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, 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 $200 billion in assets under management.¹

Financial-Strength Ratings²

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:

<table>
<thead>
<tr>
<th>Rating</th>
<th>AM Best</th>
<th>Fitch</th>
<th>S&amp;P Global</th>
<th>Moody’s</th>
</tr>
</thead>
<tbody>
<tr>
<td>A+</td>
<td>Superior</td>
<td>Very Strong</td>
<td>Very Strong</td>
<td>Excellent</td>
</tr>
<tr>
<td>AA–</td>
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<td>AA–</td>
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<td>AA3</td>
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</tbody>
</table>

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 18th consecutive year—9th consecutive year ranked #1 among annuity companies—and DALBAR Insurance Service Award for the 5th consecutive year for life insurance, further exemplifying our commitment to providing unparalleled customer service experiences.³
- #1 Business Capacity Index ranking for reinsurance companies in the UK and Ireland.⁴
- Named the best life insurance company for retirement planning by Forbes Advisor and ranked the #2 life insurance company by Newsweek for America’s Best Customer Service 2022.⁵
- $800 million largest funding agreement-backed sustainable bond issuance in the insurance sector at time of issuance.

See reverse for more information
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. Pacific Life is not affiliated with any Fidelity Investments company.

¹As of December 31, 2021.

²Ratings, current as of July 2022, 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.

³Recipient of multiple DALBAR Service Awards since 1997. Refer to www.DALBAR.com for more information regarding awards, certifications, and rankings.

⁴Life & Health Reinsurance Programme 2021 by NMG Consulting.


Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

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.