

IS IT TIME FOR A LIFE INSURANCE CHECKUP?



PACIFIC LIFE

Pacific Life Insurance Company

Life insurance can help protect your family or business from the financial impact of your premature death. **But life changes fast. Make sure your policy keeps up.**

ODDS ARE, YOU HAVE A LIFE INSURANCE COVERAGE GAP

NEARLY
1 IN 2

U.S. households have no coverage at all¹

NEARLY
2 IN 5

U.S. population has a life insurance need-gap¹

NEARLY
6 MONTHS

That's how long it would take for 2 in 4 U.S. households to feel the impact of the primary income earner's death.²



HOW MUCH MAY BE ENOUGH?

Start with Replacement Wages to Retirement Age	\$ _____ x _____ Years
+ Outstanding Debts	\$
+ Final Expenses	\$
+ College Tuition and Educational Expenses	\$
+ Dependent Care (Children and Elderly Parents)	\$
- Existing Life Insurance Policies	\$
- Cash, Savings, Other Assets	\$
= Total Life Insurance Need	\$

Speak to your financial professional about your specific situation.



IS YOUR POLICY UP-TO-DATE?

A life insurance checkup can help provide you with the peace of mind that your current needs are covered.

- ☐ Did you get married?
- ☐ Did you have a child?
- ☐ Did you start a business or new job?
- ☐ Did you purchase a new home?
- ☐ Did you increase your household debt?
- ☐ Did your issuing carrier have a downgrade in financial strength ratings?

Request a life insurance checkup from your financial professional.*

*In order to sell life insurance products, a financial professional must be a properly licensed and appointed life insurance producer.

¹Source: 2024 Insurance Barometer Study Report 1.

²2024 Insurance Barometer Study Report 2.

THE POWER OF PACIFIC

Pacific Life has helped millions of individuals and families with their financial needs through a wide range of life insurance products, annuities, and mutual funds. Pacific Life provides a variety of products and services designed to help individuals and businesses in the retail, institutional, workplace benefits, and reinsurance markets achieve financial security. Whether your goal is to protect loved ones or grow your assets for retirement,

Pacific Life offers innovative life insurance and annuity solutions, as well as mutual funds, that provide value and financial security for current and future generations. Supporting our policyholders for more than 150 years,

Pacific Life is a Fortune 500 company headquartered in Newport Beach, California.

For additional company information, including current financial strength ratings, visit

PacificLife.com.

Pacific Life is a product provider. It is not a fiduciary and therefore does not give advice or make recommendations regarding insurance or investment products.



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Pacific Life Insurance Company is licensed to issue insurance products in all states except New York.
Product/material availability and features may vary by state.

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.

Life insurance products are available through licensed third-party broker-dealers.

The home office for Pacific Life Insurance Company is located in Omaha, NE.

Life insurance is subject to underwriting and approval of the application and will incur monthly policy charges.

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