

Market Jitters? Guarantees Can Help.

Discover PL Promise GUL¹

An Affordable No-Lapse Guarantee Universal Life Policy from a Premier Life Insurance Provider

In volatile economic times, your clients may be looking for certainty when it comes to their financial future. A Guaranteed Universal Life policy like PL Promise GUL can provide stability with guaranteed death and living benefits—no matter how the markets are doing.



With a GUL policy from Pacific Life, clients can expect:

- ✓ Low \$25,000 minimum face amount offers affordable coverage
- ✓ A return of premium feature is included at no additional cost²
- ✓ Premium flexibility without impacting the intended no-lapse guarantee

¹ PL PROMISE GUL No-Lapse Guarantee Universal Life Insurance. Policy Form #P18PRUL and S18PRUL or ICC18 P18PRUL and ICC18 S18PRUL, based on state of policy issue.

² Return of premium feature available under certain conditions; see product materials for more details.

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Pacific Life Insurance Company is licensed to issue insurance products in all states except New York. Product/material 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.

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

Pacific Life Insurance Company's Home Office is located in Newport Beach, CA.

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PACIFIC LIFE

Pacific Life Insurance Company

**Help give peace of mind
during volatile times.**

Contact your Broker General
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