

# PL PROMISE 定期寿险转万能寿险

从 PL Promise 定期寿险转换为具有无失效保障的万能寿险



## 客户指南

本资料必须随附英文版本。

PL Promise 定期寿险转万能寿险 (表单系列 P17LYCUL、根据保单签发所在州而定) 和 PL Promise 定期寿险 (表单系列 P16LYT 和 S16LYT10、S16LYT15、S16LYT20、S16LYT25 或 S16LYT30、根据所选的平准保费期和保单签发所在州而定)。

# 升级您的保障 PROMISE

当您购买 PL Promise 定期寿险保单,即开始了一项承诺:在您发生意外时保护您家人的财务利益。但是,如果您最终需要的保障超出了最初的预期怎么办?

对于 PL Promise 定期寿险,您可以将 10 至 30 年的保单期限升级为万能寿险保单,从而获得长达终身的保障。无论您的健康状况如何,我们都确保您能成功转万能寿险。在您选择的平准保费期内的任何时间,只要您未满 70 岁,即可转换您当前的全部或部分 PL Promise 定期寿险的保费。

可选择的保障期限:  
从 90 岁到终身 (121 岁)<sup>1,2</sup>



可预测的平准保费<sup>3</sup>



保费退还<sup>4</sup>  
功能和其他可选福利



## PL PROMISE 定期寿险转万 能寿险



无论您的健康状况如何-  
参保都有保障

- 1 终身无失效保障附加条款 (表单系列 R17LYFNL, 根据保单签发所在州而定) 已包含在保单中, 无需额外付费。无失效保障最长可保障被保险人终身, 取决于您如何设计保单, 但受某些限制条件约束。如果您的无失效保障净值为零, 则无失效保障功能将终止。如果无失效保障功能终止, 需支付额外保费以恢复该功能。如果保单的维持在最低限度只为了满足无失效保障功能, 则保单将不会累积现金价值。
- 2 附加条款可能会产生额外费用, 并受可用性、制约因素和限制因素的约束。在考虑附约时, 请向您的人寿保险提供商索取保单报价, 以了解附约对保单价值的影响。
- 3 万能寿险通常要求在交纳初始保费后支付额外保费。如果未支付保费, 或者后续保费不足以继续涵盖受保事项, 则保险可能会终止。
- 4 在保险合同中称为“增强退保价值附加条款”(表单系列 R17LYESV, 根据保单签发所在州而定)。为获享此附加条款保障, 需要满足最低保费要求。

# 升级优惠

只要您至少支付保单中所规定的无失效保障的保费，您的保单就会一直有效，直至被保险人年满 90 岁为止。您可选择支付更高的保费，并将保障期延长至终身 (121 岁)。<sup>1</sup> 此外，还有附约<sup>2</sup> 等可选功能，可有助于扩大或强化您的保险。

## 末期疾病保障

已包含在保单中，不收取额外费用  
如果您身患绝症，您可以加速  
支付保单身故赔偿金的最高 75%，  
但不超过 500,000 美元<sup>5</sup>

## 儿童定期寿险附加条款

可添加到您的保单中  
您可在新的 PL Promise 定期寿险转万能寿险保单中  
为每位子女 (15 天至 18 岁) 增加或转入  
最高 10,000 美元的保费<sup>6</sup>

## 保费退还功能

如果您改变主意或不再需要保单提供的保障，您可以通过保单中的保费退还功能<sup>4</sup> 获得全额或部分保费退还，无需支付额外费用。您可以在保单 15 周年、20 周年或 25 周年之后的 60 天内退保，以获得增强退保价值，具体如下：

在规定的周年日后退保，可获得身故赔偿金的 40% 或以下金额 (取较低者)：

### 第 15 年

**75%**

已付保费总额的退还比例

### 第 20 年或第 25 年

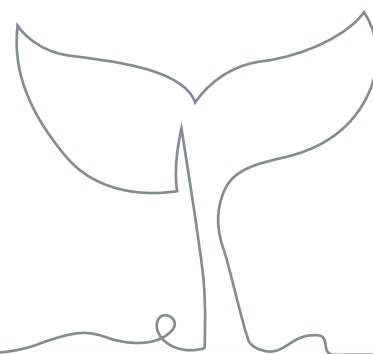
**100%**

已付保费总额的退还比例

以上所示保费退还比例仅适用于保单签发时年满 30 岁且身故赔偿金在 250,000 美元以上的被保险人。对于签发保单时的年龄在 29 岁及以下和/或身故赔偿金低于 250,000 美元的被保险人，保费退还比例及行使年限有所不同。索取个性化的报价，了解详情。

## 一如既往的出色服务

享受一流的服务，  
助您轻松应对当下及未来繁忙的生活方式需求。



**立即咨询您的人寿保险提供商。**

5 在保险合同中称为“末期疾病提前给付身故赔偿附加条款” (表单系列 R16LYTIR, 根据保单签发所在州而定)。此附加条款因为是提前给付身故赔偿金，最终的身故赔偿金将会扣除高于提前给付的身故赔偿金额。给付此附加条款的赔偿金额将减少身故赔偿、现金退保价值和任何保单债务。此外，给付此附加条款的赔偿金可能会给其他附加条款的给付带来不利影响。提前给付身故赔偿金可能符合也可能不符合 1986 年《国内税收法》第 101(g) 条所规定的优惠税收待遇。因绝症提前给付身故赔偿金是否享受优惠税收待遇取决于被保险人在提前领取赔偿金时的预期寿命。提前领取身故赔偿金可能会影响参加诸如医疗补助等公共援助计划的资格。与提前给付身故赔偿金相关的税法十分复杂。太平洋保险公司无法确定此等赔偿金是否需要缴税。建议客户咨询合格的独立法律顾问和税务顾问，了解更多信息。

6 儿童定期寿险附加条款 (表单系列 R17LYCTUL, 因保单签发州的不同而异)。您可以随时添加此可选的附加条款，并根据子女的投保金额按月缴纳保费。

# 太平洋人寿的实力

150 多年来,太平洋人寿通过一系列的保险产品、年金和共同基金帮助了数百万个人和家庭满足财务需求,并提供了面向个人、企业和退休金计划的各种投资产品和服务。不管您是为了保护您所关爱的家人还是为退休而累积资产,太平洋人寿都以创新的产品和服务来为您和后代提供价值和财务保障。在全美国最大的 100 家公司中,超过一半都是太平洋人寿的客户;太平洋人寿还被道德村协会 (Ethisphere Institute) 评为 2022 年度最佳道德操守公司®之一。如欲了解更多公司信息,包括最新的财务实力评级,请访问 [PacificLife.com](http://PacificLife.com)。

太平洋人寿是指太平洋人寿保险公司及其附属机构,包括太平洋人寿年金公司。  
截至 2022 年 6 月的客户统计数据由太平洋人寿根据 2022《财富》杂志 500 强®列表汇总得出。

**太平洋人寿是产品提供方。太平洋人寿并非财产受托机构,因此公司不向客户提供保险或投资产品的投资建议或产品推荐。**

在某些情况下,将您现有的人寿保险或年金转保可以使您受益。但一般来说,转保不符合您的最佳利益。您的寿险提供商可向您提供有关转保对您的保险计划可能会产生何种影响的详细信息。您应仔细比较现有保单与拟定的保单之间的成本和收益(包括任何适用的退保费),以确定转保是否符合您的最佳利益。

请注意,太平洋人寿保险公司的产品、资料(包括但不限于保险产品申请表)和服务仅提供英语版本。此外,任何及所有通信(包括但不限于拨打下面所列电话号码)将仅收到英文回复。在某种程度上,由于翻译版本本身存在局限性,因此本手册可能与英文版本有所不同。如果发生涉及本手册的争议或投诉,则英文版本为正式版本,并将控制争议或投诉的解决,而其他语言版本仅供参考,不得解释为修改或变更太平洋人寿保险公司的产品和/或保单。

Please note, Pacific Life Insurance Company products, materials (including, but not limited to, the application for insurance products), and services are only available in English. Additionally, any and all communications, including, but not limited to, calls made to the phone numbers listed below, will only receive a response in English. Due in part to limitations inherent in translations, this brochure may be different from the English version. In the event of a dispute or complaint that references this brochure, the English version is the official version and shall control the resolution of the dispute or complaint, while the foreign language version is for informational purposes only and may not be construed to modify or change the Pacific Life Insurance Company product and/or policy.



## PACIFIC LIFE

太平洋人寿保险公司  
内布拉斯加州奥马哈  
(800) 800-7681 • [PacificLife.com](http://PacificLife.com)

太平洋人寿拥有除纽约州之外的美国各州保险营销牌照。  
产品/资料的适用性可能会因州而异。

保险产品及其承诺,包括可选的保险项目及任何收益率,均由承保公司自身的财务实力和理赔能力提供保障。请考察人寿保险公司的实力是否足以保障其保险承诺,因为出售保险产品的代理/经销商、保险经纪或保险销售机构及其附属机构不会为这些承诺提供保障。这些机构实体及其代表均不对承保公司的理赔能力做出保证。

申请购买人寿保险需通过保险评估及批准方能生效。  
太平洋人寿保险公司的总部位于内布拉斯加州奥马哈。

理财与保险产品:非储蓄类	不受任何联邦政府机构的保险保护	
不受美国联邦保险公司 (FDIC) 的理赔保护	无银行担保	有价值折损的可能

# PL PROMISE CONVERSION UL

Universal Life Insurance With No-Lapse Guarantee  
Available Upon Conversion From PL Promise Term



**PACIFIC LIFE**

Pacific Life Insurance Company



Client Guide

This material must be accompanied by the English version.

PL Promise Conversion UL (Form Series P17LYCUL, varies based on state of policy issue) and PL Promise Term (Form Series P16LYT and S16LYT10, S16LYT15, S16LYT20, S16LYT25, or S16LYT30, varies based on level premium period chosen and state of policy issue).

# UPGRADE YOUR PROMISE

When you bought your PL Promise Term life insurance policy, you began a promise: to protect your family's financial well-being should something happen to you. But what if you end up needing coverage beyond your initial expectations?

With PL Promise Term, you can upgrade your 10- to 30-year policy duration for up to a lifetime coverage by converting it to a PL Promise Conversion UL policy. Your acceptance is guaranteed, no matter your health. Convert all or just a portion of your current PL Promise Term coverage at any time during your chosen level premium period, as long as you do it before you turn 70.

Choice of guaranteed duration:  
from age 90 to lifetime (age 121)<sup>1,2</sup>



Predictable, level premiums<sup>3</sup>



Return of Premium<sup>4</sup> feature  
and other optional benefits



## PL PROMISE CONVERSION UL



Guaranteed acceptance—  
no matter your health

- <sup>1</sup> The Lifetime No-Lapse Guarantee Rider (form series R17LYFNL, varies based on state of policy issue) is included in the policy at no additional charge. The no-lapse guarantee, 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.
- <sup>2</sup> Riders will likely incur additional charges and are subject to availability, restrictions, and limitations. When considering a rider, request a policy quote from your life insurance producer to see the rider's impact on your policy's values.
- <sup>3</sup> 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.
- <sup>4</sup> Referred to as the Enhanced Surrender Value Rider in the contract (form series R17LYESV, varies based on state of policy issue). Minimum premium requirements apply for the rider to provide a benefit.

# UPGRADE PERKS

Your policy is guaranteed to remain in place until the insured's age 90, as long as you pay at least the no-lapse guarantee premiums stated in your policy. You may choose to pay higher premiums and extend the guarantee for the duration of your choosing—up to lifetime (age 121).<sup>1</sup> Plus, you also get optional features, called riders,<sup>2</sup> to help expand or enhance your coverage.

## Terminal Illness Benefit

**Included with your policy at no additional charge**  
You may accelerate payment of up to 75% of your policy's death benefit, not to exceed \$500,000, if you become terminally ill<sup>5</sup>

## Children's Term Rider

**May be added to your policy**  
You may add or bring over up to \$10,000 coverage per child (age 15 days to 18 years) into your new PL Promise Conversion UL policy<sup>6</sup>

## Return of Premium Feature

If you change your mind or no longer need the protection provided by your policy, you may get a full or partial refund of the premiums you've paid through the Return of Premium feature<sup>4</sup> included in your policy at no additional charge. You may surrender the policy within 60 days after the 15th, 20th, or 25th policy anniversaries for the enhanced surrender value, which is as follows:

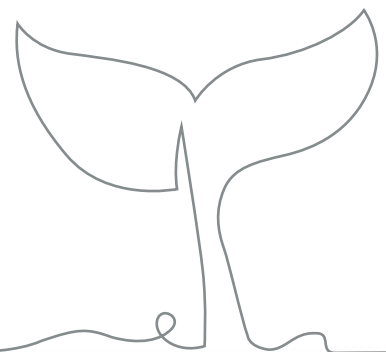
**Surrender the policy after stated anniversary and get the lesser of 40% of the death benefit or:**

**Year 15**  
**75%**  
of total premiums paid

**Year 20 or 25**  
**100%**  
of total premiums paid

Return of premium %s shown above are for issue ages 30 and older, death benefit of \$250K+. Return of premium % and exercise years vary for issue ages 29 and under and/or death benefits less than \$250K. Request a personalized quote for details.

**Best in Class Service, As Always**  
Benefit from top-notch services to help meet your busy lifestyle now and in the many years to come.



***Talk to your life insurance producer today.***

<sup>5</sup> Referred to as the Accelerated Death Benefit Rider for Terminal Illness in the contract (form series R16LYTIR, varies based on the state of policy issue). The cost of exercising the rider is that the death benefit is reduced by an amount greater than the rider benefit payment itself to reflect the early payment of the death benefit. Rider benefit payments will reduce the death benefit, cash surrender value, and any policy debt. Additionally, rider benefit payments may adversely affect the benefits under other riders. Benefits paid by accelerating the policy's death benefit may or may not qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code of 1986. Tax treatment of an accelerated death benefit due to terminal illness depends on the life expectancy of the insured at the time benefits are accelerated. Receipt of accelerated death benefits may affect eligibility for public assistance programs such as Medicaid. Tax laws relating to accelerated death benefits are complex. 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.

<sup>6</sup> Children's Term Rider (form series R17LYCTUL, varies based on state of policy issue). This optional rider coverage may be added at any time for a monthly charge based on the child's coverage amount.

# THE POWER OF PACIFIC

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 2022 World's Most Ethical Companies® by the Ethisphere Institute. For additional company information, including current financial strength ratings, visit PacificLife.com.

*Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. Client count as of June 2022 is compiled by Pacific Life using the 2022 FORTUNE 500® list.*

***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.***

There are circumstances in which replacing your existing life insurance or annuity can benefit you. As a general rule, however, replacement is not in your best interest. Your life insurance producer can provide you with detailed information as to how a replacement may affect your plan of insurance. You should make a careful comparison of the costs and benefits, including any applicable surrender charges, of your existing policy and the proposed policy to determine whether replacement is in your best interest.

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**PACIFIC LIFE**

Pacific Life Insurance Company  
Omaha, NE  
(800) 800-7681 • PacificLife.com

Pacific Life Insurance Company is licensed to issue insurance products in all states except New York. Product/material availability and features may vary by state.

Insurance products and their guarantees, including optional benefits and any crediting rates, are backed by the financial strength and claims-paying ability of the issuing insurance company. Look to the strength of the life insurance company with regard to such guarantees as these guarantees are not backed by the broker/dealer, insurance agency, or their affiliates from which products are purchased. Neither these entities nor their representatives make any representation or assurance regarding the claims-paying ability of the life insurance company.

Life insurance is subject to underwriting and approval of the application.

Pacific Life Insurance Company's Home Office is located in Omaha, NE.

Investment and Insurance Products: Not a Deposit	Not Insured by any Federal Government Agency	
Not FDIC Insured	No Bank Guarantee	May Lose Value