

High Distribution Potential, High Targets, and Up to \$3 Million Death Benefit with No Medical Exams



PACIFIC LIFE

Pacific Life Insurance Company

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You may have heard how competitive we are for life insurance protection with accumulation designs. And for qualified applicants, we offer the ease of Executive Class Underwriting for up to \$3 million death benefit coverage with no medical exams.¹

But how will Pacific Discovery Xelerator IUL² with its Simplified Underwritten Preferred and Standard Nonsmoker classes stand up against the competition's best fully underwritten offers? See for yourself.

	Competitor	Annual Distribution	Target Premium
	Pacific Life—PDX IUL (Simplified Underwritten Preferred)	\$69,079	\$13,000
	Pacific Life—PDX IUL (Simplified Underwritten Standard)	\$68,379	\$13,000
BEST FULLY UNDERWRITTEN CLASS	Penn Mutual—Accumulation Builder Select IUL	\$65,856	\$11,666
	Allianz—Life Pro+	\$64,539	\$11,423
	Midland National—XL-CV5	\$64,243	\$11,589
	Minnesota Life—Orion IUL	\$63,945	\$12,115
	John Hancock—Accumulation IUL 17	\$62,663	\$12,556
	North American—Builder IUL (Gen 8)	\$62,496	\$11,589
	American General—Max Accumulator+ IUL	\$62,489	\$12,611
	Minnesota Life—Eclipse Indexed Life	\$60,945	\$12,008
	Global Atlantic—Lifetime Builder	\$60,881	\$12,198
	Midland National—XL-EC5	\$59,189	\$7,750
	National Life—NL FlexLife II	\$58,984	\$12,177
	Lincoln Financial—LifeReserve IUL Accumulator 14	\$58,824	\$12,926
	Voya—IUL Global Choice	\$58,769	\$11,680
	Principal—Indexed Universal Life Accumulation	\$58,221	\$12,973
	North American—Rapid Builder IUL (Gen 4)	\$58,037	\$7,750
	AXA—BrightLife Grow	\$57,645	\$12,115
	Nationwide—YourLife Indexed UL Accumulator	\$54,912	\$11,774
	Voya—IUL Accumulator	\$54,298	\$11,379
	Lincoln Financial—WealthAdvantage IUL	\$53,646	\$12,678
	Transamerica—TransNavigator IUL	\$53,508	\$11,904
Prudential—PruLife Index Advantage UL (2016)	\$50,280	\$12,408	

* Source: Competition survey of Pacific Life Insurance Company's Pacific Discovery Xelerator IUL vs. 20 competitors, assuming male, age 50, best nonsmoker risk class, \$30,000 annual premium paid to age 65, solving for maximum annualized distributions (monthly withdrawals to cost basis, then Standard Loans) for 20 years starting at age 66, targeting \$10,000 cash value at age 100. Minimum death benefit (increasing death benefit option switching to level at age 65), illustrated at each product's maximum allowable rate per Actuarial Guideline XLIX (AG 49). See page 2 for additional information.

Pacific Discovery Xelerator IUL with Executive Class Simplified Underwriting

¹ Eligible applicants for Executive Class Underwriting are professionals with no occupational risk and annual salaries of \$200,000+, age 25-60 in good health with no major medical impairments. Additional requirements may be requested, depending on answers to medical and nonmedical questions in the application. Policy must be life insurance with accumulation design (minimum non-modified endowment contract death benefit (level or increasing) with premiums illustrated at least 90% of Guideline Level Premium or 7-Pay Premium. Only one simplified underwriting program offered per insured.

² Pacific Discovery Xelerator IUL (policy form #P15IUL and S16PDX or ICC15 P15IUL and ICC16 S16PDX, based on state of policy issue) is flexible premium indexed universal life insurance.

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. Only a life insurance producer who is also a fiduciary is required to advise if the product purchase and any subsequent action taken with regard to the product are in their client's best interest.

Many life insurance products have some flexibility in how they are structured. Each policy selected, illustrated, and sold should be structured based upon your client's particular insurance needs and financial objectives. It is your responsibility to know that the particular policy selected, illustrated, and sold will meet your client's needs and objectives. Values shown are based on data from all companies as of April 2017. Competitor's product, and policy form #, and maximum AG 49 illustrated rates as follows: Pacific Life Insurance Company's Pacific Discovery Xelerator IUL (PDX IUL) (Policy Form #P15IUL and S16PDX or ICC 15 P15IUL and ICC 16 S16PDX, based on state of policy issue) (6.17%, 0% guaranteed), and target premium set to 43.33% of commissionable premium; Allianz's LifePro+ (Policy Form #P54350) (7.00%, 0% guaranteed); American General's Max Accumulator+ IUL (Policy Form #15646, ICC 15-15646) (7.31%, 0% guaranteed); AXA's BrightLifeGrow (Policy Form #ICC 12-100) (6.71%, 0% guaranteed); Global Atlantic's Lifetime Builder (Form #ICC13-IULA-E14, IULA-E14, IUL-E14-CRT) (6.92%, 0% guaranteed); John Hancock's Accumulation IUL 17 (Policy Form #17AIUL) (7.49%, 0% guaranteed); Lincoln Financial's LifeReserve IUL Accumulator 14 (Policy Form #UL6024) (7.33%, 1% guaranteed); Lincoln Financial's WealthAdvantage IUL (Policy Form #UL6046) (6.39%, 1% guaranteed); Midland National's XL-CV5 (Policy Form #L144) (7.46%, 0% guaranteed); Midland National's XL-EC5 (Policy Form #L144W) (6.69%, 0% guaranteed); Minnesota Life's Orion IUL (Policy Form #16-20073) (7.85%, 0% guaranteed); Minnesota Life's Eclipse Indexed Life (Policy Form #A01494-0506) (7.13%, 0% guaranteed); Nationwide's YourLife Indexed UL Accumulation (Policy Form #ICC14-NWLA-510) (6.50%, 0% guaranteed); North American's Builder IUL (Gen 8) (Policy Form #LS172) (7.11%, 0% guaranteed); North American's Rapid Builder IUL (Gen 4) (Policy Form #LS176/LS176W) (6.69%, 0% guaranteed); Penn Mutual's Accumulation Builder Select IUL (Policy Form #ICC16-PI-IFL and PI-IFL-1) (6.92%, 1% guaranteed); Principal's Indexed Universal Life Accumulation (Policy Form #ICC16 SN101/SN 101) (6.90%, 0% guaranteed); Prudential's PruLife Index Advantage UL (2016) (Policy Form #IUL-2016) (6.29%, 0% guaranteed); Transamerica's TransNavigator IUL (Policy Form #IUL08 REV) (7.65%, 0% guaranteed); Voya Financial's Voya IUL Global Choice (Policy Form #1186-09/12) (7.12%, 1% guaranteed); and Voya Financial's Voya IUL-Accumulator (Policy Form #1191-07/15) (6.28%, 0% guaranteed). Pacific Life Insurance Company's PDX IUL illustration assumes a combination of base coverage and Annual Renewable Term Rider Coverage (Form #R15ART or ICC 15 R15ART, based on state of policy issue) so as to provide for distributions and target premiums that are comparable or similar to the competitor's distributions and targets being shown. The competitor's products are illustrated assuming all base coverage. Other combinations of base and term may be available with the products illustrated, including Pacific Life Insurance Company's PDX IUL and could result in higher or lower distributions and target premiums than shown. Competitor information presented based on data received directly from the company. While we believe it is accurate, we cannot assure you that this is the most current information. Please contact the company for a current illustration and product information. Underwriting criteria will differ from company to company; we attempted to use comparable risk classes across all companies. Various aspects of products, including but not limited to features, benefits, expenses, loads and charges, will vary from company to company and will impact the values shown. Products are not identical, and the products' specific features and the client's use of those features will impact long term policy performance. Values for all policies may contain guaranteed and nonguaranteed elements, including but not limited to current interest rate and current cost of insurance rates. This is not an estimate of future performance. Companies use different methods in determining current non-guaranteed elements and there will be variations in their values and meanings.

Life insurance is subject to underwriting and approval of the application and will incur monthly policy charges.

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. Indexed Universal Life Insurance generally requires additional premium payments after the initial premium. If either no premiums are paid, or subsequent premiums are insufficient to continue coverage, it is possible that coverage will expire. Indexed universal life insurance does not directly participate in any stock or equity investment.



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Pacific Life Insurance Company is licensed to issue insurance products in all states except New York. Product 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's individual life insurance products are marketed exclusively through independent third-party life insurance producers, which may include bank affiliated entities. Some selling entities may limit availability of some optional riders based on their client's age and other factors. Your broker-dealer or firm can help you determine which optional riders are available and appropriate for your clients.

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