

# Are Your Clients Getting the Highest IUL Distributions?

*Are You Getting High Target Premiums?*



Pacific Life Insurance Company

Who says you can't have high policy distributions and high target premiums in the same or similar type of indexed universal life insurance (IUL) product?

Pacific Indexed Performer LT<sup>1</sup> from Pacific Life Insurance Company gives your clients among the industry's highest policy distributions<sup>2</sup> for their later years without sacrificing high target premiums for you.

## Pacific Indexed Performer LT Beats the Average Competitor's Target Premium by 10%

Company	Product	Target Premium	Maximum Distribution (Policy Years 16-30)
<b>Pacific Life Insurance Company</b>	<b>Pacific Indexed Performer LT</b>	<b>\$15,000</b>	<b>\$62,363</b>
Hartford	Frontier Indexed UL	\$8,416	\$61,130
Penn Mutual	Accumulation Builder II	\$12,411	\$60,878
Lincoln Benefit Life	Ultra Index UL (2008)	\$7,208	\$60,119
Aviva	Lifetime Builder III	\$15,843	\$60,145
Allianz	Life Pro+	\$14,995	\$58,595
ING	ING Indexed UL CV	\$13,895	\$57,490
Nationwide	YourLife Indexed UL	\$12,601	\$57,336
American General	Elite Global Plus	\$10,144	\$57,207
AXA	Athena Indexed UL	\$15,314	\$57,070
Midland	XL - CV	\$14,834	\$56,265
John Hancock	Indexed UL 11	\$15,651	\$54,212
Minnesota Life	Eclipse Indexed Life	\$15,868	\$52,821
National Life of VT	LSW Flex Life	\$16,034	\$52,669

**Assumptions:** Male age 55. Best Nonsmoker Class. \$35,000 premium for 10 years. Minimum non-MEC death benefit, increasing death benefit switching to level death benefit in year 11. Solve for maximum distributions (withdrawals switching to loans at basis) in policy years 16-30, targeting \$10,000 cash value in year 45; Illustrations run at 7% interest rate.

*Pacific Life is the #1 seller of indexed universal life insurance for two years in a row.<sup>3</sup>*

<sup>1</sup>Pacific Indexed Performer LT (Policy Form #P11PIP or ICC11 P11PIP – form # based on state in which policy is issued) is referred to as flexible premium, indexed adjustable life insurance in the contract. Policy does not directly participate in any stock or equity investments.

## Endnotes

- 1 Pacific Indexed Performer LT (Policy Form #P11PIP or ICC11 P11PIP – form # based on state in which policy is issued) is referred to as flexible premium, indexed adjustable life insurance in the contract. Any policy withdrawals, loans and loan interest will reduce policy values and may reduce benefits.
- 2 Based on current non-guaranteed projections.
- 3 LIMRA International, 2011 Confidential Sales Survey of Participating Companies. Sales rankings for Pacific Life Insurance Company are based on planned recurring premium as measured against 82 participating companies.



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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 fixed subaccount 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 this product is 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 can help you determine which optional riders are available and appropriate for your clients.

All information is based on data from all companies obtained January 2011 - March 2012. 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 current product information.

Competition Update provides you with timely information on Pacific Life and other companies in the industry. Information contained in Competition Update should not be relied on by itself, but should be viewed as part of a picture in evaluating a company or a product.

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 non-guaranteed 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. Always refer to the Basic Illustration for guaranteed values and other important information.

Many life insurance products have some flexibility in how they are structured. For example, death benefit coverage under certain products may be provided through a combination of the base policy and any available term or other riders. 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 best meet your client's needs and objectives both now and in the future.

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