IS IT TIME FOR A LIFE INSURANCE CHECKUP?



Life insurance can help protect your family or business from the financial impact of your premature death. But life changes fast. Make sure your policy keeps up.

ODDS ARE, YOU HAVE A LIFE INSURANCE COVERAGE GAP

NEARLY 1 IN 3

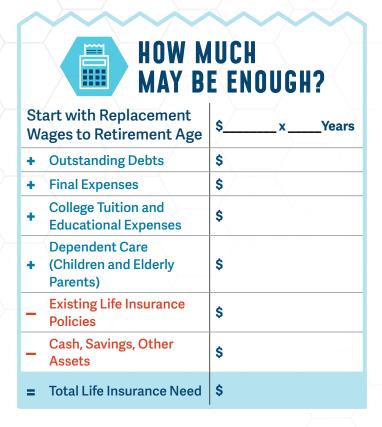
U.S. households have no coverage at all¹

ALMOST 1 IN 2

U.S. households need more coverage¹



That's how long it would take for 1 in 3 U.S. households to feel the impact of the primary income earner's death.²





Request a life insurance checkup from your financial professional.*

- * In order to sell life insurance products, a financial professional must be a properly licensed and appointed life insurance producer.
- 1 Source: "2016 LIMRA Ownership Study," LIMRA, Sept. 2016.
- 2 Source: "2018 Insurance Barometer Study," LIMRA, Feb. 2018.

THE POWER OF PACIFIC

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. Whether your goal is to protect loved ones or grow your assets for retirement, Pacific Life offers innovative products and services that provide value and financial security for current and future generations. Pacific Life counts more than half of the 100 largest U.S. companies as its clients. For additional company information, including current financial strength ratings, visit www.PacificLife.com.

Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company.

Client count as of June 2018 is compiled by Pacific Life using the 2018 FORTUNE 500® list.

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 Newport Beach, CA (800) 800-7681 • www.PacificLife.com Pacific Life & Annuity Company Newport Beach, CA (888) 595-6996 • www.PacificLife.com

Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. Insurance products are issued by Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state. Each insurance company is solely responsible for the financial obligations accruing under the products it issues. 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 life insurance company with regard to such guarantees as these guarantees are not backed by the broker-dealer, insurance agency, 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 life insurance company.

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

Investment and Insurance Products: Not a Deposit	Not Insured by any Federal Government Agency	
Not FDIC Insured	No Bank Guarantee	May Lose Value

18-192 15-47322-00 8/18 E821