

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 150 years of experience, millions 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.

Pacific Life by the Numbers

\$158 Billion

company assets

1st

indexed universal life and
universal life insurance sales

\$2.3 Billion*

in insurance and annuity
benefits paid in 2017

11th

variable annuity
sales

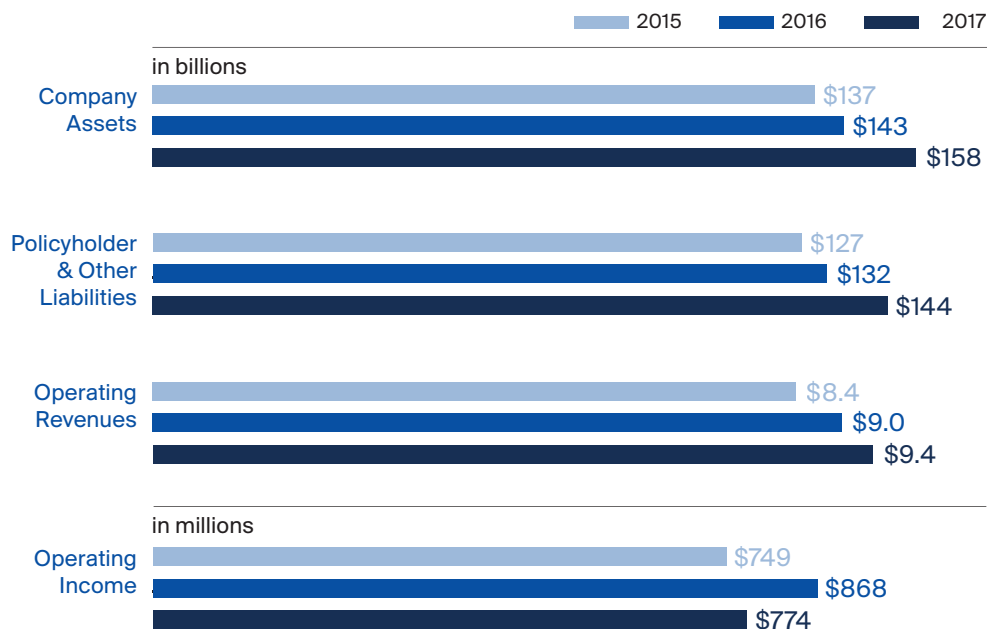
302nd

FORTUNE 500® company
by total revenue

14th

fixed annuity sales

Financial Summary



PACIFIC LIFE

CELEBRATING 150 YEARS

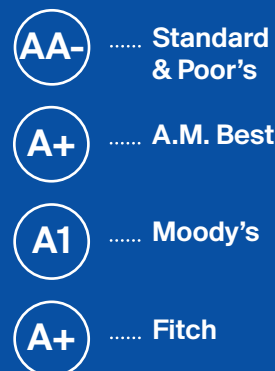
Our Expertise

- 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





Pacific Life Corporate Social Responsibility

Beyond our business commitments, 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.

\$102 Million

given to community nonprofits
in the past 33 years

The Pacific Life Good Guys

Our employee volunteer program encourages community volunteerism. Last year, we contributed:

12,534

total volunteer hours

263

different community
projects

\$5.4 Billion

Pacific Life has invested \$5.4 billion 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 \$1.4 billion toward future investments.

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

Sources: All data and financial strength ratings as of 12/31/17 unless otherwise specified.

- Financial Growth data is from Pacific Mutual Holding Company, Pacific Life's ultimate parent company. Operating Revenues exclude net realized investment gain (NRIG) and other than temporary impairments (OTTI). Operating income is utilized by management to measure the profitability generated by the operations of the company. Operating income excludes NRIG, other than stable value product income. It also excludes OTTI, aircraft impairments/sales, 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. To view audited GAAP consolidated financial statements, visit www.PacificLife.com/financials.
- Life insurance sales rankings from LIMRA International, *2017 Confidential Annual Sales Survey of Participating Companies*. Sales rankings for Pacific Life Insurance Company are based on planned recurring premiums as measured against 83 participating companies.
- Annuity sales rankings from Morningstar, Inc., *Variable Annuity Sales and Asset Survey*.
- Fixed annuity sales rankings from Beacon Research, *Fixed Annuity Premium Study*.
- Fortune ranking as of June 2017 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.