

# COMPARE RATES

PL Promise Term<sup>1</sup> Life Insurance  
Now, More Competitive Pricing



Pacific Life Insurance Company

With Pacific Life, you can offer your term clients competitive pricing with value-added features that can also help you build a sustainable business.

## Male, Age 30, \$1,000,000 Death Benefit, Preferred Best No-Nicotine, 20-Year Term<sup>2</sup>

	Annual Premium	Annual Rank	Monthly Premium	Monthly Rank
<b>Pacific Life PL Promise Term 20</b>	<b>\$349.21</b>	<b>1</b>	<b>\$29.68</b>	<b>1</b>
Protective Classic Choice Term 20	\$349.23	2	\$29.68	2
American General Select-a-Term 20	\$349.40	3	\$29.52	3
Symetra SwiftTerm 20	\$349.46	4	\$29.70	4
Transamerica Trendsetter Super 20	\$350.00	5	\$29.75	5
Principal 20-Year Term	\$359.81	6	\$30.94	6
Banner OPTerm 20	\$362.30	7	\$30.80	7
North American ADDvantage Term 20	\$405.00	8	\$35.64	8
Lincoln TermAccel Level Term 20	\$407.50	9	\$35.05	9
Nationwide Guaranteed Level Term 20	\$445.00	10	\$38.94	10
Prudential Term Essential 20	\$475.00	11	\$41.57	11
John Hancock Protection Term 20	\$524.00	12	\$45.36	12

**! PRICING** Top 3 in 99% of non-nicotine risk class combinations across all ages  
**• SWEET SPOT** and face amounts on annual mode

## REASONS TO GET EXCITED BEYOND PRICE

- ✓ **Simpler Process:** You apply, we do the rest with three possible underwriting pathways and up to \$3 million in coverage with no medical exams.\*
- ✓ **Quality Conversion:** Protect your clients down the road with a competitive conversion universal life (UL) product you can feel good about suggesting (easily convert with no additional underwriting required).<sup>3,4</sup>
- ✓ **Time-Saving Capabilities:** Case manage more efficiently with end-to-end digital solutions including online health history, eSignature with eDelivery of the policy, and more.
- ✓ **Strong Brand:** Backed by the strength and stability of Pacific Life for than 150 years, national brand recognition can help shorten the buying cycle saving you time and energy so you can sell with less hassle.
- ✓ **Flexible Policy Riders:** Accelerated Death Benefit Rider for Terminal Illness, Children's Level Term Insurance Rider, and the Waiver of Premium Rider can be added to customize coverage.<sup>5</sup>

\* The issuance of the policy may depend upon answers to the health questions contained in the application.

1 PL Promise Term is level premium term life insurance. Policy Form #P16LYT or ICC16 P16LYT and S16LYT10, S16LYT15, S16LYT20, S16LYT25, or S16LYT30, based on level premium period chosen and state of policy issue.

2 Competitive Positioning of non-affiliated companies as of 8/29/23 CompuLife: Protective Classic Choice Term 20 (TL-21), American General Select-a-Term 20 (ICC21-19311), Symetra SwiftTerm 20 (ICC20\_LC1), Transamerica Trendsetter Super 20 (TL22 0417), Principal 20-Year Term (ICC17 SN 104), Banner OPTerm 20 (ICC18-OPTC), North American ADDvantage Term 20 (LS174), Lincoln TermAccel Level Term 20 (TRM 6069), Nationwide Guaranteed Level Term 20 (ICC13-NWLA-490), Prudential Term Essential 20 (ICC19 PLTIC-2019), John Hancock Protection Term 20 (19TERM) Pacific Life PL Promise Term (ICC16 P16LYT) rates are effective 8/29/2023. Competitor information presented based on publicly available data. While we believe it is accurate, we cannot assure you that this is the most current information. Please contact the company for a current quote and product information.

3 PL Promise Conversion UL Universal Life Insurance with No-Lapse Guarantee available upon conversion from PL Promise Term Life Insurance. Policy Form #P17LYCUL or ICC17 P17LYCUL, based on state of policy issue.

4 There are circumstances in which converting the client's existing life insurance or annuity can benefit the client. As a life insurance producer it is your responsibility to provide your client with detailed information as to how a conversion may affect the client's plan of insurance. Clients should be advised to make a careful comparison of the costs and benefits of the existing policy and the proposed policy to determine whether conversion is the right decision for the client.

5 Riders may incur additional charges and are subject to incur additional charges and is subject to availability, restrictions, and limitations. Clients should be shown policy quotes with and without riders to help show the rider's impact on the policy's value. Accelerated Death Benefit Rider (form # R16LYTIR or ICC16 R16LYTIR), Waiver of Premium Rider (form #R16LYPW or ICC16 R16LYPW), and Children's Level Term Insurance Rider (form #R18LYCT or ICC18 R18LYCT). Rider form #s based on rider and state of policy issue.

# 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 and annuities, 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 was named one of the 2023 World's Most Ethical Companies® by the Ethisphere Institute. For additional company information, including current financial strength ratings, visit [www.PacificLife.com](http://www.PacificLife.com).

Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company.

*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.*



**PACIFIC LIFE**

Pacific Life Insurance Company  
Newport Beach, CA  
(800) 800-7681 • [www.PacificLife.com](http://www.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 and may incur monthly policy charges.

Pacific Life Insurance Company's Home Office is located in Newport Beach, CA.

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

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	Annual Premium	Annual Rank	Monthly Premium	Monthly Rank
<b>Pacific Life PL Promise Term 20</b>	<b>\$476.62</b>	<b>1</b>	<b>\$40.51</b>	<b>1</b>
Banner OPTerm 20	\$476.76	2	\$40.52	2
Protective Classic Choice Term 20	\$476.87	3	\$40.53	3
Symetra SwiftTerm 20	\$479.55	4	\$40.76	4
American General Select-a-Term 20	\$479.90	5	\$40.55	5
Transamerica Trendsetter Super 20	\$480.00	6	\$40.80	6
Principal 20-Year Term	\$480.01	7	\$41.28	7
Lincoln TermAccel Level Term 20	\$506.96	8	\$43.60	8
North American ADDvantage Term 20	\$525.00	9	\$46.20	9
Nationwide Guaranteed Level Term 20	\$535.00	10	\$46.81	10
Prudential Term Essential 20	\$605.00	11	\$52.94	11
John Hancock Protection Term 20	\$733.00	12	\$63.36	12

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