

Is It Time to Upgrade Your Term Life Insurance Coverage?



PACIFIC LIFE

Pacific Life Insurance Company



Life moves quickly. From time to time, it pays to stop. Look up. See what opportunities lay before you as your family's needs and resources grow.

Maybe you recently purchased a new home. Maybe your children are now considering college and you want to make sure your family is covered for the long term.

When your life brings upgrades, your opportunities expand. It may be time to upgrade your life insurance for longer, more flexible death benefit coverage too.

BENEFITS OF CONVERSION

You may convert all or a portion of your existing PL Promise Term life insurance policy to a PL Promise Conversion UL universal life insurance policy and enjoy the following benefits:¹

- **Guaranteed Acceptance**—The issue of your new PL Promise Conversion UL policy is guaranteed as long as you convert within the 10-, 15-, 20-, 25-, or 30-year level premium period of your original term policy and prior to your attained age 70.
- **Guaranteed Coverage**—Your new policy's coverage is guaranteed for a duration of your choice—from age 85 to lifetime (age 121).²
- **Predictable Premiums**—Choose a guaranteed duration and pay your premiums as quoted. If you need to adjust your premiums after policy issue, you can simply reduce your guaranteed duration.²

For additional product details, see page 2 and request a personalized quote from your financial professional.³

HOW TO CONVERT

Simply complete the following two steps. There is no new medical underwriting required. Your acceptance is guaranteed!

Contact your financial professional for help with completing the following:

1

Request and Sign a Personalized
PL Promise Conversion UL Quote

2

Complete a Conversion
Request Application

When your life upgrades, your opportunities expand. It pays to consider your options.

Contact your financial professional today.

¹ PL Promise Conversion UL (Policy Form #P17LYCUL or ICC17 P17LYCUL, based on state of policy issue) and PL Promise Term (Policy Form #P16LYT or ICC16 P16LYT and S16LYT10, S16LYT15, S16LYT20, S16LYT25, or S16LYT30, based on level premium period chosen and state of policy issue).

² The No-Lapse Guarantee Rider (form #R17LYFNL or ICC17 R17LYFNL, based on state of policy issue) is included in the PL Promise Conversion UL policy at no additional charge. The no-lapse guarantee, depending on how you structure your policy, has a maximum duration of the insured's lifetime, subject to certain limits. If your net no-lapse guarantee value is zero, the no-lapse feature terminates. If the no-lapse feature terminates, additional premiums would be required to resume the no-lapse guarantee. If policy performance is such that your policy is being maintained solely by the no-lapse guarantee, your policy will not build cash value. If policy loans or withdrawals are taken, additional premiums may be required to keep the no-lapse guarantee in force. Riders may incur additional charges and are subject to availability, restrictions and limitations. When considering a rider, request a policy from your life insurance producer to see the rider's impact on your policy's values.

³ In order to sell life insurance, a financial professional must be a properly licensed and appointed life insurance producer.

About Conversion Universal Life Insurance

There are circumstances in which converting your existing life insurance or annuity can benefit you. Your life insurance producer can provide you with detailed information as to how a conversion may affect your plan of insurance. You should make a careful comparison of the costs and benefits of your existing policy and the proposed policy to determine whether conversion is the right decision for you.

The cost of the life insurance and benefits provided through the policy is deducted monthly in the form of policy charges, which include an Administrative Charge, Expense/Coverage Charge, Cost of Insurance Charge, and any applicable rider charges. Additionally, a premium expense charge is deducted from each premium payment. To understand how the policy charges will affect your policy's cash value, request a personalized quote.

THE POWER TO HELP YOU SUCCEED

At Pacific Life, putting customers first has allowed us to serve families and businesses successfully for over 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 as 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 Insurance Company is licensed to issue insurance products in all states except New York. Product/material availability and features may vary by state. 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.

Pacific Life Insurance Company reserves the right to change or modify any non-guaranteed or current elements. The right to modify these elements is not limited to a specific time or reason.

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