

Pacific Life

The Power To Help You Succeed

You want to reach your financial goals and we are here to help you get there. For more than 150 years, Pacific Life has helped millions of individuals and families with their financial needs through 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 has no publicly traded stock. We are an independent company that remains focused on financial strength and long-term strategies that benefit policyholders and clients.

PACIFIC LIFE BY THE NUMBERS

\$171 Billion

company assets

1st

indexed universal life and
universal life insurance sales

\$2.7 Billion*

insurance and annuity
benefits paid in 2019

2nd

structured settlement
sales

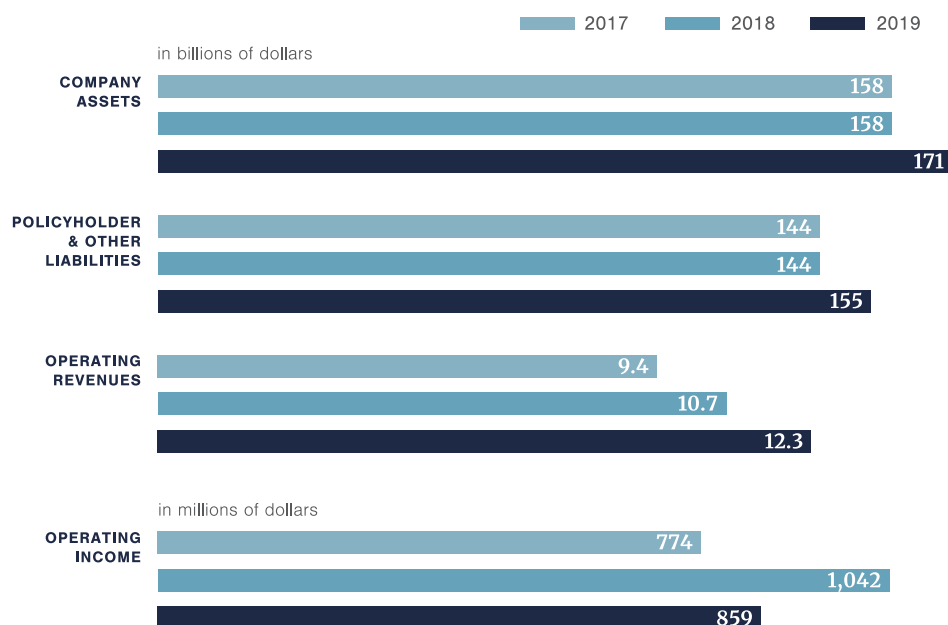
298th

FORTUNE 500® company
by total revenue

390%

increase in fixed annuity
sales since 2010

FINANCIAL SUMMARY



PACIFIC LIFE



OUR EXPERTISE

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

OUR PRODUCTS

- Annuities
- Investment Products and Services for Business
- Life Insurance
- Mutual Funds

FINANCIAL STRENGTH RATINGS

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



Pacific Life Corporate Responsibility

We strive to improve our communities and environment through philanthropy and volunteerism.

THE PACIFIC LIFE FOUNDATION

Established to reflect our commitment to the communities where our employees live and work.

\$116M

given to community nonprofits
in the past 35 years

THE PACIFIC LIFE GOOD GUYS

Our employee and family volunteer program encourages community volunteerism. In 2019, we contributed

13,250

total volunteer
hours

280

different community
projects

\$6.8B

invested by Pacific Life in assets related to socially responsible efforts in underserved and low-income communities, as well as environmentally green efforts. We have also made commitments of an additional \$1.5 billion toward future investments. Investing responsibly ties to Pacific Life's core values of doing what's right. Learn more at www.PacificLife.com/ESG.

Talk to your financial professional today about life insurance and retirement solutions from **Pacific Life**.

Sources: All data and financial strength ratings as of December 31, 2019 unless otherwise specified.

- Financial growth data is from Pacific Mutual Holding Company, Pacific Life's ultimate parent company. Operating revenues include discontinued operations of our aircraft leasing business and excludes net investment gain (loss) and other than temporary impairments (OTTI). Operating income is utilized by management to measure the profitability generated by the operations of the company. Includes discontinued operations of our aircraft leasing business and excludes net investment gain (loss), other than stable value product income. It also excludes OTTI, aircraft impairments/sales, gain on sale of our aircraft leasing business, and deferred policy acquisition cost amortization and adjustments related to variable annuity derivatives. For the year ended December 31, 2017, tax impacts related to the Tax Cuts and Jobs Act enacted on December 22, 2017 are excluded.
- Life insurance rankings are from the 2019 *Confidential Sales Survey of Participating Companies* by LIMRA. Pacific Life Insurance Company sales are based on planned recurring premiums as measured against 77 participating companies. Annuity rankings from U.S. *Individual Annuities Sales Survey* by LIMRA, as of December 31, 2019.
- FORTUNE ranking as of June 2019 is of the top 500 U.S. firms by total revenue.
- Ratings may change and do not apply to the safety or performance of the underlying variable investment options or the mutual funds. For current financial strength ratings and additional rating information, visit www.PacificLife.com/ratings.

Pacific Life Insurance Company, an "indirect" subsidiary of Pacific Mutual Holding Company, is licensed in all states except New York. In New York, individual life insurance and annuity products are available through Pacific Life & Annuity Company, a subsidiary of Pacific Life Insurance Company. Securities distributed by **Pacific Select Distributors, LLC** (member FINRA & SIPC).

* Reflects the combined results of Pacific Life Insurance Company and its insurance subsidiaries on a statutory basis and primarily includes death and annuity benefits paid.