



Pacific Life's

Wealthy Global Citizen Program for Life Insurance

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Wealthy individuals who travel extensively and have meaningful economic ties to the United States may have a need for life insurance coverage to protect their financial interests at home and abroad. Pacific Life's Wealthy Global Citizen Program is designed to help address the unique needs of this market.

Pacific Life's diversified portfolio of life insurance products can help these individuals meet their personal, business, retirement, and wealth transfer objectives. Following are the program guidelines to help you better serve your global clients.

What Defines a Wealthy Global Citizen?

This program defines a wealthy global citizen as someone with a high net worth (over US\$2.5 million) and high income (over US\$250,000 per year) who meets one of these criteria:

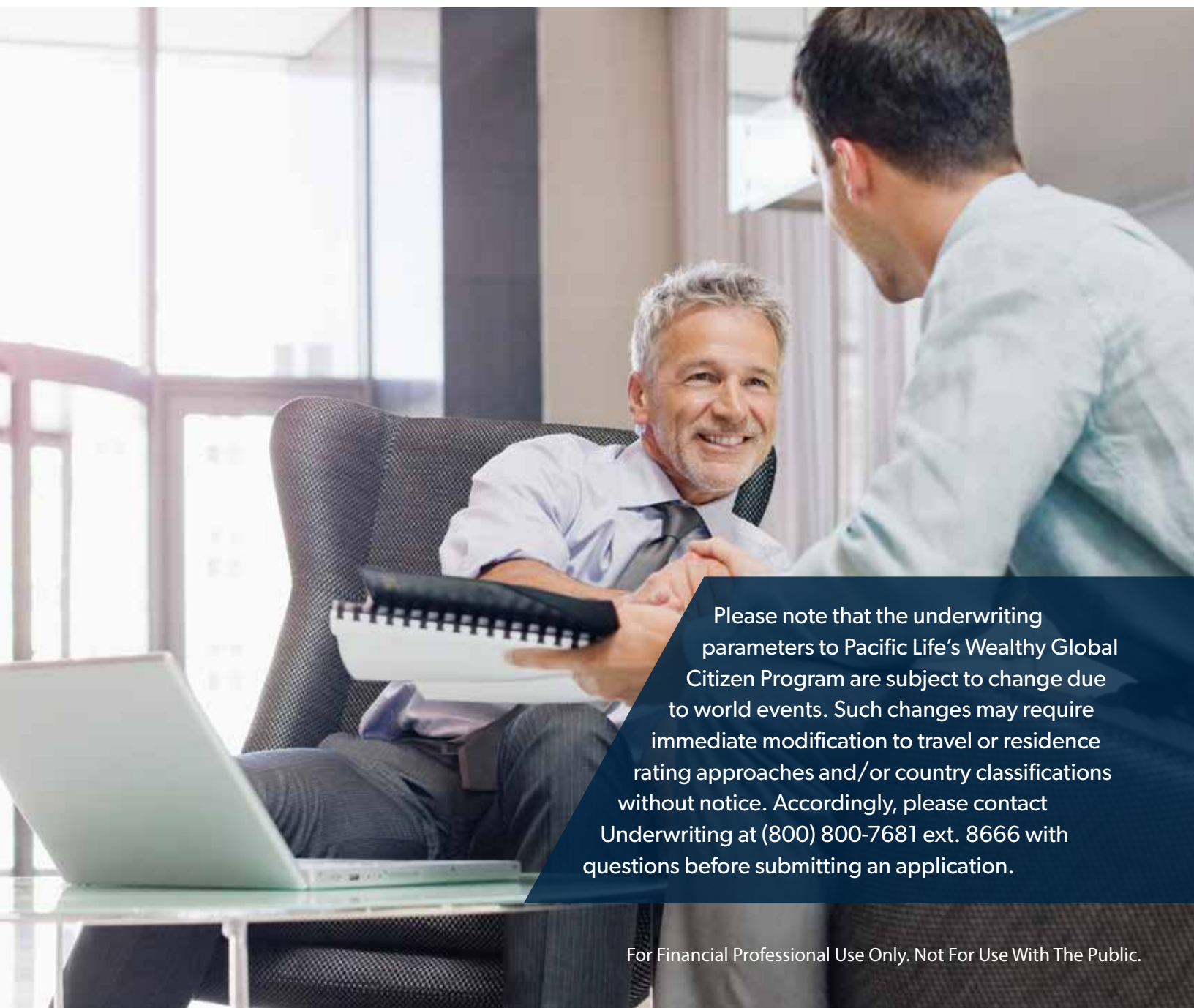
- A U.S. citizen or permanent resident who travels to a foreign country more than 12 weeks each year
- An individual residing in the United States without permanent resident qualifications
- A non-U.S. citizen with foreign residence or long-term foreign travel

See page 3 for excluded occupations.

Underwriting Parameters

An individual's underwriting classification will be impacted by the country classification assigned to his/her country of residence or travel. Classifications may include Standard with a Flat Extra, Standard, Preferred, and Super Preferred, subject to state insurance laws and regulations.

Pacific Life's retention and additional autobound reinsurance are determined using the country of residence and travel of the proposed insured.



Please note that the underwriting parameters to Pacific Life's Wealthy Global Citizen Program are subject to change due to world events. Such changes may require immediate modification to travel or residence rating approaches and/or country classifications without notice. Accordingly, please contact Underwriting at (800) 800-7681 ext. 8666 with questions before submitting an application.



Eligibility

Proposed insureds who are U.S. citizens or permanent residents will generally be considered under the domestic underwriting requirements. Pacific Life defines a “permanent resident” as a non-U.S. citizen with acceptable evidence of permanent resident status.

Flat extras may be assessed for foreign residency/travel.

Criteria	Yes	No
Eligible Persons	<ul style="list-style-type: none"> • A U.S. citizen or permanent resident traveling to a foreign country more than 12 weeks each year • An individual residing in the U.S. without permanent resident qualifications • A non-U.S. citizen with foreign residence or long-term foreign travel 	<ul style="list-style-type: none"> • Aid workers • Aviation pilots, including commercial pilots • Journalists • Judicial personnel • Politically exposed persons • Military • Missionaries • Police force personnel • Political and government officials • Sports figures • Trade union officials
Eligible Products and Riders	<ul style="list-style-type: none"> • Most of Pacific Life’s cash value and fully underwritten life insurance products (including term riders) are available • One life uninsurable not available for joint life insurance product 	<ul style="list-style-type: none"> • All term life insurance products • Life Insurance with Long-Term Care • All PRIME life insurance products • Waiver of Charges Rider^{1,2} • Payor Waiver of Charges Rider^{1,3} • Accidental Death Rider^{1,4} • Any long-term care or chronic illness rider¹ • Any other evidence-based rider¹
Issue Ages	<ul style="list-style-type: none"> • Ages 18 – 75 for Class A and B countries, and max age 70 for Class C and D 	
Minimum Face Amount	<ul style="list-style-type: none"> • US\$1,000,000 for each policy issued 	
Ownership	<ul style="list-style-type: none"> • All policies must be owned by either a U.S. entity (e.g. a trust or limited liability company formed under the U.S. laws) with a U.S. address or an individual with an insurable interest in the proposed insured • Foreign entities (e.g. offshore trusts) are not permitted to be policyowners • Each policyowner must either have a taxpayer identification number or a completed W-8BEN form 	
U.S. Nexus	<p>A meaningful U.S. economic tie must include one or more of the following: significant U.S. property ownership, significant U.S. business ownership, employment with a U.S. business, or 20% of total assets in the U.S. The following are not sufficient to create a meaningful U.S. economic tie: a U.S. bank account with initial premium only; or, an LLC or other entity whose only assets include the life policy and/or premiums to pay the policy.</p>	

Medical and Nonmedical Requirements

Each proposed insured will be subject to the following requirements.

Medical	Nonmedical (must be submitted with the application)
<ul style="list-style-type: none"> • Paramedical exam • Blood profile • Urine specimen • Resting EKG* • Treadmill EKG* 	<ul style="list-style-type: none"> • Foreign Residence and Travel Questionnaire (State specific versions are available on Lifeline) • Financial Questionnaire (# 15-15518) • Photocopy of the passport page containing the passport number and photocopy of the passport picture of the applicant • For face amounts \$5,000,000 and up, one or more of the following are required: third party financial statement, letter of reference from a financial institution with an account value, evidence of ownership of properties or other assets within and/or outside the U.S. as applicable • For face amounts \$10,000,000 and up an Inspection Report is required.

Attending physicians' medical records must be available in English. If not, the records must be translated by an independent professional translator not at Pacific Life's expense.

The Wealthy Global Citizen Program is not available beyond Table D.

* Same as our routine age and amount Underwriting Requirements, refer to "Life Insurance Medical Underwriting Requirements" form # 15-27057

1 Riders will likely incur additional charges and are subject to availability, restrictions and limitations. Clients should be shown policy illustrations with and without riders to help show the rider's impact on the policy's values.

2 Form #R84-WC & R08WC.

3 Form #R84-PWC.

4 Form #R84-AD.



For Financial Professional Use Only. Not For Use With The Public.



Additional Requirements

The following are also required during the application process.

Cover Letter	<ul style="list-style-type: none">• A cover letter must be submitted with each Wealthy Global Citizen Program application• The cover letter must provide a full explanation of the wealthy global citizen's need and purpose for U.S. life insurance coverage
Signatures	<ul style="list-style-type: none">• Both the applicant and insured must be physically present in the U.S. when signing the application
Witnesses	<p>For non-English speaking applicants and insureds only: The application and health history questions must be signed in front of two witnesses</p> <ul style="list-style-type: none">• The witnesses must include an independent third party chosen by the proposed insured or applicant as their translator• Witnesses cannot be related by blood, marriage, or adoption to the life insurance producer, the proposed insured, or the applicant• Witnesses cannot receive payment from the life insurance producer, proposed insured, applicant, or Pacific Life• A witness may not be a beneficiary on the policy being applied for• The words "Witnessed by" must be written by the proposed insured or applicant's signature or mark (both witnesses must sign their names after those words)• A letter of declaration must be signed and dated by each witness and submitted to Pacific Life along with the application and Part II questions• The letter of declaration must include the name of the witness and the type of identification the insured or applicant provided to the witness
Policy Delivery	<ul style="list-style-type: none">• All Pacific Life policies will be mailed to the life insurance producer• The life insurance producer must deliver the policy to the policyowner in the U.S. issue state (delivery refers to the receipt of the policy by the policyowner by any means)• Policy delivery may not occur in a non-U.S. jurisdiction• The Policy Delivery Receipt must be received by Pacific Life in good order within the specified delivery period• The policy will be paid once all premiums are received in U.S. dollars from a U.S. bank account. The policy is considered inforce once all delivery requirements, including the Policy Delivery Receipt, have been received and accepted by Pacific Life.

Forms of Payment

Acceptable (must be drawn or originate from a U.S. bank)

- Personal check
- Business check
- Cashier's check
- Wire transfer
- Temporary check – the ABA and account number must be preprinted on the check
- Money order in a single denomination of more than \$10,000 for in-force payments

Acceptable Under Certain Conditions

- Third-party check when there is a clear connection of the third party to the underlying transaction, excluding any connection with a Pacific Life life insurance producer or registered representative (check should be endorsed with the statement "Payable to Pacific Life" and the check should be signed by the third party)

Not Acceptable Under Any Conditions

- Cash
- Credit card or check drawn against a credit card account
- Money order in single denomination of \$10,000 or less
- Traveler's check
- Life insurance producer's personal or business check
- Postdated check/stale-dated checks (if a postdated check is received, the payment amount will be applied as of the date and time received)
- Checks with the payee line or signature line altered, whether initialed or not
- Temporary checks where the ABA and/or account number is not preprinted on the check
- Third-party check when there is no clear connection of the third party to the underlying transaction or a check made payable to the life insurance producer and endorsed over to Pacific Life
- Wires that originate from a foreign bank account, regardless of whether the wire passes through a U.S. bank
- Personal, business, or cashier's check drawn on a foreign bank, even if the payment is effected through a U.S. bank

Premiums/Renewal Premiums

- Must be paid in U.S. dollars from a U.S. bank account (applies regardless of whether the policyowner receives correspondence from Pacific Life at a non-U.S. address)

While the above are the general program guidelines, no set of guidelines can accommodate every scenario. A Pacific Life underwriter must evaluate all individual considerations and unusual circumstances.



Soliciting Rules

Pacific Life maintains strict rules on soliciting wealthy global citizens for the purchase of our life insurance products. Life insurance producers who wish to participate in the Wealthy Global Citizen Program must confirm in the Wealthy Global Citizen Life Insurance Producer Certification (see page 12 for form) that they adhere to the applicable guidelines. Regardless of these guidelines, the Wealthy Global Citizen Program does not in any way provide for an exception to any Pacific Life rules and requirements. Life insurance producers must also ensure that their representatives and employees comply with the same Pacific Life rules and requirements. These include but are not limited to the following.

- 1** All sales activities must occur in the United States. Life insurance producers may only engage in sales activities on behalf of Pacific Life in those U.S. jurisdictions in which Pacific Life is admitted, Pacific Life's products are approved for sale, and the life insurance producer is appropriately licensed and appointed. Any activity that would require Pacific Life to be licensed or admitted in any non-U.S. country or jurisdiction is strictly prohibited and life insurance producers cannot engage in any activity on behalf of Pacific Life in any non-U.S. country or jurisdiction. For these purposes, the United States does not include U.S. consulates and embassies or "in transit" locations (i.e. while in an aircraft or watercraft).
- 2** Life insurance producers cannot mention Pacific Life or any Pacific Life product in a non-U.S. jurisdiction. In all cases of soliciting sales to wealthy global citizens, no specific insurance products may be discussed in a non-U.S. jurisdiction. A life insurance producer may only discuss the role of life insurance in meeting a client's financial objectives.
- 3** No written materials produced by Pacific Life or referring in any way to Pacific Life may be brought into or delivered in a non-U.S. jurisdiction.
- 4** Life insurance producers must be aware of and maintain strict compliance with all applicable local laws and regulations. In order to protect the well-being of its residents, each sovereign country has the right to enact laws governing the sale of life insurance, which may be very restrictive and apply beyond the country or jurisdiction. Life insurance producers should consult an independent attorney for advice about activities that are permitted in the country or jurisdiction of the client.
- 5** No mention or identification of Pacific Life or Pacific Life's products can be made by any referral source or by any party present during any meeting to discuss the role that life insurance can play in helping the wealthy global citizen meet their financial objectives.
- 6** Pacific Life only accepts medical and paramedical examinations by its approved labs and examiners in the United States. Exams performed in Hong Kong may be accepted but subject to additional rules, and coverage will be limited to Pacific Life's retention. Contact Underwriting for additional information.

What It Means

Sales Activities: Any activity that includes solicitation, completion and execution of the application and related forms (including all examination requirements), underwriting (including without limitation, medical and paramedical examinations and evaluation of any change in insurability between the time of application and issuance of a policy), and policy delivery.

Solicitation: Any activity that leads/intended to lead to the sale of life insurance, including but not limited to:

- Delivery of marketing materials, letters soliciting the purchase of Pacific Life's insurance products, prospectuses or life insurance contracts
- Conversations, seminars, presentations, telephone calls, faxes, emails, or meetings with wealthy global citizens to discuss Pacific Life's insurance products or other similar prospecting type activities
- Payment of compensation to a referral source in connection with the sale of a Pacific Life insurance product.

Guidelines for Referrals

Prospective wealthy global citizen clients will often contact a life insurance producer at the recommendation of a professional advisor, such as an attorney, accountant, or private banker. These types of advisors understand that a U.S. life insurance policy may help wealthy global citizens meet their personal, business, retirement, and wealth transfer objectives. Referral guidelines on prohibited activities are detailed below and are also set forth and confirmed by the life insurance producer in the Wealthy Global Citizen Life Insurance Producer Certification (see page 12 for form).

The following are not permitted:

- Payment of any compensation by or on behalf of Pacific Life and its affiliates to any person in a non-U.S. country or jurisdiction for referring a client to the life insurance producer for the purchase of Pacific Life products
- Referral by an entity or individual who is a licensed life insurance producer in the non-U.S. country of residence of the prospective insured or applicant/owner
- Seminars, distribution announcements, mailings, unsolicited emails, or letters seeking to attract local life insurance producers in non-U.S. countries or jurisdictions
- Conducting business with a third-party marketing organization in non-U.S. countries or jurisdictions with respect to all Pacific Life products.





Tax Treatment

Payment of death benefits and the processing of surrenders and withdrawals will be subject to all applicable tax laws and treaties.

While Pacific Life may provide tax reporting to various U.S. federal and state agencies regarding certain life insurance or annuity activity, Pacific Life does not as a matter of practice, provide such information to any foreign governmental agencies. Nonetheless, Pacific Life's tax reporting does not in any way affect the obligations policyowners may have with respect to such foreign governmental agencies or under foreign law.



Compliance

Translation

No Pacific Life contracts, marketing materials, applications, forms, or illustrations are permitted to be translated into a foreign language by a life insurance producer. The policyowner is responsible for obtaining whatever advice and guidance he or she deems necessary in order to enter into an insurance transaction, including any translation. As a reminder, any marketing materials created by a life insurance producer must be approved by Pacific Life's Compliance department before use. If any materials (e.g. medical records) required for application are presented in a language other than English, they must be translated by an independent professional translator not at Pacific Life's expense.

Anti-Money Laundering

Pacific Life's Anti-Money Laundering (AML) program was established to prevent activity that facilitates money laundering or the funding of terrorists or criminal activities. Pacific Life's policy and procedures on acceptable and unacceptable forms of payment (see page 6) are an integral part of the AML program. All policies must be denominated in U.S. dollars and all premiums must be paid in U.S. dollars from a U.S. bank account. In addition, Pacific Life's normal monitoring of any suspicious activity will apply to all transactions under the Wealthy Global Citizen Program.

Office of Foreign Asset Control

Pacific Life has implemented a company-wide program to ensure that we do not conduct business with individuals or entities identified by the Office of Foreign Asset Control (OFAC) as "prohibited." We periodically

screen the names of customers, insureds, annuitants, contract owners, life insurance producers, vendors, and other individuals against the government's list of known criminals with whom Pacific Life must not do business. If a prohibited person or entity attempts to do business with Pacific Life, we immediately contact OFAC for instructions. This process assures that questionable insurance transactions are not processed and that new life insurance policies or annuity contracts are not issued to prohibited individuals or entities.

Suspicious Activity Reporting

Pacific Life complies with federal Suspicious Activity Reporting (SAR) requirements, which provide that life insurance companies must report suspicious activity to the Treasury Department's Financial Crimes Enforcement Network (FinCEN).

Audit Program

Life insurance producers participating in the Wealthy Global Citizen Program are expected to comply with all requirements of the Pacific Life Wealthy Global Citizen Guidelines. In an effort to ensure compliance, Wealthy Global Citizen Program sales will be subject to an audit program that uses a carefully planned analysis based on the risks associated with the Wealthy Global Citizen Program. Audits may include review of all aspects of the Wealthy Global Citizen Program, including life insurance producer qualifications and certifications, sales activities, applications, questionnaires, policy delivery, policy administration, and compliance.

Questions?

Contact Underwriting at (800) 800-7681 ext. 8666.



Life Insurance Producer Qualifications

Pacific Life expects all life insurance producers to conduct their affairs ethically and in compliance with all of the laws and regulations that impact the sale of life insurance products. In addition to compliance with Pacific Life's standard policies and procedures, a detailed understanding of Pacific Life's Wealthy Global Citizen Program and its underwriting parameters is required. Life insurance producers should also have knowledge of the relevant customs, practices, procedures, and laws of foreign countries.

Each life insurance producer seeking to participate in the program must complete a Wealthy Global Citizen Life Insurance Producer Certification form (see opposite page) for Pacific Life's approval. Pacific Life takes a life insurance producer's understanding of the program and the wealthy global citizen market into account when it reviews the certification form and reserves the right to determine which life insurance producers will participate.

An individual Wealthy Global Citizen Life Insurance Producer form must be completed by every person who will be involved in the sales process and must detail the requested information, which includes:

- Information about the life insurance producer
- The target market of the life insurance producer
- An estimate of written annualized premium by jurisdiction and product type
- How new business will be solicited
- How the life insurance producer will comply with all applicable U.S. and foreign laws and regulations.





Life Insurance Division – Contracts & Compensation
P.O. Box 2109 • Omaha, NE 68103-2209

Fax to Imaging (866) 964-4861

Pacific Life Insurance Company and Pacific Life & Annuity Company are individually referred to as a “Pacific Life Insurer” and collectively as the “Pacific Life Insurers” or “Pacific Life.”

WEALTHY GLOBAL CITIZEN PRODUCER CERTIFICATION

For life insurance producers seeking to participate in the Wealthy Global Citizen Program.

PRODUCER INFORMATION

Firm Name, if applicable			TIN	SAID Code
Producer's Name First	MI	Last	SAID Code	
SSN	Telephone #	Fax #	E-mail Address	

TARGET MARKET – Describe your Wealthy Global Citizen target market, including the targeted countries and jurisdictions, target market members' average net worth and any relevant travel habits.

ANNUALIZED PREMIUMS – Estimate the amount of premiums written annually by country or jurisdiction and type of product.

Premium Year and Amount	Country or Jurisdiction	Type of Product

SALES ACTIVITIES AND POLICY DELIVERY – Sales to Wealthy Global Citizens are subject to all Pacific Life (PL) rules and the Guidelines for Soliciting Wealthy Global Citizens.

- Describe in detail how sales activities will be conducted:

- Describe how policies will be delivered:

COMPLIANCE WITH ALL APPLICABLE U. S. AND FOREIGN LAWS AND REGULATIONS – All life insurance producers must be aware of and maintain strict compliance with all local laws and regulations.

- Describe how you will maintain compliance with all laws and regulations:

- Describe the controls you have established to maintain compliance:



GUIDELINES FOR SOLICITING WEALTHY GLOBAL CITIZENS

By signing this Certification, I understand that:

1. All sales activities must occur in the U.S.
2. I cannot mention PL or any PL product in a non-U.S. jurisdiction.
3. No written materials produced by PL, or referring in any way to PL, may be brought into or delivered in a non-U.S. jurisdiction.
4. I must be aware of and maintain strict compliance with all applicable local laws and regulations.
5. I may not obtain referrals from locally licensed individual life insurance producers in the country or jurisdiction of the client.
6. No mention or identification of PL or PL's products can be made by any referral source or any party present during any meeting to discuss the role that life insurance can play in helping the Wealthy Global Citizen meet their financial objectives.
7. PL only accepts medical examinations by its approved labs and examiners in the United States. Exams performed in Hong Kong may be accepted, but are subject to additional rules and the coverage will be limited to PL's retention.
8. All policies must be owned by either: (1) a U.S. entity (e.g. a trust or limited liability company formed under the U.S. laws) with a U.S. address, or (2) an individual with an insurable interest in the proposed insured.
9. All policies must be denominated in U.S. dollars and all premiums shall be paid in U.S. dollars from a U.S. bank account.
10. All policies must be delivered to the applicant/policyowner in the U.S.

DECLARATIONS

By signing this Certification:

1. I certify that I have reviewed and agree to abide by PL's Wealthy Global Citizens Program.
2. I certify that all answers in this Certification are true and correct and understand that PL is relying on my answers.
3. I agree that I will not take any action or engage in any conduct that contravenes or violates any U.S. or foreign law or regulation.
4. I agree that it is my responsibility to be aware of and abide by all applicable U.S. and foreign laws and regulations.
5. I acknowledge that PL is unregistered and not admitted in any non-U.S. countries or jurisdictions.
6. I agree that any action taken that would require PL to be licensed or admitted in any non-U.S. country or jurisdiction constitutes a violation of PL's Wealthy Global Citizens Program.
7. I understand that the payment of compensation to any referral source in connection with the sale of a specific PL insurance product may be prohibited in certain foreign countries or jurisdictions.
8. I agree that the marketing or solicitation of PL's products in any Wealthy Global Citizen's country or jurisdiction of residence constitutes a violation of law and PL's Wealthy Global Citizens Program.
9. I understand that PL may take actions against me for any violation of U.S. or foreign laws and regulations, or PL's Wealthy Global Citizens Program.
10. I agree that if I am a life insurance producer soliciting through an entity, including a broker-dealer, the entity must also sign this Wealthy Global Citizen Producer Certification and be subject to and abide by PL's Wealthy Global Citizens Program. To do so, the Certification must be signed by an officer of such entity with legal authority to bind the entity.
11. I agree that I will notify PL immediately if any of the answers to this Certification are no longer correct, any changes, additions and deletions are necessary, or if I become aware of any violation of U.S. or foreign laws and regulations, or PL's Wealthy Global Citizens Program.

SIGNATURES

SIGNED AND DATED ON:

Date (mm/dd/yyyy)

SIGN
HERE

X

Producer's Signature and Title, if applicable

Producer's Name: First MI Last (print)

SIGN
HERE

X

Manager/MO Principal or Broker-Dealer Signature and Title,
if applicable

Signatory Name: First MI Last (print)

Firm Name, if applicable

PACIFIC LIFE INSURANCE COMPANY

Life Insurance Division
P.O. Box 2030 • Omaha, NE 68103-2030
(800) 347-7787 • Fax (866) 964-4860
www.PacificLife.com

WGCC



PACIFIC LIFE

WEALTHY GLOBAL CITIZEN CERTIFICATION

For each proposed policyowner or insured that is a Wealthy Global Citizen: (i) residing in the U.S. without permanent resident qualifications or (ii) with foreign residence or long term foreign travel.

Proposed Insured's Name: First MI Last	Date of Birth (mm/dd/yyyy)
Proposed Policyowner's Name: First MI Last	

CERTIFICATION

I certify that:

1. The application, underwriting, and policy delivery associated with this policy, and all communication regarding Pacific Life Insurance Company (PLIC), have occurred or will occur in the U.S.
2. The laws of my country or jurisdiction permit me to purchase this policy.
3. It is my sole responsibility to ascertain any tax or legal implications or treatment that the policy may have in the U.S. or my country or jurisdiction.
4. PLIC has advised me to obtain legal and tax advice regarding the policy from my own independent advisors.
5. PLIC has not and will not provide me with any tax or legal advice, or guarantee or promise any particular legal or tax consequences arising out of or relating to the policy.
6. I shall bear the full cost of any U.S. or non-U.S. taxes due or any other charge or expense resulting from the purchase of the policy.
7. While PLIC may provide tax reporting to various U.S. federal and state agencies regarding certain life insurance or annuity activity, I understand that PLIC does not as a matter of course provide such information to any foreign governmental agencies. I also understand that, nonetheless, PLIC's tax reporting does not in any way affect the obligations that I may have with respect to such foreign governmental agencies or under foreign law.
8. I understand that the policy contract and any communications relating to the policy will be in English and I fully understand the policy terms.

SIGNATURES

If you are signing on behalf of an entity, you represent that you are authorized to execute this document and make the statements that may be shown. You further represent that all requirements of those entities, including the use of any seal (in the case of a Corporation) and any authorized signatures (in the case of a Corporation and/or Trust), have been met.

SIGNED IN:

City	State
------	-------

SIGNED AND DATED ON:

Date (mm/dd/yyyy)



X

Proposed Insured's Signature



X

Policyowner's Signature, if other than Proposed Insured, and include Title, if Corporation, Trust, or Business Entity.

Policyowner's Name: First MI Last (print)



X

Producer's Signature

Producer's Name: First MI Last (print)



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Pacific Life – The Power to Help You Succeed

Offering insurance since 1868, Pacific Life provides a wide range of life insurance products, annuities, and mutual funds, and offers a variety of investment products and services to individuals, businesses, and pension plans. Pacific Life also counts more than half of the 100 largest U.S. companies as its clients. For additional company information, including current financial strength ratings, visit Pacific Life online at www.PacificLife.com.

Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. Client count as of June 2017 is compiled by Pacific Life using the 2017 FORTUNE 500® list.





Notes



This material is not intended to be used, nor can it be used by any taxpayer, for the purpose of avoiding U.S. federal, state or local tax penalties. This material is written to support the promotion or marketing of the transaction(s) or matter(s) addressed by this material. Pacific Life, its affiliates, their distributors and respective representatives do not provide tax, accounting or legal advice. Any taxpayer should seek advice based on the taxpayer’s particular circumstances from an independent tax advisor or attorney.

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.



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Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. Insurance products are issued by Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state. Each insurance company is solely responsible for the financial obligations accruing under the products it issues. 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 will incur monthly policy charges.

Investment and Insurance Products: Not a Deposit	Not Insured by any Federal Government Agency	
Not FDIC Insured	No Bank Guarantee	May Lose Value