November 2025

An Industry First $75M Automatic Capacity and Jumbo Limit

Our larger automatic capacity and jumbo limit now include PL Promise Term.[1]

Learn More

A Success Story Using PL Promise Term[1]

See how a holistic underwriting approach could reward clients for their healthy habits in our new case study.

Check It Out

How to Use PL Promise GUL[2] with Your Clients

Find out how clients could get competitive level premiums with a no-cost return of premium feature.

Download Case Study

Why Pacific Life

Explore important reasons why doing business with us make sense.

Visit New Web Page

[1]PL Promise Term is a level premium term life insurance (Form series P16LYT, S16LYT10, S16LYT15, S16LYT20, S16LYT25, or S16LYT30, varies based on level premium period chosen and state of policy issue).
[2]PL Promise GUL is a no-lapse guarantee universal life (GUL) insurance (Form series P18PRUL, S18PRUL, varies based on state of policy issue).

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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.

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.

The primary purpose of life insurance is to provide death benefit protection in the event of the insured's death.

Insurance products and their guarantees, including optional benefits and any crediting rates, are backed by the financial strength and claim-paying ability of the issuing insurance company. Look to the strength of the insurance company with regard to such guarantees because these guarantees are not backed by the independent broker/dealers, insurance agencies, 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 issuing company.

This material reflects the Pacific Life Insurance policy features and benefits. All policy features and benefits may not be available through some Broker Dealers.

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.

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

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

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