

PL PROMISE GUL

不失效保证终身寿险 (GUL)



PACIFIC LIFE

太平洋人寿保险公司



客户指南

本资料必须随附英文版本。

表单系列 P18PRUL、S18PRUL, 因保单签发州的不同而异



终身保障, 守护您的未来



承保至 90 岁
(可延长至 121 岁)^{1,2}



可预测保费³



可选择附加条款,
增强保单的灵活性²

1 终身不失效保障附加条款(表单系列 R17LYFNL, 因保单签发州的不同而异) 已包含在保单中, 无需额外付费。根据您的保单的设置, 保单的不失效保证最长期限为被保险人的终身, 但需遵守某些限制。如果您的不失效保证净值降为零, 该功能将终止。如果不失效保证终止, 您需要支付额外的保费以恢复不失效保证。如果保单的维持完全依赖于不失效保障功能, 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且需视具体情况受制于适用性、限制因素和条款的制约。在考虑附加条款时, 请向您的人寿保险提供商索取保单报价, 以了解附加条款对保单价值的影响。

3 万能寿险通常在首次保费缴纳后需要持续支付保费。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。

您的承诺

购买寿险就意味着您作出承诺：一旦您有意外发生，您将为您的挚爱提供经济上的保护。但这个承诺的价值取决于背后支持它的公司。太平洋人寿保险公司的“PL Promise GUL”计划将帮助您实现这一承诺。150 多年来，信守承诺始终是我们的核心使命。通过我们的在线寿险计算器，您可以根据自己的需求选择合适的保险金额和保障期限，访问 (PacificLife.com) 获取更多信息。



满足您不断变化需求的选项

PL Promise GUL 可为您提供身故保险金和生存保险金。也就是说,除了提供身故赔偿保障外,这份保单还为您提供了在生存期间可享有的可选保障。这些可选保障称为附加条款,²有助于扩大或增强您的保障范围。其中一些附加条款无需额外付费购买,而另一些则需要您在购买保单时选择添加。

基础附加条款

已包含在保单中,无需额外付费购买

终身无失效保障¹

只要您至少支付保单中所规定的不失效保障的保费,您的保单就会一直有效,直至您(或任何被保险人)年满 90 岁为止。您可以选择支付更高的保费,将不失效保证延长至您所选的期限——最长可至终身(121 岁)。

绝症赔偿⁴

如果您身患绝症,绝症可以申请提前支付死亡赔付额的 75%,并且最多不超过 \$500,000 美金。

可选附加条款

可根据州的规定和资格要求,添加到您的保单中

豁免月扣附加条款⁵

如果您在 65 岁前完全残疾,可行使“豁免月扣附加条款”的权利,免除保单的每月保费。这样做可以在您因残疾无法继续支付保费时帮助您维持保单的有效性。

儿童定期寿险附加条款⁶

通过此附加条款,您可以为每位受抚养子女(15 天到 18 岁)提供最高 1 万美元的定期寿险,让您的 PL Promise GUL 保单为全家人提供保障。

慢性疾病护理附加条款⁷

如果在保单签发时选择了此附加条款,并且由持牌医疗保健从业人员确诊为慢性病(无法进行 6 项日常生活活动中的 2 项或由于严重认知障碍而需要长时间照管),可要求提前给付最高 300 万美元的保单身故赔偿金(以年付或月付的方式给付)。

4 在保险合同中称为“绝症提前给付身故赔偿附加条款”(表单系列 R16LYTIR,因保单签发州的不同而异)。为体现出是提前给付身故赔偿金,在依据此附加条款给付保险金时,会从保单的身故赔偿金中扣除一定的金额(高于此附加条款的赔偿金额)。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。

5 豁免月度扣款附加条款(表单系列 R18WMD,因保单签发州的不同而异)。此附加条款适用于签发保单时年龄在 20-59 岁的被保险人,根据所签发保单的保额每月收取附加条款保费。如果被保险人在符合保单条件的期间发生残疾,还将豁免支付此附加条款的保费。

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。

7 PL Promise 慢性疾病护理附加条款即为慢性疾病提前给付身故赔偿附加条款(保单表单 #R18LYCHR 或 ICC18 R18LYCH,因保单签发州的不同而异)。给付赔偿金将减少保单的身故赔偿金和保单下的其他价值。如果全部身故赔偿金被提前领取,则保单将终止。不论您选择哪种月度给付方式,赔偿金额都不得超过美国国税局 (IRS) 规定的每日津贴的 100%。根据《国内税法》第 101(g) 条,因提前给付身故赔偿而支付的保险金符合身故赔偿的条件,可从您的收入中扣除,也可能无需缴纳联邦税。但是,与提前给付身故赔偿金相关的联邦、州和/或地方法规非常复杂,可能取决于您的具体事实和情况,且赔偿金可能需要纳税也可能不需要纳税。此外,领取此等赔偿金可能会影响到您获取联邦、州或地方政府提供的其他福利的资格,包括医疗补助等公共援助计划。如果被保险人投保了多张提供长期护理或慢性疾病保障的保单,包括由不同投保人投保的保单,则在领取赔偿金时,务必汇总所有赔偿金来确定是否需要纳税。所以建议您向个人税务顾问寻求建议和指导,以便获取更多信息。太平洋保险公司无法确定此等赔偿金是否需要缴税。此为寿险赔偿,因此当您满足保单中所描述的资格条件时,可选择提前领取全部或部分身故赔偿金。本保单或证书不提供受加州长期护理保险法约束的长期护理保险。本保单或证书不属于加州长期护理合作计划内的保单。本保单或证书不是医疗保险的补充(保单或证书)。

保费返还功能

如果您改变主意或不再需要本保单提供的保障, 可通过“返还保费”功能获得已支付保费的全部或部分退款。⁸在特定保单周年日后的 60 天内退保, 可获得增强的退保价值, 即以下两者中较小的金额: 保单死亡赔付额的 40% 或以下的退款金额:

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	第 20 年或第 25 年
已付保费总额的 75%	已付保费总额的 100%

上述保费返还百分比适用于投保年龄 30 岁及以上、死亡赔付额 \$250,000 及以上的情况。对于投保年龄 29 岁及以下和/或死亡赔付额少于 \$250,000 的情况, 保费返还百分比和行使年限会有所不同。

缴费灵活性

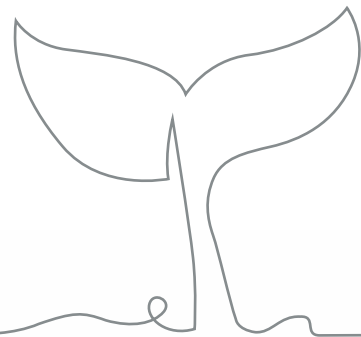
PL Promise GUL 保单还有一重额外保障, 即您可以提前一个月或延后一个月缴纳保费, 而不会给您享受的保障造成不利影响。

关于 GUL 保险

寿险需经过核保和申请批准, 并会产生月度保单费用, 这些费用包括保险成本费用、行政管理费用、承保费用以及任何附加条款费用。此外, 每次支付保费时, 还会从中扣除一笔保费支出费用。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。本保单中包含一项保障, 只要不失效保障的净价值足以支付每月的保单费用, 保单就不会失效。若要了解保单费用如何影响保单的价值, 请索取个性化的保单建议。

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。



立即咨询您的人寿保险提供商。

⁸ 在保险合同中称为“增强退保价值附加条款”(表单系列 R17LYESV, 因保单签发州的不同而异)。为获享附加条款保障, 需要满足最低保费要求。

太平洋人寿的实力

太平洋人寿保险公司提供多样化的产品和服务,旨在帮助零售、机构、职场福利和再保险市场的个人及企业实现财务安全。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,太平洋人寿都会为您提供创新的寿险产品和年金解决方案以及共同基金服务,帮助您为自己和后代提供价值和财务保障。太平洋人寿是一家财富 500 强公司,总部位于加利福尼亚州纽波特海滩,150 多年来始终坚持不懈地为我们的客户提供一流的服务。如欲了解更多公司信息,包括最新的财务实力评级,请访问 PacifiLife.com。

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。

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
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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。

太平洋人寿保险公司的总部位于内布拉斯加州的奥马哈。

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 GUL

No-Lapse Guarantee Universal Life (GUL) Insurance



PACIFIC LIFE

Pacific Life Insurance Company



Client Guide

This material must be accompanied by the English version.

Form series P18PRUL, S18PRUL, varies based on state of policy issue



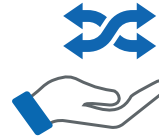
LIFE INSURANCE PROTECTION WITH THE CERTAINTY OF A GUARANTEE



Guaranteed coverage to age 90
(extendable up to age 121)^{1,2}



Predictable
premiums³



Optional riders to expand
your policy's flexibility²

- ¹ 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.
- ² 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.
- ³ 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.

WHAT'S YOUR PROMISE?

When you buy life insurance, you make a promise: to protect your loved ones financially should something happen to you. But that promise is only as good as the company behind it. We can help with PL Promise GUL from Pacific Life. After all, keeping promises has been the heart of what we do for over 150 years. Choose the amount and duration you need with the help of our [life insurance calculator](#) available online at www.pacificlife.com.



OPTIONS TO MEET YOUR EVOLVING NEEDS

PL Promise GUL provides both death and living benefits. That means in addition to death benefit protection, your policy offers optional features you can access while you're living. These optional features, called riders,² help expand or enhance your coverage. Some are included at no additional cost, while others need to be elected when you buy the policy.

Base Riders

Included with your policy at no additional cost

Up to Lifetime No-Lapse Guarantee¹

Your policy is guaranteed to remain in place until you (or whoever the policy insured) turn 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).

Terminal Illness Benefit⁴

You may request the prepayment of up to 75% of your policy's death benefit not to exceed \$500,000 if you become terminally ill.

Optional Riders

May be added to your policy, subject to state availability and qualification requirements

Waiver of Monthly Deductions Rider⁵

If you become totally disabled prior to age 65, you can exercise the Waiver of Monthly Deductions Rider to waive the accrual of your policy's monthly charges. Doing so may help you keep your policy in force if you are unable to continue paying premiums while on disability.

Children's Term Rider⁶

This rider allows you to include up to \$10,000 of term life insurance coverage on the life of each dependent child (aged 15 days to 18 years), turning your PL Promise GUL policy into one that covers the entire family.

Chronic Illness Care Rider⁷

If elected at policy issue, you may advance payment of up to \$3 million of your policy's death benefit as annual or monthly benefits while living if certified as chronically ill by a licensed health care practitioner (unable to perform 2 of the 6 activities of daily living or requiring substantial supervision due to severe cognitive impairment).

⁴ 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.

⁵ Waiver of Monthly Deductions Rider (form series R18WMD, varies based on state of policy issue). This rider is available for insured's issue age 20-59 for a monthly rider charge based on policy coverage amounts at issue. The rider charge would also be waived during qualifying disability.

⁶ 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.

⁷ PL Promise Chronic Illness Care Rider is the Accelerated Death Benefit Rider for Chronic Illness (policy form #R18LYCHR or ICC18 R18LYCH), based on state of policy issue). Benefit payments reduce the policy's death benefit and other values under the policy. If the entire death benefit is accelerated, the policy will terminate. Regardless of the monthly election chosen, benefit payments may not exceed 100% of the IRS per diem. Benefits paid by accelerating the policy's death benefit are intended to qualify as death benefits under section 101(g) of the Internal Revenue Code and may be excludable from your income and may not be subject to federal taxation. However, federal, state, and/or local tax rules relating to the payment of accelerated death benefits are complex, will depend on your specific facts and circumstances, and benefits may or may not be taxable. In addition, these payments may affect eligibility for other benefits provided by federal, state, or local government including public assistance programs such as Medicaid. When benefits are received from multiple policies providing long-term care or chronic illness benefits for a given insured, including policies with different owners, all of those benefits must be aggregated to determine their taxability. Consequently, advice and guidance should be obtained from a personal tax advisor for more information. Pacific Life cannot determine whether the benefits are taxable. This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement(policy or certificate).

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.⁸ Surrender your policy within 60 days of certain policy anniversaries for the enhanced surrender value, which is the lesser of 40% of the policy's death benefit or the following refund amounts:

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

Year 15	Year 20 or 25
75%	100%
of total premiums paid	of total premiums paid

Return of premium percentages shown above are for issue ages 30 and older, death benefit of \$250K+. Return of premium percentage and exercise years vary for issue ages 29 and under and/or death benefits less than \$250K.

Payment Flexibility

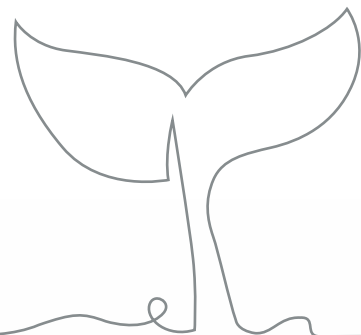
As an added benefit of a PL Promise GUL policy, you may pay your premiums up to one month early or one month late without adversely affecting your guaranteed protection.

About GUL Insurance

Life insurance is subject to underwriting and approval of the application and will incur monthly policy charges, which include cost of insurance charges, administrative charges, coverage charges, and any rider charges. Additionally, a premium expense charge is deducted from each premium payment. 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. A guarantee is included in the policy that will prevent policy lapse as long the net no-lapse guarantee value is sufficient to cover monthly policy charges. To understand how the policy charges will affect your policy's values, request a personalized proposal.

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.

⁸ 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.

THE POWER OF PACIFIC

Pacific Life provides a variety of products and services designed to help individuals and businesses in the retail, institutional, workplace benefits, and reinsurance markets achieve financial security. Whether your goal is to protect loved ones or grow your assets for retirement, Pacific Life offers innovative life insurance and annuity solutions, as well as mutual funds, that provide value and financial security for current and future generations. Supporting our policyholders for more than 150 years, Pacific Life is a Fortune 500 company headquartered in Newport Beach, California. For additional company information, including current financial strength ratings, visit PacificLife.com.

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.

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PACIFIC LIFE

Pacific Life Insurance Company
(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.

The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.

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