

Pacific Life: #1 In Indexed Universal Life Insurance (IUL)



PACIFIC LIFE

Over \$1.6 billion of indexed universal life (IUL) insurance premiums were paid market-wide in 2013.¹ Pacific Life ranked #1 with YTD sales of \$309 million, over twice as much as the next highest IUL competitor. In fact, we've ranked #1 for the last 5 years in a row²:

Company	Total Planned IUL Recurring Premium (\$MM)					2013 Market Share
	2009	2010	2011	2012	2013	
Pacific Life	\$114	\$173	\$187	\$246	\$309	19%
Company #2	\$112	\$102	\$138	\$188	\$140	9%
Company #3	\$68	\$73	\$135	\$133	\$109	7%
Company #4	\$48	\$54	\$111	\$121	\$108	7%
Company #5	\$45	\$27	\$95	\$121	\$105	6%
Company #6	\$27	\$25	\$86	\$86	\$81	5%
Company #7	\$23	\$25	\$62	\$83	\$71	5%
Company #8	\$19	\$21	\$44	\$82	\$66	5%
Company #9	\$17	\$20	\$41	\$47	\$60	4%
Company #10	\$15	\$20	\$33	\$43	\$60	4%

If you are considering the sale of an IUL policy, why not choose a leader? To find out what makes Pacific Life #1, contact your Pacific Life representative for all the details.

In addition to death benefit protection, IUL allows policyowners to apply their policy cash values among fixed and indexed accounts.

Pacific Life's individual life insurance products are marketed exclusively through independent third-party life insurance producers, which may include bank-affiliated entities.

Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. Insurance products are issued by Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state. Each insurance company is solely responsible for the financial obligations accruing under the products it issues. 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.

Indexed Universal Life (IUL) 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.

Non-guaranteed elements are not guaranteed by definition. As such, Pacific Life reserves the right to change or modify any non-guaranteed element. This right to change non-guaranteed elements is not limited to a specific time or reason.

The indexed universal life products discussed in this presentation do not directly participate in any stock or equity investments. Failure to maintain the policy to maturity may result in no participation in the equity index.

Values for all policies 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. Index interest rate is not guaranteed.

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.

¹LIMRA Confidential Sales Survey, 4th Quarter 2013, Ranked by Planned Recurring Premium for 28 participating companies.

²LIMRA Confidential Sales Survey, 4th Quarter 2009-2013, Ranked by Planned Recurring Premium for 28 participating companies.

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

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