

BULLETIN

A Communication for
Financial Professionals



Date: November 24, 2025
To: Life Insurance Producers
Subject: Our Commitment to You and Your Clients

Confidence in Indexed Universal Life (IUL)

You may have seen recent commentary about Indexed Universal Life (IUL) products. As your trusted partner, we want to ensure you have clear, factual information to share with your clients.

Our Commitment to Clients and Partners

For nearly 160 years, Pacific Life has been guided by fairness and integrity when engaging with our clients. We remain steadfast in that commitment today. Pacific Life currently provides life insurance protection to more than 600,000 households, and we have paid over \$2 billion in life insurance benefits this year alone.

At Pacific Life, we know there's no one-size-fits-all approach to life insurance. That's why we offer a full range of solutions—term, universal, indexed, and variable—and customized offerings so clients can access the right product for their unique needs. With a long history of innovation and a reputation for great service, we're focused on one thing: helping clients achieve their goals.

The Value of Indexed Universal Life (IUL)

Since its introduction in 1997, IUL has become one of the fastest-growing life insurance products, currently representing about 25% of industry sales. In 2025, IUL industry sales are expected to reach a record \$3.8 billion, up 4% year-over-year.*

At Pacific Life, we're proud to be a leader in the IUL market, driven by strong demand, continuous innovation, and trusted distribution. IUL's primary purpose is to provide death benefit protection. Beyond that, IULs can help clients pursue long-term goals such as estate planning and supplemental retirement income—with flexibility in premiums, death benefits, and cash value access.

Working with Your Clients

Pacific Life distributes its products exclusively through licensed, independent financial professionals who meet rigorous education, testing, and ongoing certification standards. We rely on your expertise to guide clients to the right solutions, provide timely post-issue policy service, and to keep your clients' coverage aligned with their evolving goals through regular, proactive reviews.

To help do this, our innovative life insurance policy management platform—Planned Performance Tracking (PPT)—helps make managing new submissions and inforce policies more efficient. Below are just a few of the key features it provides:

- Track new applications and outstanding requirements.
- Access statements, reports, and notices.
- Run inforce illustrations and performance reports.
- View policy values and set eReminders for updates.

Additionally, you and your clients can access policy details anytime via My Life Account at [PacificLife.com](https://www.pacificlife.com).

Our Approach to Product Design

At Pacific Life, we're dedicated to delivering innovative and flexible products that meet critical customer needs and provide lasting value – all backed by rigorous governance to ensure every product meets our high standards.

Through clear education and fair, ethical compensation, we empower you to design thoughtful policies that align with client objectives and build lasting trust.

As client needs evolve, we continuously enhance our offerings to reflect market trends and feedback – empowering you to remain competitive and trusted in today's dynamic environment.

Resources You Can Share with Clients

Help clients better understand our products, or IULs in particular, with these educational tools:

- [Video Gallery](#)
- [Product Education Center](#)

Share “For Clients” links directly or incorporate them into your approved materials with approval from Pacific Life.

Standing by Our Products and Values

Pacific Life stands firmly behind the strength and integrity of our products. Our focus remains on delivering trusted protection, value, and partnership.

Dedication to our clients, partners, and communities has earned us a spot on [Ethisphere's World's Most Ethical Companies list](#) for eight years in a row—a ranking we're honored to hold.

Thank you for your continued partnership and trust in Pacific Life.

For questions, please contact your Pacific Life Wholesaler, call (800) 800-7681 or visit [Pacific Life's IUL website](#).

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*Ernst & Young, “Retirement Insurance Plans & Products with Maximum Benefits,” EY, 2025, https://www.ey.com/en_us/insights/insurance/retirement-insurance-plans-and-products-with-maximum-benefits.

Pacific Life, its affiliates, their distributors and respective representatives do not provide tax, accounting or legal advice. Any taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor or attorney.

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.

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 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.

Not all products or optional benefits are available in all states or firms, and features may vary by state and firm. Contact your firm or Pacific Life representative for availability.

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