

BULLETIN

A Communication for
Financial Professionals



DATE: 11/7/2025

TO: Life Insurance Producers, Broker General Agencies, Management, and Office Administrators

SUBJECT: Multiple State Declarations Issued to Request Assistance for Policyowners Affected by the Government Shutdown (2025)

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Multiple State Declarations Issued to Request Assistance for Policyowners Affected by the Government Shutdown (2025)

The United States Government shutdown began on October 1, 2025. At this time, it is unclear when the government will reopen. As of the date of this notice, the following states have asked Life Insurers to provide accommodations to resident policyholders affected by the Government Shutdown.

- Arizona
- California
- Colorado
- Connecticut
- Delaware
- Maryland
- Nevada
- New Jersey
- Oregon
- Vermont

Note: Delaware has special handling; see related communications.

The list of states will be updated if more declarations are issued.

- **Effective period:** October 1, 2025 – November 30, 2025
- **Affected Locations:** Statewide
- **Policies with Grace Period Extension (GPE) dates in effective period:** Upon the request of those affected, Pacific Life will work with policyowners residing in the states listed above to offer lapse assistance and extend grace periods. Policyholders must contact Pacific Life for assistance.

Life Insurance Producers, Broker General Agencies, Management, and Office Administrators are encouraged to reach out to affected clients to inform them of this accommodation.

Our customer service representatives are available from 6:00 AM to 5:00 PM Pacific Time, Monday through Friday.

- For Pacific Life policy numbers beginning with "2L," please call (844) 276-0193.
- For all other Pacific Life policy numbers, please call (800) 800-7681.

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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.

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