## The Pacific Life Difference



Pacific Life Insurance Company

Life insurance is essentially a promise to help provide financial protection, but how do you know you can rely on that promise? To start, Pacific Life is one of the largest insurance companies in America and consistently earns high financial strength ratings.<sup>1</sup> It's also a mutual holding company. This means we answer to our policyowners— not shareholders, allowing us to focus on the long-term and develop financial solutions that evolve with the times and your needs.



## Talk to your financial professional\* about life insurance from Pacific Life.

<sup>1</sup> As of December 2023. The COMDEX is a composite score of the four independent raters of financial strength (A.M. Best, Fitch, Moody's, and Standard & Poor's). COMDEX is not an affiliated company of Pacific Life Insurance Company. For current ratings, visit PacificLife.com. <sup>2</sup>2023 Annual Report at PacificLife.com.

<sup>3</sup>Data provided by Pacific Life Insurance Company as of May 2023.

<sup>4</sup> 2017, 2018, 2019, 2020, 2021, 2022 & 2023 Dalbar Insurance Service Award Winner for Consistent focus on improving the policyowner experience: https://dalbar.com/Awards/Winners/75.



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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.

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