



Pacific Life

For more than 150 years, 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, and offers a variety of investment products and services to individuals, businesses, and pension plans.

Pacific Life has no publicly traded stock. It is an independent company that remains focused on financial strength and long-term strategies that benefit policyholders and clients.

Pacific Life has more than \$200 billion in assets under management.¹



Financial-Strength Ratings²

Major rating agencies issue public ratings on the member insurance companies affiliated with Pacific Life. Financial-strength ratings apply to the individual member insurance companies affiliated with Pacific Life.

Industry ratings from the four major rating agencies are widely recognized indicators of a company's financial strength and stability. Pacific Life's financial strength is reflected through the individual insurance companies in some of the highest ratings in the life insurance industry:

Pacific Life Insurance Company and Pacific Life & Annuity Company Ratings

A+	AA-	AA-	AA3
AM Best	Fitch	S&P Global	Moody's
Superior	Very Strong	Very Strong	Excellent
Second highest of 16 ratings. Ratings range: A++ to S (Superior to Suspended)	Fourth highest of 21 ratings. Ratings range: AAA to R (Extremely Strong to Regulatory Action)	Fourth highest of 21 ratings. Ratings range: AAA to C (Exceptionally Strong to Very Weak)	Fourth highest of 21 ratings. Ratings range: Aaa to C (Exceptional to Extremely Poor)



Services

Pacific Life provides:

- Investment products and services for individuals, families, and businesses.
- Life insurance and annuities.
- Mutual funds, separate accounts, and private funds.
- Pension risk-transfer strategies.
- Reinsurance and funded solutions.



Highlights and Accomplishments

- Awarded DALBAR Financial Intermediary Service Award for the 19th consecutive year—10th consecutive year ranked #1 among annuity companies—and DALBAR Insurance Service Award for the 6th consecutive year for life insurance, further exemplifying our commitment to providing unparalleled customer service experiences.³
- Named one of the 2023 World's Most Ethical Companies[®] by the Ethisphere Institute.⁴
- Named the best life insurance company for retirement planning by *Forbes Advisor* and ranked the #2 life insurance company by *Newsweek* for America's Best Customer Service 2022.⁵
- \$800 million largest funding agreement-backed sustainable bond issuance in the insurance sector at time of issuance.

See reverse for more information →

Insurance products can be issued in all states, except New York, by Pacific Life Insurance Company and in all states by Pacific Life & Annuity Company. Product/material availability and features may vary by state.

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

Insurance product and rider guarantees, including optional benefits and any fixed crediting rates or annuity payout rates, are backed by the financial strength and claims-paying ability of the issuing insurance company and do not protect the value of the variable investment options. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased, or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

The home office for Pacific Life & Annuity Company is located in Phoenix, Arizona. The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.

¹As of June 30, 2023.

²Ratings, current as of December 11, 2023, are subject to change. Ratings refer to the claims-paying ability of the insurance company and do not reflect the safety or performance of any investment product. The rating agencies listed are independent of each other and use proprietary evaluation criteria and ratings scales. For current ratings, visit [PacificLife.com/Ratings](https://www.pacificlife.com/Ratings).

³Recipient of multiple DALBAR Service Awards since 1997. Refer to [DALBAR.com](https://www.dalbar.com) for more information regarding awards, certifications, and rankings.

⁴Based on the Ethisphere Institute's Ethics Quotient®. "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

⁵Danise, A. "Best Life Insurance Companies of October 2022." *Forbes Advisor*, October 11, 2022. "America's Best Customer Service 2022." *Newsweek*, August 26, 2022.

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Life insurance and annuity products are not bank products, are not deposits, are not insured by the FDIC or any other federal entity, have no bank guarantee, and may lose value.