



# Pacific Life

For nearly 160 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, and offers a variety of investment products and services to individuals, businesses, and pension plans.

Pacific Life has no publicly traded stock. It is an independent company that remains focused on financial strength and long-term strategies that benefit policyholders and clients.

Pacific Life has more than \$220 billion in assets under management.<sup>1</sup>



## Financial-Strength Ratings<sup>2</sup>

Major rating agencies issue public ratings on the member insurance companies affiliated with Pacific Life. Financial-strength ratings apply to the individual member insurance companies affiliated with Pacific Life.

Industry ratings from the four major rating agencies are widely recognized indicators of a company's financial strength and stability. Pacific Life's financial strength is reflected through the individual insurance companies in some of the highest ratings in the life insurance industry:

### Pacific Life Insurance Company and Pacific Life & Annuity Company Ratings

A+	AA-	AA-	AA3
AM Best	Fitch	S&P Global	Moody's
Superior	Very Strong	Very Strong	Excellent
Second highest of 16 ratings. Ratings range: A++ to S (Superior to Suspended)	Fourth highest of 21 ratings. Ratings range: AAA to R (Extremely Strong to Regulatory Action)	Fourth highest of 21 ratings. Ratings range: AAA to C (Exceptionally Strong to Very Weak)	Fourth highest of 21 ratings. Ratings range: Aaa to C (Exceptional to Extremely Poor)



## Services

### Pacific Life provides:

- Investment products and services for individuals, families, and businesses.
- Life insurance and annuities.
- Mutual funds, separate accounts, and private funds.
- Pension risk-transfer strategies.
- Reinsurance and funded solutions.



## Highlights and Accomplishments

- Awarded DALBAR Financial Intermediary Service Award for the 19th consecutive year—10th consecutive year ranked #1 among annuity companies—and DALBAR Insurance Service Award for the 6th consecutive year for life insurance, further exemplifying our commitment to providing unparalleled customer service experiences.<sup>3</sup>
- Named one of the 2024 World's Most Ethical Companies® by the Ethisphere Institute.<sup>4</sup>
- Named the best term life insurance company by *Forbes Advisor* and ranked Best Life Insurance Company by *USA Today Blueprint 2025*.<sup>5</sup>
- \$800 million largest funding agreement-backed sustainable bond issuance in the insurance sector at time of issuance.

See reverse for more information →

Insurance products can be issued in all states, except New York, by Pacific Life Insurance Company and in all states by Pacific Life & Annuity Company. Product/material availability and features may vary by state.

Pacific Life refers to Pacific Life Insurance Company and its subsidiary Pacific Life & Annuity Company. Insurance products can be issued in all states, except New York, by Pacific Life Insurance Company and in all states by Pacific Life & Annuity Company. Product/material availability and features may vary by state. Each insurance company is solely responsible for the financial obligations accruing under the products it issues.

Fidelity is not an affiliated company of Pacific Life and Pacific Select Distributors, LLC.

*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.*

Insurance products and their guarantees, including optional benefits, annuity payout rates, and any crediting rates, are backed by the financial strength and claims-paying ability of the issuing insurance company, but they do not protect the value of the variable investment options. 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.

Variable insurance products are distributed by **Pacific Select Distributors, LLC** (member FINRA and SIPC), a subsidiary of Pacific Life Insurance Company and an affiliate of Pacific Life & Annuity Company.

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.

<sup>1</sup>As of June 30, 2024.

<sup>2</sup>Ratings, current as of November 19, 2024, are subject to change. Ratings refer to the claims-paying ability of the insurance company and do not reflect the safety or performance of any investment product. The rating agencies listed are independent of each other and use proprietary evaluation criteria and ratings scales. For current ratings, visit [PacificLife.com/Ratings](https://www.pacificlife.com/Ratings).

<sup>3</sup>Recipient of multiple DALBAR Service Awards since 1997. Refer to [DALBAR.com](https://www.dalbar.com) for more information regarding awards, certifications, and rankings.

<sup>4</sup>Based on the Ethisphere Institute's Ethics Quotient®. "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

<sup>5</sup>Valentine, A., "10 Best Term Life Insurance Companies in 2024," *Forbes Advisor*, November 13, 2024. "Best Life Insurance Companies," *USA Today*, November 7, 2024.

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**Life insurance and annuity products are not bank products, are not deposits, are not insured by the FDIC or any other federal entity, have no bank guarantee, and may lose value.**