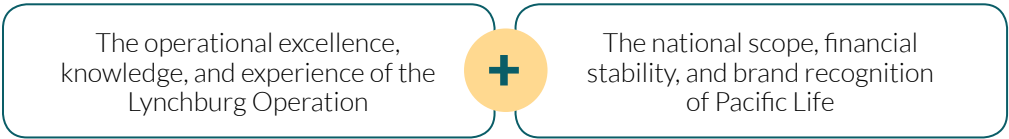


PACIFIC LIFE

The Power to Help you Succeed

You want to reach your financial goals and we're here to help you get there. With nearly 150 years of experience, hundreds of thousands of individuals, families, and businesses trust Pacific Life to help with their financial future. We have no publicly traded stock—we are an independent company that remains focused on long-term strategies and financial strength so we can make decisions that benefit our policyholders and clients.

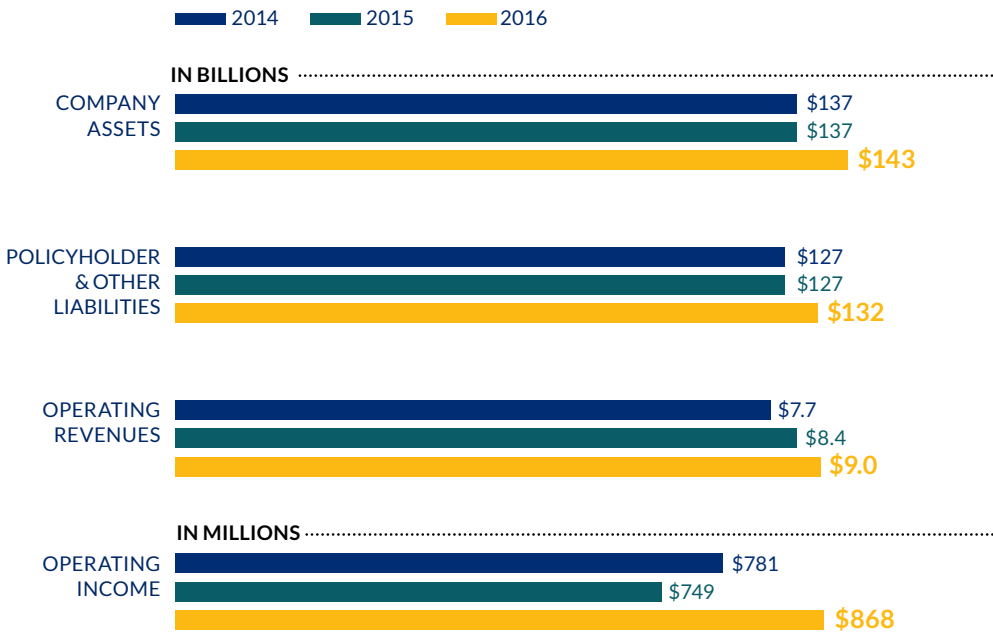
ADDING STRENGTH TO STRENGTH



We're building on what's always made us strong—including our long-standing history and experience in the Brokerage distribution channel and the ability to handle high volumes with industry-leading cycle times. By adding strength to strength, we can exceed the sum of all expectations as we reach a broader base of customers than previously possible.

Being stronger than ever means we're not just here to play, we're here to win in the Broad Market.

FINANCIAL GROWTH



Sources: All data and financial strength ratings as of 9/14/17 unless otherwise specified.
 • Financial Growth data is from the 2016 Pacific Life Annual Report. To view the report or financial statements online, visit http://www.pacificlife.com/about_pacific_life/financials.html.
 • Life insurance sales rankings from LIMRA International, 2016 Confidential Annual Sales Survey of Participating Companies.
 • Ratings may change, for current financial strength ratings and additional rating information, visit www.PacificLife.com/ratings.



PACIFIC LIFE

Our Expertise

- Financial Protection
- Income for Life
- Retirement Income
- Wealth Accumulation
- Wealth Preservation

Strong Performance

- #1 in Indexed Universal Life & Universal Life Sales
- #2 in Asset-Based Long Term Care Sales
- #8 in Total Life Insurance Sales

Financial Strength Ratings

- A+ A.M. Best
- A+ Fitch
- A1 Moody's
- AA- Standard & Poor's



THE POWER TO HELP YOU SUCCEED

At Pacific Life, putting customers first has allowed us to serve families and businesses successfully for nearly 150 years. As part of a mutual holding company structure, we have no publicly-traded stock, so we can focus on long-term strategies, financial strength, and the best interest of our policyowners.

You and your clients, our policyowners, are at the heart of the business decisions we make.

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

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(800) 800-7681
Newport Beach, CA

Pacific Life & Annuity Company
(888) 595-6996
Newport Beach, CA

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Neither these entities nor their representatives make any representation or assurance regarding the claims-paying ability of the life insurance company.