



PACIFIC LIFE



UNDERWRITING UPDATES

Pacific Life Insurance Company

ONE TEAM. ONE MISSION. A BEST-IN-CLASS EXPERIENCE.

A Leader in the Large-Case Market

Introducing Industry Leading Retention

Pacific Life continues to deliver on its commitment to ease of doing business and a best-in-class underwriting experience. We are pleased to announce a **new, larger internal retention—\$30M on single life and \$35M on second-to-die¹** effective Tuesday, April 1, 2025.

One of the
Industry's Largest
Internal Retention

\$30M¹
SINGLE LIFE
PRODUCTS
(Including PL Promise Products)
\$35M¹
SECOND-TO-DIE
PRODUCTS

More Ways Underwriting at Pacific Life Is a Differentiator

- **Extensive** underwriting expertise
- **Award-winning service** with a dedicated underwriting and new-business team
- **Industry leading** retention and capacity
- **Strong partnerships** with the top reinsurance carriers and distributors

¹To Age 75. For more details, please contact your Underwriting team.

No bank guarantee • Not a deposit • May lose value
Not FDIC/NCUA insured • Not insured by any federal government agency

For financial professional use only. Not for use with the public.

For more information, please contact your Pacific Life representative.

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.

Life insurance is subject to underwriting and approval of the application and may incur monthly policy charges.

Insurance products and their guarantees, including optional benefits[, annuity payout rates,] 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.

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

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