

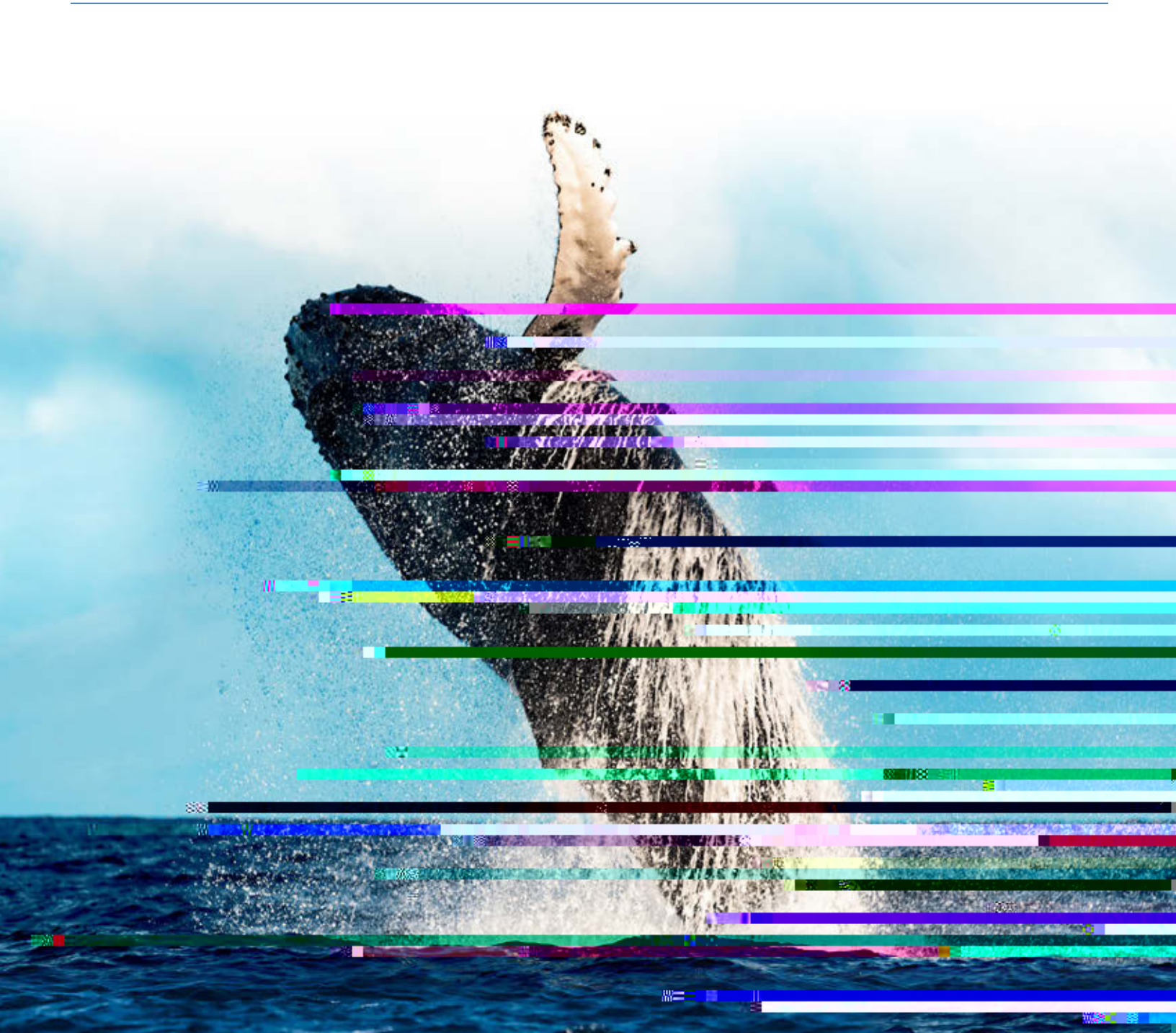
PL PROMISE GUL

No-Lapse Guarantee Universal Life (GUL) Insurance



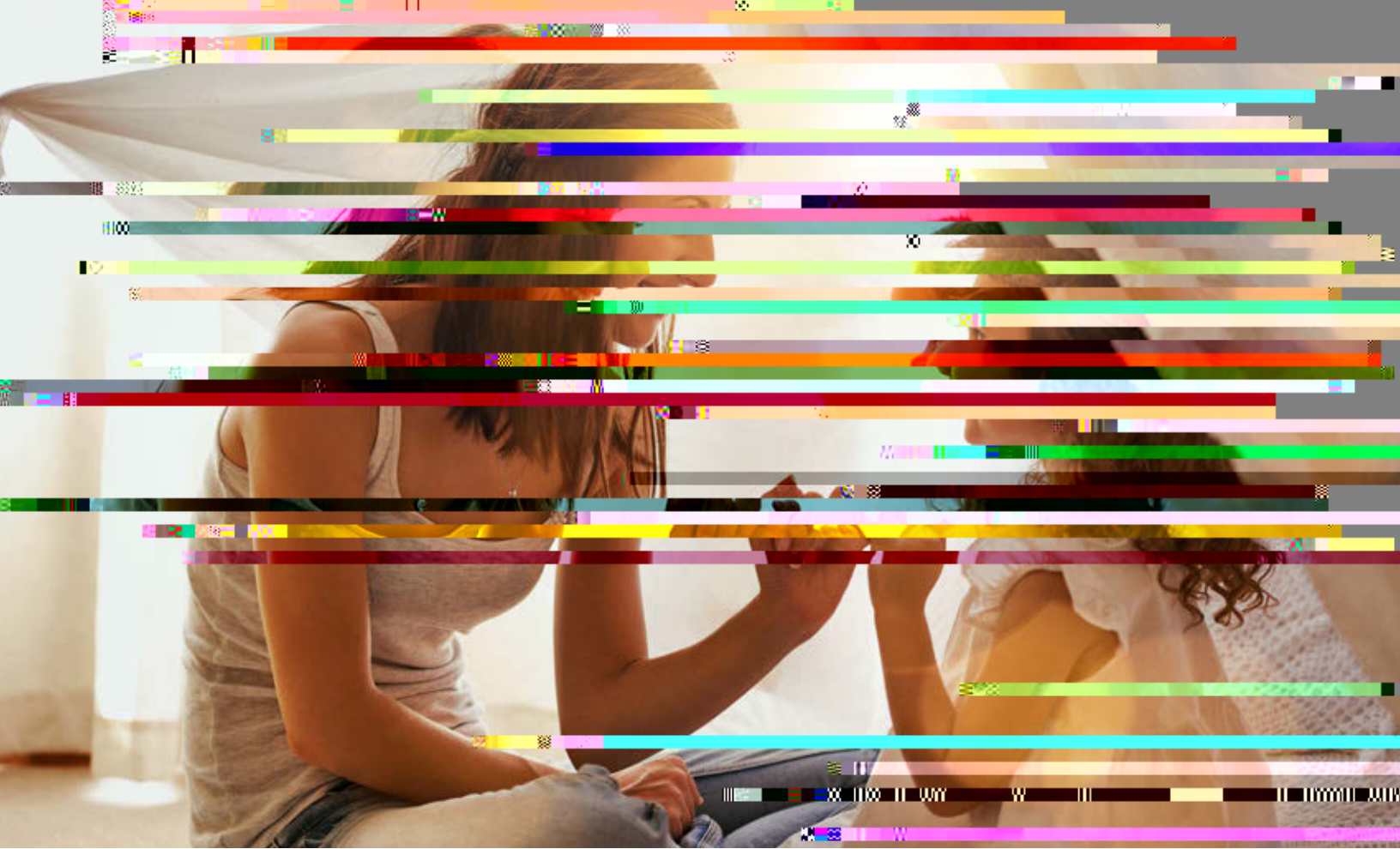
PACIFIC LIFE

Pacific Life Insurance Company



Client Guide





LIFE INSURANCE PROTECTION WITH THE CERTAINTY OF A GUARANTEE



Optional riders to expand
your policy's flexibility²²

22. Optional riders to expand your policy's flexibility are not available in all states. For more information, please contact your agent.

When you buy life insurance, you make a promise: to protect your loved ones financially should something happen to you. But that promise is only as good as the company behind it. We can help with PL Promise GUL from Pacific Life. After all, keeping promises has been the heart of what we do for over 150 years. Choose the amount and duration you need with the help of our [life insurance calculator](#) available online at www.pacificlife.com.

Help protect your loved ones
from the cost of your care

Help cover college tuition
or other major life events



Help pay o mortgage
for family home



Help cover your final expenses,
including end-of-life care and
funeral costs

... A ... (...) ...
... A ... (...) ...
... (...) ...
... (...) ...
... A ... (...) ...
... % ...
... (...) ...
... (...) ...
... (...) ...

Return of Premium Feature

If you change your mind or no longer need the protection provided by your policy, you may get a full or partial refund of the premiums you've paid through the Return of Premium feature.⁸ Surrender your policy within 60 days of certain policy anniversaries for the enhanced surrender value, which is the lesser of 40% of the policy's death benefit or the following refund amounts:

Payment Flexibility

As an added benefit of a PL Promise GUL policy, you may pay your premiums up to one month early or one month late without adversely affecting your guaranteed protection.

About GUL Insurance

Life insurance is subject to underwriting and approval of the application and will incur monthly policy charges, which include cost of insurance charges, administrative charges, coverage charges, and any rider charges. Additionally, a premium expense charge is deducted from each premium payment. Universal life insurance generally requires additional

8de cost of inlaptedasrotec.4 (snal no-laptedion.)TjE is terwitr035cilityd a, and mges, which

|_____