

# PACIFIC LIFE AT A GLANCE

(as of December 31, 2024)



PACIFIC LIFE

For nearly 160 years, Pacific Life has delivered on our purpose to provide Confidence for Generations to our members, customers and distribution partners. We offer a wide range of life insurance, annuity and employee benefit products to support individuals and families with their financial needs, along with a variety of investment products and services to individuals, businesses, and pension plans. As a mutual company, our unique holding structure enables us to focus on our long-term goals to maximize customer value while ensuring that we remain committed to meeting the needs of our members for generations to come.

## 2024 FINANCIAL HIGHLIGHTS

**\$239B**

assets

**\$21B**

benefits paid

**\$16B**

equity

**\$1.5T**

life insurance in force

**\$16B**

revenues

**\$9.1M**

global charitable giving

## AT A GLANCE

**1M**

in-force  
members

**282**

FORTUNE 500®  
company by total  
revenue rank



Named by Points of Light  
as one of America's 50 most  
community-minded companies  
for the third year in a row



**4,300+**

global  
employees

**8**

consecutive years named  
as one of the World's  
Most Ethical Companies  
by Ethisphere Institute

2025 WORLD'S MOST  
ETHICAL  
COMPANIES®  
ETHISPHERE

**157**

years in  
business



## FINANCIAL STRENGTH RATINGS

**Aa3**

..... Moody's  
(Stable outlook)

**AA-**

..... S&P Global  
(Stable outlook)

**AA-**

..... Fitch  
(Stable outlook)

**A+**

..... A.M. Best  
(Stable outlook)

FORTUNE ranking as of June 2024 is of the top 500 U.S. firms by total revenue. "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC. Financial strength ratings as of March 14, 2025.

An insurer's financial strength rating represents an opinion by the issuing agency regarding the ability of an insurance company to meet its financial obligations to its policyholders and contract holders. A rating is an opinion of the rating agency, only, and not a statement of fact or recommendation to purchase, sell or hold any security, policy or contract. These ratings do not imply approval of our products and do not reflect any indication of their performance. A positive or negative outlook indicates that the rating could change based on certain future events relating to the financial condition of the company. For more information about a particular rating or rating agency, please visit the website of the relevant agency.

### CONSUMER MARKETS

Delivers a diverse range of valued insurance and retirement solutions through a robust distribution network to meet the varied protection and planning needs of our broad consumer base.

Ranked  
**#3**  
in total life insurance sales

Ranked  
**#13**  
in total annuity sales

- Record life insurance sales of \$609M, including the launch of our updated flagship indexed universal life product
- Record annuity sales of \$12 billion, including the introduction of our first registered index-linked annuity product

### INSTITUTIONAL

Offers a spectrum of risk mitigating and financing solutions to meet the needs of our clients. We help pension plans, retirement programs and institutional investors drive financial well-being and fulfill long-term commitments.

**\$69B**  
total assets under management and assets under wrap

- Record pension risk transfer sales of \$2.5B, with a focus on creating solutions to address the critical need for lifetime income through employer-sponsored savings plans
- Increased global presence with institutional investors in 23 countries and achieved record sales with stable value wrap program recording largest single plan funding since 2017

### REINSURANCE

Provides protection, savings and retirement products as well as financial and structured capital solutions. Our client base stretches across the world from the UK and Europe to North America, Asia, and Australia.

**12M+**  
lives reinsured

- Executed first Savings & Retirement transactions in Japan and the Netherlands adding to our core markets and grew our Protection business in Asia with our first transaction completed in India
- Established a global Capital Solutions Group to provide solutions for clients looking to optimize their financial metrics

### WORKFORCE BENEFITS

Revolutionizing employee benefits by empowering customers with a friction-free, digitally native experience.

**10X**  
growth in business year over year

- Quoting in more than 40 states for dental, vision, life and disability insurance and in more than 35 states for supplemental health insurance
- Expanded our product lineup to include disability and supplemental health insurance, including accident, critical illness and hospital indemnity

### PACIFIC LIFE BUSINESS PROFILE

	CONSUMER MARKETS		INSTITUTIONAL	REINSURANCE	WORKFORCE BENEFITS
Products	Life Insurance	Annuity			
	<ul style="list-style-type: none"><li>Indexed Universal Life</li><li>Variable Universal Life</li><li>Universal Life</li><li>Term Life</li></ul>	<ul style="list-style-type: none"><li>Variable Annuities</li><li>Fixed Annuities</li><li>Registered Index-Linked Annuities</li><li>Structured Settlement Annuities</li></ul>			
Target Markets	<ul style="list-style-type: none"><li>Individuals</li><li>Small businesses</li><li>Corporations</li></ul>	<ul style="list-style-type: none"><li>Individuals</li><li>Small businesses</li></ul>	<ul style="list-style-type: none"><li>Retirement plans</li><li>Corporations</li><li>Financial institutions</li><li>Institutional investors</li></ul>	<ul style="list-style-type: none"><li>Global insurance and reinsurance companies</li></ul>	<ul style="list-style-type: none"><li>Small to mid-sized employers</li></ul>
Distribution	<ul style="list-style-type: none"><li>Independent life producers</li><li>Financial advisory networks</li><li>Wirehouses</li><li>M Financial</li></ul>	<ul style="list-style-type: none"><li>Financial institutions</li><li>RIAs</li><li>Regional broker-dealers</li><li>Wirehouses</li><li>IMOs</li></ul>	<ul style="list-style-type: none"><li>Actuarial and benefit consulting firms</li><li>Third-party brokers</li><li>Fund management firms</li><li>Investment banks</li><li>Internal teams</li></ul>	<ul style="list-style-type: none"><li>Insurance brokers</li><li>Direct to (re)insurers</li><li>Distribution partners</li></ul>	<ul style="list-style-type: none"><li>Insurance brokers</li><li>Insurance general agents</li></ul>

Life insurance rankings are from the 2024 Confidential Sales Survey of Participating Companies by LIMRA. Pacific Life Insurance Company sales are based on planned recurring premiums as measured against 58 participating companies. Annuity sales ranking from U.S. Individual Annuities Sales Survey by LIMRA as of December 31, 2024.