

IS IT TIME FOR A LIFE INSURANCE CHECKUP?



Life insurance can help protect your family or business from the financial impact of your premature death. *But life changes fast. Make sure your policy keeps up.*

ODDS ARE, YOU HAVE A LIFE INSURANCE COVERAGE GAP



HOW MUCH MAY BE ENOUGH?

Start with Replacement Wages to Retirement Age	\$ _____ x _____ Years
+ Outstanding Debts	\$
+ Final Expenses	\$
+ College Tuition and Educational Expenses	\$
+ Dependent Care (Children and Elderly Parents)	\$
- Existing Life Insurance Policies	\$
- Cash, Savings, Other Assets	\$
= Total Life Insurance Need	\$



IS YOUR POLICY UP-TO-DATE?

A life insurance checkup can help provide you with the peace of mind that your current needs are covered.

- Did you get married?
- Did you have a child?
- Did you start a business or new job?
- Did you purchase a new home?
- Did you increase your household debt?
- Did your issuing carrier have a downgrade in financial strength ratings?

Request a life insurance checkup from your financial professional.*

* In order to sell life insurance products, a financial professional must be a properly licensed and appointed life insurance producer.

1 Source: "2016 LIMRA Ownership Study," LIMRA, Sept. 2016.

2 Source: "2018 Insurance Barometer Study," LIMRA, Feb. 2018.

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For more than 150 years, Pacific Life has helped millions of individuals and families with their financial needs through a wide range of life insurance products, annuities, and mutual funds. Whether your goal is to protect loved ones or grow your assets for retirement, Pacific Life offers innovative products and services that provide value and financial security for current and future generations. Pacific Life counts more than half of the 100 largest U.S. companies as its clients. For additional company information, including current financial strength ratings, visit www.PacificLife.com.

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

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