



- A+ (Superior) rating for overall financial strength and ability to meet contractual obligations with A.M. Best (1/6/2017)*
- Offering insurance since 1868
- Total company assets \$143 billion*

Company Information

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.

Independent Ratings for Financial Strength* (Author's note: Link header to http://www.pacificlife.com/crp/public/about_pacific_life/2017_Pacific_Life_Profile.pdf)

A.M. Best	A+ Superior	2 nd of 16 ratings	as of 1/6/2017
Fitch	A+ Strong	5 th of 21 ratings	as of 1/12/2017
Moody's	A1 Good	5 th of 21 ratings	as of 5/19/2017
Standard & Poor's	AA- Very Strong	4 th of 21 ratings	as of 5/12/2017

COMDEX RATING: 90†

*For most company financial information and ratings, visit www.PacificLife.com.

† The COMDEX is a composite score of the four independent raters of financial strength: A.M. Best, Moody's, Fitch, and Standard & Poor's. The COMDEX rates life insurance companies on a scale of 0 to 100, with 100 being the highest rating.

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, 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.

Pacific Life's home office is located in Newport Beach, CA.