

Basic Illustration

Prepared For:

Prepared By:
HI

PL Promise Term Life Insurance
Policy Quote and
Statement of Policy Cost and Benefit Information



Date Prepared: Jun 17, 2022

Prepared for

Male Age 45
Preferred No Nicotine Use

Policy Quoted

PL Promise Term 20
Level Premium Term Life Insurance

Amount of Insurance

\$250,000

Premium Mode

Monthly Payment: \$31.00
Annualized Premium: \$372.00

Presented by

*** No Info Entered ***

Pacific Life Insurance Company is licensed to issue insurance products in all states except New York. Product availability and features may vary by state. 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.

Policy Form Series P16LYT or ICC16 P16LYT and S16LYT 20 or ICC16 S16LYT 20 based on state of policy issue. For Presentation in Hawaii.
Pacific Life Insurance Company, Mailing Address: Lynchburg Operations, PO Box 2869, Omaha, NE 68103-2869
PLT-01H V202205R1

PL PROMISE TERM

Level Premium Term Life Insurance

Competitive Premiums with a Monthly Advantage

Your Protection Needs

PL Promise Term life insurance provides affordable death benefit protection for 20 years. PL Promise Term can help you fulfill your promise to protect what matters most with your choice of coverage amount and duration of need. It's a life insurance policy that provides level annual premiums for the first 20 years. After the 20th year premiums will increase annually thereafter until age 95, at which time the benefit expires.

Accelerated Death Benefit (ADB) Rider for Terminal Illness

Should the insured have a qualifying terminal illness, this benefit provides for an accelerated death benefit (ADB) payment which is based on a portion of the policy's death benefit. Upon rider exercise, the accelerated death benefit, and up to a \$250 administrative fee, is treated as a lien on the policy's death benefit, which accrues interest due. The lien reduces the death benefit payable on the insured's death and may adversely affect other rider's benefits.

(Form Series R16LYTIR or ICC16 R16LYTIR based on rider and state of policy issue.)

Underwriting Class

Premiums and policy charges quoted for this coverage are based upon Male, Age 45, Preferred No Nicotine Use. Actual premiums for the life insurance coverage may vary from the policy quote depending on the outcome of the underwriting process.

Life insurance is subject to underwriting and approval of the application.

Initial Amount of Insurance

The initial amount of insurance quoted is \$250,000.

Initial Premium

This policy quote is based on the premium of \$31.00. The payment frequency you selected is Monthly. Premiums can be paid annually, monthly, semi-annually, or quarterly.

Conversion Benefit

Upon request, you may convert all or a part of the PL Promise Term policy's death benefit to a new cash value life insurance policy that Pacific Life makes available at the time of conversion. This conversion right is available for the duration of the guaranteed level premium period, or up to the insured's attained age 70, whichever comes first. Evidence of insurability is not required. If you choose to convert only part of your policy's death benefit, the new cash value life insurance policy date will be on the same day of the month as your original PL Promise Term policy. For policies issued at age 70 or above, there is no conversion privilege. The conversion must meet company rules at the time of the conversion.

There are circumstances in which converting your existing life insurance or annuity can benefit you. Your life insurance producer can provide you with detailed information as to how a conversion may affect your plan of insurance. You should make a careful comparison of the costs and benefits of your existing policy and the proposed policy to determine whether conversion is the right decision for you.

The Power to Help You Succeed

At Pacific Life, putting customers first has allowed us to serve families and businesses successfully for nearly 150 years. As part of a mutual holding company structure, we have no publicly-traded stock, so we can focus on long-term strategies, financial strength, and the best interest of our policyowners.

You as our policyowners are at the heart of the business decisions we make.

PL Promise Term Life Insurance Policy Quote Detail

Male, 45
Preferred No Nicotine Use

This policy quote assumes that premiums are paid at the beginning of each payment period. The payment period for each policy year is Monthly. The amount of insurance is at the beginning of the policy year.

Policy Year	Insured Age	Total Maximum Annualized Premium \$	Amount of Insurance \$
1	45	372.00	250,000
2	46	372.00	250,000
3	47	372.00	250,000
4	48	372.00	250,000
5	49	372.00	250,000
6	50	372.00	250,000
7	51	372.00	250,000
8	52	372.00	250,000
9	53	372.00	250,000
10	54	372.00	250,000
11	55	372.00	250,000
12	56	372.00	250,000
13	57	372.00	250,000
14	58	372.00	250,000
15	59	372.00	250,000
16	60	372.00	250,000
17	61	372.00	250,000
18	62	372.00	250,000
19	63	372.00	250,000
20	64	372.00	250,000
21	65	10,210.20	250,000
22	66	11,293.92	250,000
23	67	12,454.20	250,000
24	68	13,741.92	250,000
25	69	15,195.48	250,000

PL Promise Term Life Insurance Policy Quote Detail

Male, 45
Preferred No Nicotine Use

Policy Year	Insured Age	Total Maximum Annualized Premium \$	Amount of Insurance \$
26	70	16,903.92	250,000
27	71	18,931.20	250,000
28	72	21,353.76	250,000
29	73	24,171.48	250,000
30	74	27,384.48	250,000
31	75	30,967.20	250,000
32	76	34,894.20	250,000
33	77	39,216.48	250,000
34	78	43,997.76	250,000
35	79	49,454.76	250,000
36	80	55,753.20	250,000
37	81	63,122.76	250,000
38	82	71,371.92	250,000
39	83	80,972.76	250,000
40	84	92,103.48	250,000
41	85	105,044.76	250,000
42	86	120,025.92	250,000
43	87	137,263.92	250,000
44	88	156,758.76	250,000
45	89	177,910.92	250,000
46	90	200,465.76	250,000
47	91	223,632.48	250,000
48	92	234,661.20	250,000
49	93	234,661.20	250,000
50	94	234,661.20	250,000

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Life Insurance Cost Information

Product Duration	Cost Index Surrender @ 5% Guaranteed		Cost Index Net Payment @ 5% Guaranteed	
	10 Year	20 Year	10 Year	20 Year
PL Promise Term 20	1.46	1.46	1.46	1.46

Cost indices can help you compare the relative costs of similar policies across life insurance carriers. A more detailed explanation of the intended use of these indices is provided in the Life Insurance Buyer's Guide if required by your state. The cost indices make an annual interest adjustment of 5% to reflect that a dollar in the future has less value than a dollar today. The Quote Detail does not make this adjustment.

The Surrender Cost Index can help you compare the surrender costs if you surrender the policy for its Net Cash Surrender Value after 10 or 20 years. The Net Payment Cost Index helps compare the death benefit costs based on the premiums quoted if the insured dies after 10 or 20 years. For similar policies, a smaller cost index number generally indicates a better buy than a larger cost index number. The cost index values quoted include the costs and benefits of the Level Premium Term Life Insurance coverage excluding any additional riders or benefits.

Important Notice

The values in this quote can differ from actual results if there is a change in the amount or timing of your premiums or if other assumptions in this quote are not realized.

Your life insurance producer can provide you with more detailed information on the policy and benefits. Please review your policy and riders for complete information and limitations.

Quoted Coverage

Product Duration	Coverage Type	Coverage Face Amount	Initial Annualized Premium
PL Promise Term 20	Base Coverage	\$250,000	\$372.00
		Total Initial Premium:	\$372.00

Client Input Summary

Company: Pacific Life - PL Promise

June 17, 2022

Product: PL Promise Term

Insured

Sex	Male
Age	45
Class	Preferred No Nicotine Use
Temporary Flat Extra	1 to 99 - 0
Permanent Flat Extra	0
State of Issue	Hawaii

Quote Design

Solve For	Premium
Face Amount	250,000
Premium Mode	Monthly
Product	PL Promise Term 20
Presented by Bank	N

Riders/Options

Waiver of Premium Rider	N
Child Term Rider	N

Agent Info

Agent State	Hawaii
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Concept

Concept	None
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