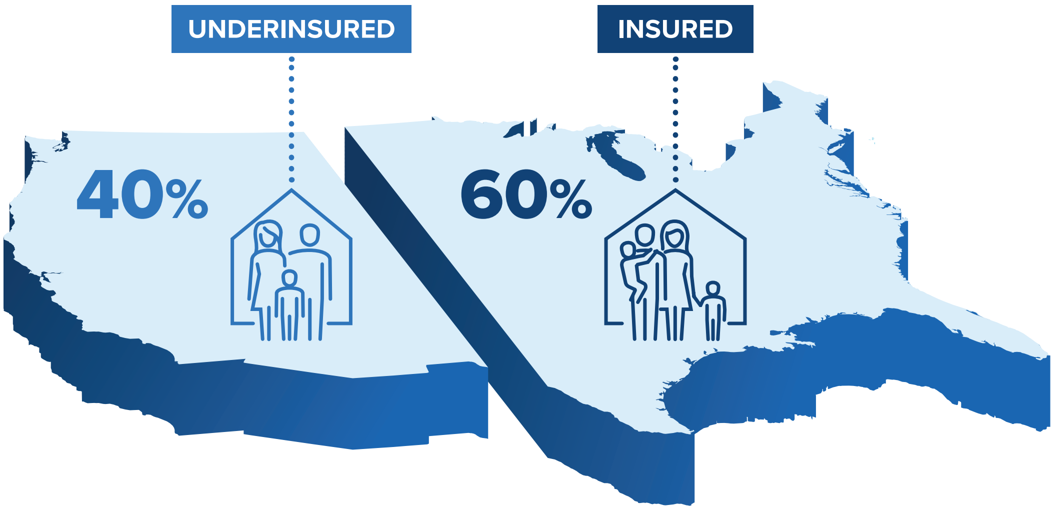
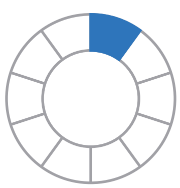
PACIFIC LIFE

THE LIFE INSURANCE NEED YOU MAY BE OVERLOOKING



40% of American Adults Say They Need More Life Insurance

Who Most Likely Needs Coverage?



1 IN 10
EXISTING POLICYOWNERS

One in 10 Americans who already own life insurance do not have enough, representing 25 million adults who need more coverage.[1]

Demand Is at a 10 Year High

Four in 10 American consumers say they personally need more life insurance.[1]

1 IN 4
HIGH INCOME EARNERS

One in four underinsureds earn more than $150,000 annually and need more coverage.[1]

High Income Earners Face a Growing Coverage Gap

Due to their higher lifetime earning potential, high income earners are often underinsured. Is their coverage keeping up with their personal and professional growth?

1 IN 4
GROUP COVERAGE ONLY

One in four insureds have employer-sponsored coverage only, making them vulnerable to changes in employment.[1]

Group Coverage Is on the Decline

This has contributed to the lowest level of life insurance ownership to date of study.[1] What would happen if their employer stopped providing coverage?

In order to sell life insurance, a financial professional must be a properly licensed and appointed life insurance producer.

[1]LIMRA. "2025 Insurance Barometer Study." LIMRA.com. May 25, 2025.

The Time to Ask is Now

One in three Americans are searching for a financial professional they can trust. With 31% of consumers not yet seeing how life insurance can work for them personally, meaningful guidance can go a long way.[1]

How Can You Help Them Close the Gap?

BUY A NEW POLICY

ADD TO EXISTING COVERAGE

REPLACE OUTMODED COVERAGE WITH A NEW POLICY

We make it easier to start the conversation. And close the sale.

Get tools to help you quantify the need, start the conversation, and determine next steps. And with Pacific Accelerated Life+ (PAL+), offer your clients streamlined underwriting where their applications are intelligently routed for the least invasive underwriting method possible.

Go to https://cloud.email.pacificlife.com/plpromise-underwriting today!

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 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.

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

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