients included Darian Saylor, Alteaus, and Quincy, and Dankhut from California; Brenda Gorman from Nebraska; and MaryRose Hillock from Virginia.

Additionally, Pacific Life employees mobilized to volunteer their time and present personal time to review scholarship applications, helping to determine the final scholarship recipients. More than 150 employees from across the U.S. were not only moved by reading the life stories and hardships applicants had endured at such a young age but inspired by the students’ resilience and determination to persevere by attending college.

“I’ve learned anything from this experience it’s that my commitment to persevere, even in the midst of deep adversity, is the greatest weapon I may yield, the deepest power I can hold, and the meaning of true bravery.”

Danayeat Abraha, Pacific Life $15,000 Life Lessons Scholarship Recipient

IMPACT HIGHLIGHTS

$500,000 invested in 2019, totaling $15,500,000 to date, for the preservation and conservation of marine mammals and the health of our oceans.

PACIFIC MARINE MAMMAL CENTER
($37,375,000)

The Pacific Marine Mammal Center rescues, rehabilitates, and releases marine mammals and inspires ocean stewards through research, education, and collaboration. These programs have maintained the use of their current facility. The Foundation’s grant will provide support for expanded buildings and infrastructure to allow for increased marine mammal services and educational programs, including the addition of new animal pools and the expansion of their K-12 education space. In addition, funding will support the installation of an environmentally sustainable water treatment system that will greatly improve the water management required for operation.

OREGON STATE UNIVERSITY/MARINE MAMMAL INSTITUTE
($30,000,000)

Tracking Northeast Pacific Humpback Whales’ Use of Their Warm-Water Movements Project

The Marine Mammal Institute at Oregon State University sought to conduct a comprehensive characterization of humpback whale movements during breeding, migration, and feeding periods by tagging animals in both a feeding (southeastern Alaska) and breeding area (Hawaii). The Foundation’s funding revealed the complex migratory linkages between Hawaii and the high latitude feeding areas with unprecedented detail. These data will great improve the water management required for operation. The Marine Mammal Institute at Oregon State University sought to conduct a comprehensive characterization of humpback whale movements during breeding, migration, and feeding periods by tagging animals in both a feeding (southeastern Alaska) and breeding area (Hawaii). The Foundation’s funding revealed the complex migratory linkages between Hawaii and the high latitude feeding areas with unprecedented detail.

IMPACT STORY

Impact Story

Impact Story

IMPACT STORY

IMPACT HIGHLIGHTS

13 YEARS OLD - average age when the Pacific Life 2019 Life Lessons Scholarship Recipients lost their parent without life insurance

2019 Life Lessons Scholarship Award Recipients were selected among nearly 1,600 TOTAL APPLICANTS

Pacific Life has sponsored 135,000 IN SCHOLARSHIPS TO 9 STUDENTS
to date through the Life Lessons program

17 endangered species have been protected through our work for the long-term protection of whale, sea turtles, and other marine wildlife.

23 million pounds of trash collected during the annual International Coastal Cleanup

145,000 square miles of ocean off the U.S. West Coast safeguarded from bottom trawling

Up to 80% reduction from bottom trawling off the U.S. West Coast

140,000 square miles of ocean protected

$15,500,000+ to date, for the preservation

and conservation of marine mammals

and the health of our oceans.

GREEN INITIATIVES: SUSTAINABILITY PROGRAM HIGHLIGHTS

$135,000

In 2019, $135,000 was invested in projects that will yield the deepest power I can hold, and the meaning of true bravery.

133% increase in recycling rates, with DC Environmental to improve on our existing recycling and composting programs.

$2,000,000

towards a pledge of $2,000,000

$15,500,000+ to date, for the preservation

and conservation of marine mammals

and the health of our oceans.

$400,000

towards a pledge of $87,000

$37,375,000

($37,375,000)

$38,000

($38,000)

$37,000

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$400,000
### 2019 Grant Award Recipients

#### ARTS AND CULTURE

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<tr>
<th>Category</th>
<th>Recipient</th>
<th>Amount</th>
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</thead>
<tbody>
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<td>Valley Cultural Foundation</td>
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<td>Theo Ubique Cabaret Theatre</td>
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<tr>
<td>The Bushnell Center for the Performing Arts</td>
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<td>Snohomish County Music Project</td>
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<td>Shakespeare by the Sea</td>
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<td>San Pedro City Ballet</td>
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<td>Orange County Music &amp; Dance</td>
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<td>Omaha Conservatory of Music</td>
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<td>Monk Botanical Gardens</td>
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<td>Joslyn Art Museum</td>
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<td>Baker Hunt Art and Cultural Center</td>
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#### ENVIRONMENT, OCEAN HEALTH & MARINE MAMMALS

<table>
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<th>Category</th>
<th>Recipient</th>
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<td>The Paul Merage School of Business</td>
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<td>Santa Barbara County United Boys &amp; Girls Clubs</td>
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<tr>
<td>S.S. Huebner Foundation for Redlands Symphony Orchestra</td>
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<tr>
<td>Project Self-Sufficiency</td>
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<td>Playworks Southern California</td>
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<td>LifeTown Columbus</td>
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<td>Junior Achievement of Rhode Island</td>
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<td>Jubilee Family Development Center</td>
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<td>AWT Charitable Foundation</td>
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<tr>
<td>Griffin Center of Change</td>
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<td>Boys &amp; Girls Clubs of Long Beach</td>
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<td>Boys &amp; Girls Club of Orange County</td>
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<td>Califorina Fire Foundation</td>
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<tr>
<td>Constitutional Rights Foundation</td>
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<td>Orange County, City of</td>
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<td>WHW</td>
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<td>CEO Leadership Alliance</td>
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<tr>
<td>The Center for Higher Ambition Leadership/OneOC</td>
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#### EDUCATION

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<tr>
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<td>Reading to Kids</td>
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<tr>
<td>Randolph College/Science Festival</td>
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<td>Project Scientist</td>
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<td>LEAP Learning Center</td>
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<tr>
<td>Kids Can Community Center</td>
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<tr>
<td>Girls Inc. of Orange County</td>
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<td>EnCorps</td>
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<td>Educational Foundation</td>
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<td>Whitaker Family Foundation</td>
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<td>3Ts of Education</td>
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#### ARTS AND CULTURE

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<td>Ballet Etudes</td>
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<td>Anaheim Ballet</td>
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<td>Orange County Museum of Art</td>
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<td>Musical Arts Center</td>
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#### ENVIRONMENT, OCEAN HEALTH & MARINE MAMMALS

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<thead>
<tr>
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<tr>
<td>World Wildlife Fund</td>
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<tr>
<td>The Nature Conservancy</td>
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</tr>
<tr>
<td>The Nature Conservancy</td>
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</tr>
<tr>
<td>UC Irvine Marine Mammal Institute</td>
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<tr>
<td>Marine Mammal Institute</td>
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<tr>
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<td>Marine Mammal Institute</td>
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HEALTH SERVICES

OVER $10,000

$5,000 and Under

HUMAN SERVICES

OVER $10,000

$10,000 and Under

NOTE: Sponsorship levels are based on the total amount of funds raised by the organization. These amounts cannot be directly attributed to the organization’s work in human services or health services, but they are a strong indicator of the organization’s overall capacity to make a difference in the community. The amounts listed above are for organizations that have raised at least $10,000 in this year’s campaign. The amounts listed in parentheses are for organizations that have raised at least $5,000. The amounts listed in brackets are for organizations that have raised at least $1,000. The amounts listed in brackets with an asterisk (*) are for organizations that have raised at least $100.

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The power of corporate responsibility at Pacific Life allows us to make a positive contribution in the communities in which we do business, live, and grow.

ANNUAL GRANTS CYCLE
Nonprofits located in Orange County, CA, Omaha, NE, and Lynchburg, VA interested in applying for funding for either program or capital grants can visit our website at www.PacificLifeFoundation.com for more information. The 2021 Grant Funding Cycle will be open July 15, 2020 - August 15, 2020.