

# PL PROMISE TERM

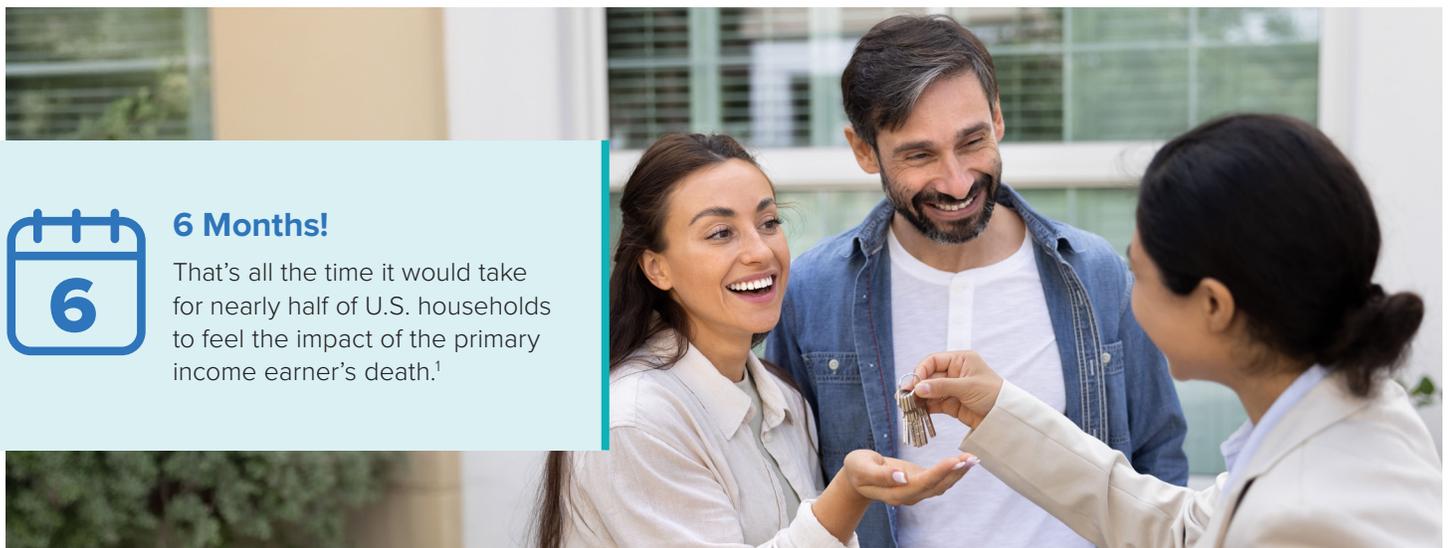
Level Premium Term Life Insurance



# 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. Pacific Life can help with PL Promise Term. After all, keeping promises has been at the heart of what we do for nearly 160 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 [PacificLife.com](#).



## 6 Months!

That's all the time it would take for nearly half of U.S. households to feel the impact of the primary income earner's death.<sup>1</sup>

<sup>1</sup>LIMRA. 2025 *Facts About Life Insurance*. 2025. [https://www.limra.com/siteassets/newsroom/liam/2025/2025\\_facts\\_about\\_life\\_insurance.pdf](https://www.limra.com/siteassets/newsroom/liam/2025/2025_facts_about_life_insurance.pdf)

# What You Get with PL Promise Term

Everyone'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

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Accelerated Death Benefit payments provided by this Rider are intended to qualify as death benefits receiving favorable tax treatment under section 101(g) of the Internal Revenue Code.

## 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<sup>2,3</sup>
- **Waive policy premiums if you become totally disabled** via the optional Waiver of Premium Rider<sup>2,4</sup>
- **Include up to \$10,000 coverage per child aged 15 days to 18 years** via the optional Children's Level Term Insurance Rider<sup>2,5</sup>

## Future Flexibility

Life changes—and your coverage needs may too. PL Promise Term offers a conversion option to help you meet life's milestones, and any changes along the way. At any time during your level premium period (as long as you're 70 years old or younger), 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.<sup>6</sup> No additional underwriting approval is required. So no matter what life brings, you're prepared to protect what matters most.



<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 to see the impact on the policy's values.

<sup>3</sup>Referred to as the Accelerated Death Benefit Rider for Terminal Illness in the contract (Form #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. 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>4</sup>Waiver of Premium Rider (Form R16LYPW).

<sup>5</sup>Children's Level Term Insurance Rider (Form R18LYCT).

<sup>6</sup>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.



## The Power of Pacific

Your life insurance policy is only as solid as the company behind it. When you purchase a life insurance policy from Pacific Life, you are buying a promise that we will be there for you today—and tomorrow.

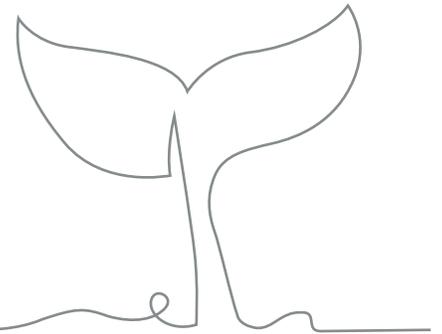
For nearly 160 years, we've remained committed to providing quality products, service, and stability to meet your needs throughout your lifetime.

2025 WORLD'S MOST  
ETHICAL  
COMPANIES™  
ETHISPHERE

Pacific Life has been named one of the 2025 World's Most Ethical Companies® by the Ethisphere Institute<sup>7</sup>, a global leader in defining and advancing the standards of ethical business practices.

Benefit from top-notch services to help meet your busy lifestyle now and in the many years to come.

Talk to your financial professional today.



<sup>7</sup>Based on the Ethisphere Institute's Ethics Quotient®. "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

**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 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 insurance company with regard to such guarantees because these guarantees are not backed by the independent broker/dealers, insurance agencies, 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 issuing company.

Not all products or optional benefits are available in all states or firms, and features may vary by state and firm. All individuals selling this product must be licensed insurance agents.

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

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

Form series P16LYT, S16LYT 10, S16LYT 15, S16LYT 20, S16LYT 25, or S16LYT 30,  
Varies based on level premium period chosen and state of policy issue.



# PACIFIC LIFE