



**PACIFIC LIFE**

Pacific Life Insurance Company

# Do Your IUL Sales Have the Right Mix?

## Compare Pacific Indexed Accumulator 4 to the Competition

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When you sell indexed universal life (IUL) insurance, are you carefully considering the right mix of death benefit, premium, target premium, and rolling target? Are you checking out key product features to

ensure your clients have enough flexibility and diversity? Check out the chart below to see how Pacific Indexed Accumulator 4<sup>1</sup> from Pacific Life Insurance Company stacks up.

### Pacific Indexed Accumulator 4 Beats the Average Competitor's Premium by 10%

Company	Product	Premium	Target Premium	Rolling Target
Midland	XL-DB2	\$7,973	\$10,790	2 Years
Lincoln Benefit Life	Ultra Index UL (2008)	\$8,264	\$11,160	No
<b>Pacific Life Insurance Company</b>	<b>Pacific Indexed Accumulator 4</b>	<b>\$8,562</b>	<b>\$11,950</b>	<b>Unlimited</b>
Nationwide	YourLife Indexed UL	\$8,715	\$21,000	2 Years
ING	IUL-GDB	\$8,817	\$10,131	Unlimited
Minnesota Life	Eclipse Protector Life	\$8,870	\$10,480	2 Years
Aviva	Advantage Builder IV	\$9,643	\$8,660	Unlimited
John Hancock	Indexed UL 11	\$10,332	\$20,470	No
Penn Mutual	Accumulation Builder II	\$10,415	\$17,866	2 Years
Life of the Southwest	Flex Life	\$10,878	\$22,640	Unlimited
AXA	Athena Indexed UL	\$10,947	\$22,360	No

**Assumptions:** Male age 50. Best risk class. Minimum full pay premium solving for \$1 of cash surrender value at Age 120. \$1 million level death benefit. Illustrations run assuming 7% interest rate with current charges.

#### Pacific Indexed Accumulator 4 from Pacific Life Insurance Company offers:

- Competitive premium, target premium, and rolling target
- Increased liquidity in policy's early years for improved balance sheet reporting
- Ability to allocate up to 12 times yearly<sup>3</sup> into a choice of five indexed accounts, including U.S. and international indexes
- Adjustable premium and death benefit to meet ongoing needs<sup>4</sup>

## *Pacific Life is the #1 seller of indexed universal life insurance for two years in a row.<sup>2</sup>*

## Endnotes

- 1 Pacific Indexed Accumulator 4 (Policy Form # P11PI4 or ICC11 P11PI4—form # based on state in which policy is issued) is referred to as flexible premium indexed adjustable life insurance in the contract. This product does not directly participate in any stock or equity investments.
- 2 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.
- 3 Current basis is 12 times yearly. Guaranteed basis is once each quarter.
- 4 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. 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.



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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.

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