

THE PACIFIC LIFE DIFFERENCE

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.¹ 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.

Our Numbers Tell the Story



¹As of April 2026. 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.

²2025 Annual Report at PacificLife.com.

³Data provided by Pacific Life Insurance Company as of March 2026.

⁴Ethisphere Institute named Pacific Life one of 2018-2026 World's Most Ethical Companies based on its compliance and ethics program, corporate citizenship, culture of ethics, corporate governance, and leadership, innovation, and reputation: <https://www.pacificlife.com/press-releases/stories/pacific-life-named-one-of-worlds-most-ethical-companies-for-ninth-consecutive-year.html>.

⁵Pacific Healthy Rewards is an individualized underwriting philosophy that recognizes and rewards you for management of your health, active lifestyle, and commitment to wellness. Pacific Healthy Rewards offers more ways to qualify for better risk classes.

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

(800) 800-7681 | PacificLife.com

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

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.

Pacific Life refers to Pacific Life Insurance Company and its subsidiary, Pacific Life & Annuity Company.

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.



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