



FIRST AND FOREMOST

Our policyowners are important to us—whether they bought a policy last year or today.

“In the more complex (and potentially more rewarding) world of variable life, the category leader is the highly-rated Pacific Life....it has a history of extending improvements retroactively into existing policies – a sign that it cares.”

Worth Magazine 2002 A List July/August, 2002



For more than 130 years Pacific Life Insurance Company has been serving the supplemental retirement and estate planning needs of individuals through our life insurance products, and our commitment to our policyholders has always been our top priority.

At Pacific Life, we put the interests of our policyowners first and foremost. From offering cutting-edge life insurance products to innovative services, our goal is to provide our policyowners with the best we can offer.

“We value our existing policyowners as highly as our new purchasers.”

Life insurance is a long-term purchase and we want our policyowners to feel satisfied with the policies they buy, so as we have grown over the years, we have not only offered new products but have also passed on improvements to our existing policyowners.

This philosophy and our approach to both our new and in-force policies could save our policyowners a projected **\$250 million in Cost of Insurance charges over the next 30 years**. In addition, we have not increased the Cost of Insurance rates we charge on our universal life, term, or interest-sensitive whole life products.



PACIFIC LIFE

Pacific Life

We're working for you



RECENT REDUCTIONS IN CURRENT COST OF INSURANCE RATES (IMPROVEMENTS MADE TO NEW AND EXISTING POLICIES)

EFFECTIVE DATE	PRODUCT IMPROVED
December, 1985	Versa Flex*
January, 1987	Flex II*
April, 1996	Pacific Estate Preserver
June, 1996	Pacific Select Exec
September, 1996	Pro 10 and Pro 100
November, 1998	Versa Flex III Versa Flex IV Pacific Select Estate Preserver*
	Pacific Select Estate Preserver II*
	Pacific Protector
January, 1999	Pacific Estate Preserver
July, 1999	Flex VI*
January, 2000	Pacific Select Exec Pacific Select Choice*
April, 2001	Survivor Life*
April, 2002	Pacific Select Exec II

* product no longer available for new sales



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Pacific Life Insurance Company is licensed to solicit individual life insurance and annuity products in all states except New York.
Product availability and features may vary by state.

Variable insurance products issued by Pacific Life Insurance Company are distributed by **Pacific Select Distributors, Inc.**
(member NASD & SIPC), a subsidiary of Pacific Life, and are available through licensed third party broker dealers.