

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.

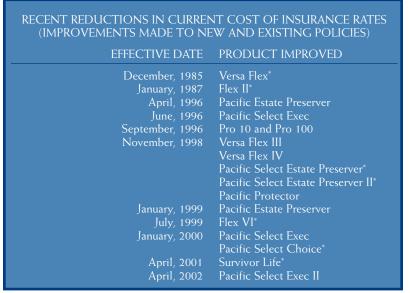
This philosophy and our approach to both our new and in-force policies could save our policyowners a projected \$250 million in Cost of Insurance charges over the next 30 years. In addition, we have not increased the Cost of Insurance rates we charge on our universal life, term, or interest-sensitive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





Pacific Life

We're working for you



^{*} product no longer available for new sales



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700 Newport Center Drive, Newport Beach, CA 92660
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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.

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