

PL PROMISE TERM

均衡保费定期寿险



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 P16LYT 和 S16LYT10、S16LYT15、S16LYT20、S16LYT25 或 S16LYT30 根据所选定期保费期限和保单签发州的不同而变动。

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信守承诺

购买人寿保险实际上是一种承诺：一旦您有意外发生，这份保单将为您的家人提供财务保障。然而这种承诺的可靠性取决于背后的保险公司。我们可以通过太平洋人寿保险公司的“PL Promise Term”来帮助您实现这一承诺。150 多年来，信守承诺始终是指导我们行事的核心宗旨。

PL Promise Term提供了简洁明了且负担得起的定期身故保障，保障期限有 10 年、15 年、20 年、25 年和 30 年可选。请使用我们网站 www.pacificlife.com 上提供的在线[寿险计算器](#)，选择适合您的保费金额和投保年限。

缴纳子女教育学费



弥补收入损失，帮助家庭保持财务稳健



偿还家庭住房的按揭贷款



您可获得的承诺有哪

承担最终丧葬费用



四分之一的美国家庭在主要经济支柱离世后，短时间内他们的生活会受到影响¹。

¹“COVID-19 推动了对人寿保险的兴趣。”LIMRA, 2021 年 3 月。

PL PROMISE TERM为您提供保障

每个人的情况都不尽相同。因此，我们提供了灵活的功能和选项，帮助您定制您的保单。

保障选择

- 50,000 美元最低身故赔偿金
- 10、15、20、25 或 30 年固定保费
- 年度、半年度、季度或每月保费

其他福利

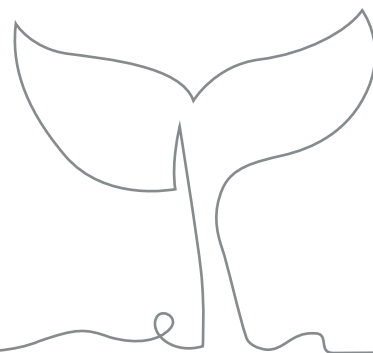
- 确诊绝症时，可依据《提前给付身故赔偿附加条款》^{2,3}，提前领取保单涵盖的部分身故赔偿金，而无需支付额外费用
- 如果您完全丧失能力，可依据可选的《免缴保费附加条款》²，免交保单保费
- 可通过可选的《儿童定期寿险均衡保费附加条款》²为 15 天至 18 岁的儿童提供 10,000 美元的保障额度

未来的灵活性

随着生活环境变化，您的保险需求也可能发生变化。PL Promise Term提供升级选项，帮助您应对人生中的重要时刻。在您的定期缴费期间（只要您年龄在 70 岁或以下）内的任何时间，您可以将保单的全部或部分身故赔付转换为太平洋人寿当时提供的全新万能寿险保单⁴。转保时不需要额外的核保审批。因此，无论生活带来什么挑战，您都已做好万全准备来守护您最珍视的一切。

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。

² 附加条款可能会产生额外费用，并受可用性、制约因素和限制条件的约束。在考虑添加附加条款时，请索取保单报价，以了解附加条款对保单价值的影响。《提前给付身故赔偿附加条款》（表单 R16LYTIR）、《儿童定期寿险均衡保费附加条款》（表单 R18LYCT）及《免缴保费附加条款》（表单 R16LYPW）。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）规定的每日限额的 100%。通过加速保单的身故赔付所支付的福利旨在符合《国内税法》第 101 (g) 条的规定，并可免于纳入您的收入且不受联邦税收限制。但是，与提前给付身故赔偿金相关的联邦、州和/或地方税法规定较为复杂，并将取决于您的具体事实和情况，且赔偿金可能需要纳税。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。

³ 《提前给付身故赔偿附加条款》（表单 R16LYTIR）。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。

⁴ 在某些情况下，将您现有的人寿保险或年金转换成新的保险可能对您有利。您的保险代理人可以提供详细信息，说明转换如何影响您的保险计划。您应仔细比较现有保单与拟定保单的费用和收益，以确定转换是否对您有利。

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[®]。欲了解更多信息,包括最新的财务实力评级,请访问 www.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。

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

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 TERM

Level Premium Term Life Insurance



PACIFIC LIFE

Pacific Life Insurance Company



Client Guide

This material must be accompanied by the English version.

Form Series P16LYT and S16LYT10, S16LYT15, S16LYT20, S16LYT25, or S16LYT30, varies based on level premium period chosen and state of policy issue.

KEEPING PROMISES

Buying life insurance is essentially a promise: to provide financial protection for your loved ones should something happen to you. But that promise is only as good as the company behind it. We can help with PL Promise Term from Pacific Life. After all, keeping promises has been at the heart of what we do for over 150 years.

PL Promise Term life insurance provides a simple and affordable death benefit protection for a specific period of time—10, 15, 20, 25, or 30 years. Choose the amount and duration you need with the help of our [life insurance calculator](#) available online at www.pacificlife.com.

Cover tuition for your children's education



Replace your lost income for your family's financial well-being



Pay off mortgage for family home



WHAT'S YOUR PROMISE?

Take care of final funeral expenses



That's how short it would take for 1 in 4 U.S. households to feel the impact of the primary income earner's death.¹

¹"COVID-19 Drives Interest in Life Insurance," LIMRA, March 2021.

WHAT YOU GET WITH PL PROMISE TERM

Everybody's situation is different. That's why we offer flexible features and options to help you customize your policy.

Coverage Choices

- \$50,000 minimum death benefit
- 10, 15, 20, 25, or 30-year fixed premiums
- Annual, semi-annual, quarterly, or monthly premiums

Additional Benefits

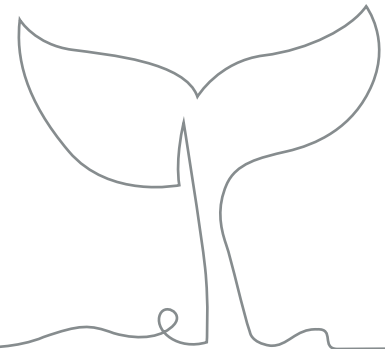
- **Accelerate a portion of the policy's death benefit if you become terminally ill** via the Accelerated Death Benefit Rider available at no additional cost^{2,3}
- **Waive policy premiums if you become totally disabled** via the optional Waiver of Premium Rider²
- **Include up to \$10,000 coverage per child aged 15 days to 18 years** via the optional Children's Level Term Insurance Rider²

Future Flexibility

Life changes, and so might your need for coverage. PL Promise Term offers an upgrade option to help you meet life's milestones. At any time during your level premium period (as long as you're 70 years old or below), you may convert all or part of the policy's death benefit to a new universal life insurance policy available from Pacific Life at the time of conversion.⁴ No additional underwriting approval required. So no matter what life brings, you're prepared to protect what matters most.

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.

²Riders will likely incur additional charges and are subject to availability, restrictions, and limitations. When considering a rider, request a policy quote to see the impact on the policy's values. Accelerated Death Benefit Rider (Form R16LYTIR), Children's Level Term Insurance Rider (Form R18LYCT), and Waiver of Premium Rider (Form R16LYPW). 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 related 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.

³Accelerated Death Benefit Rider (Form R16LYTIR). 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.

⁴There are circumstances in which converting your existing life insurance or annuity can benefit you. Your life insurance producer can provide you with detailed information as to how a conversion may affect your plan of insurance. You should make a careful comparison of the costs and benefits of your existing policy and the proposed policy to determine whether conversion is the right decision for you.

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 www.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.

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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