

# BULLETIN

A Communication for  
Financial Professionals



**PACIFIC LIFE**

Pacific Life Insurance Company

**DATE:** 11/21/2025

**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)

Category	
<input type="checkbox"/>	Administration
<input checked="" type="checkbox"/>	Compliance
<input type="checkbox"/>	Marketing
<input type="checkbox"/>	Product
<input type="checkbox"/>	Risk Selection
<input type="checkbox"/>	Miscellaneous

## 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. 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.

- Alabama
- Arizona
- California
- Colorado
- Connecticut
- Delaware
- Maine
- Maryland
- Minnesota
- Nevada
- New Jersey
- Oregon
- Pennsylvania
- 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.

***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**

**(800) 800-7681 • [PacificLife.com](http://PacificLife.com)**

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

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