

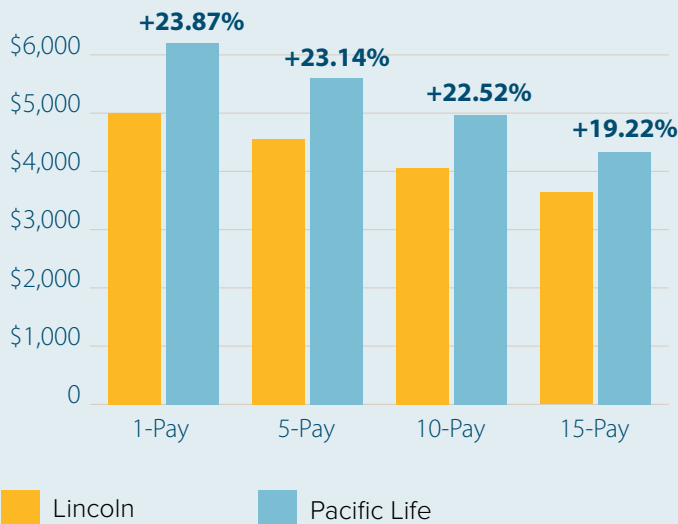
More Long-Term Care Benefits for Clients, Without Sacrificing Target Premium for You

PremierCare® Choice vs. Lincoln's MoneyGuard® II

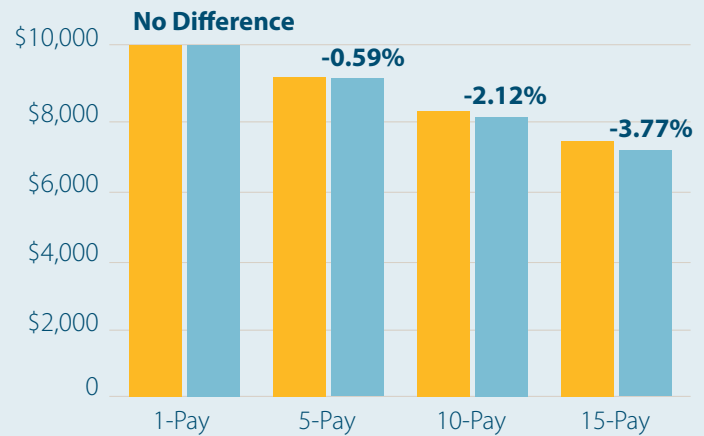
When life happens, PremierCare Choice gives your clients options, not restrictions.

Introducing PremierCare Choice offering clients death benefit protection, plus protection against rising long-term care (LTC) costs. See how PremierCare Choice compares to Lincoln's MoneyGuard II below.

More LTC Benefits for Clients



Equivalent Target Premium for You



Request a Quote at 1-800-533-5969 ; 770-662-8510

Jarad@diversifiedins.com

Jason@diversifiedins.com

Assumptions: Comparison of monthly maximum LTC Benefits and Target Premium for male, age 50, married nonsmoker, with \$100,000 single premium, 7-year long-term care benefit duration, and 3% Compound inflation benefit option for Lincoln's MoneyGuard II (Policy Form #LN880) universal life insurance with long-term care benefits) and 5% simple inflation benefit option for Pacific Life Insurance Company's Pacific PremierCare Choice Max (Form #P17PCH and S17PCHMAXS or ICC17 P17PCH and ICC17 S17PCHMAXS, based on state of policy issue) whole life insurance with long-term care benefits. Values shown are based on data from all companies as of Nov. 2017. Competitor information presented based on illustrations. While we believe it is accurate, we cannot assure you that this is the most current information. Please contact the company for a current illustration and prospectus of its product. Many life insurance products have some flexibility in how they are structured. Each policy selected, illustrated, and sold should be structured based upon your client's particular insurance needs and financial objectives. It is your responsibility to know that the particular policy selected, illustrated, and sold will best meet your client's needs and objectives both now and in the future.

For Pacific PremierCare Choice, LTC Benefits are reduced by any policy distributions (loans or terminal illness benefit). Death Proceeds and Return of Premium Benefit will also be reduced by policy distributions and LTC Benefits.

This product is intended to provide federally tax-qualified long-term care insurance as defined in IRC Section 7702B(b). Tax treatment of long-term care benefits may depend on factors such as the amount of benefits in relation to certain IRS limitations (referred to as "per diem" limitations), the amount of qualified expenses incurred or if similar benefits are being received under other contracts. When benefits are received from multiple policies providing long-term care for a given insured, including policies with different owners, those benefits must be aggregated to determine their taxability. Pacific Life cannot determine whether the benefits are taxable. Clients are advised to consult with qualified and independent legal and tax advisors for more information.

Benefit Payments for Qualified Long-Term Care (LTC) Services may be subject to a one-time elimination period and are provided by the Accelerated Benefit Rider (ABR) for Long-Term Care (Form # R17ABR or ICC17 R17ABR, R17ABRI or ICC17 R17ABRI)

and the Extended Benefit Rider (EBR) for Long-Term Care (Form # R17EBR or ICC17 R17EBR, R17EBRI or ICC17 R17EBRI) (form #s based on state of policy issue and policy elections.) The amount and duration of the policy's maximum LTC Benefits and premium will be based on policy elections. The actual amount and duration of LTC benefit payments may vary based on policy use. Covered LTC Benefit payments may occur until the total LTC Benefits are exhausted. Your clients should be provided with additional information on other available options. Coverage durations elected for longer than two years are provided through a combination of the ABR and EBR. Charges for the ABR, EBR, and any Inflation Benefit Option are included in the scheduled premium payment(s). As long as the premium(s) is paid when due, the long-term care (LTC) coverage as issued will continue as long as the insured lives, or until the policy is surrendered at the owner's request, or until the maximum LTC benefits have been paid, or until policy lapse. Prior to lapse, the policy provides a Grace Period of 61 days to pay an amount sufficient to keep the policy in force as issued.

This material is not intended to be used, nor can it be used by any taxpayer, for the purpose of avoiding U.S. federal, state or local tax penalties. This material is written to support the promotion or marketing of the transaction(s) or matter(s) addressed by this material. Pacific Life, its affiliates, their distributors, and respective representatives do not provide tax, accounting, or legal advice. Any taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor or attorney.

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.

This product is subject to underwriting and approval of the application and may include obtaining records from your physician. No medical exam is required, but a Medical Information Bureau (MIB) and prescription report will be ordered and a Personal History Interview and Cognitive Assessment will be performed via telephone as part of the underwriting process.

Pre-Existing Conditions Limitation: A pre-existing condition means a condition for which medical advice or treatment was recommended by, or received from, a provider of health care services, within six months of the Policy Date. We will not reduce or deny any claim under this Rider because of a pre-existing condition or disease that is disclosed on the Application. Any loss occurring within six months of the Policy Date with respect to a pre-existing condition or disease not disclosed on the application will not be covered.

Exclusions, Exceptions, and Limitations: Pacific Life will not pay benefits for care or services: 1) provided by the Insured's Immediate Family unless he or she is a regular employee of an organization which is providing the treatment, service or care; and the organization receives the payment for the treatment, service or care or provided by the Insured's Immediate Family unless the Indemnity Benefit Option is in effect and benefits are being paid for Home and Community Care; 2) for which no charge is normally made in the absence of insurance; 3) provided outside the United States of America except as provided under the Indemnity Option's International Benefit; 4) that result from an attempt at suicide (while sane or insane) or an intentionally self-inflicted injury; 5) that result from alcoholism or drug addiction; 6) that result from committing or attempting to commit or participating in a felony, riot or insurrection; 7) provided in a government facility (unless otherwise required by law); 8) for which benefits are available under Medicare (including amounts that would be reimbursable but for the application of a deductible or coinsurance amount) or other governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law. No benefits will be paid for services received while the Accelerated Benefit Rider (ABR) and the Extended Benefit Riders (EBR) for Long-Term Care are not in effect.

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.

Pacific Life Insurance Company's individual life insurance products are marketed exclusively through independent third-party life insurance producers, which may include bank affiliated entities. Some selling entities may limit availability of some optional riders based on their client's age and other factors. Your life insurance producer can help you determine which optional riders are available and appropriate for you.

Investment and Insurance Products: Not a Deposit	Not Insured by any Federal Government Agency	
Not FDIC Insured	No Bank Guarantee	May Lose Value