

“We are proud to celebrate 150 years of service to our policyholders, helping hundreds of thousands of individuals and families with their financial needs.

We remain committed to creating innovative products and services that stand the test of time, providing value and financial security for current and future generations.”

JAMES T. MORRIS, CHAIRMAN, PRESIDENT AND CEO,
PACIFIC LIFE INSURANCE COMPANY

**THANK YOU FOR BEING PART
OF OUR CONTINUING STORY.**

Learn about what Pacific Life
can do for you today at
PACIFICLIFE.COM

Explore Pacific Life's heritage at
PL150YEARS.COM



OUR EXPERTISE

- Financial Protection
- Income for Life
- Retirement Income
- Wealth Accumulation
- Wealth Preservation

OUR PRODUCTS

- Annuities
- Investment Products and
Services for Businesses
- Life Insurance
- Mutual Funds

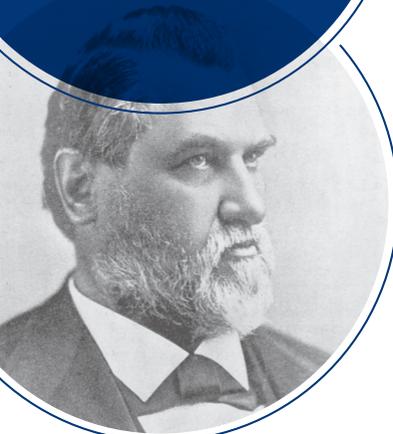


EMPOWERING SUCCESS FOR 150 YEARS



PACIFIC LIFE

PIONEERING A LEGACY



Founded in California in 1868 with the backing of prominent community members, Pacific Life quickly rises to become a leading national insurance agency. Customer-focused products and a strong sales model attract talented employees and agents.

SAVING STANFORD UNIVERSITY

Leland Stanford, Pacific Life's first president, is presented with the company's first policy. Twenty-five years later, Stanford's widow will use funds from the policy to keep Stanford University's doors open during a financial crisis.



1868

The Pacific Mutual Life Insurance Company of California is founded in Sacramento.

1881

The home office moves to San Francisco.



1885

The company begins offering accident policies to protect policyholders from unexpected loss of income.

1905

Pacific Life has \$61 million of life insurance in force and a presence in 40 states and territories.



VISION AND PROMISE

COMMITTING TO POLICYHOLDERS

Part of Pacific Life's rehabilitation plan, completed in 1959, includes steps to mutualize and transfer ownership of the company to its policyholders, which allows the company to focus on long-term benefits to policyholders rather than quick returns to stockholders.

Faced with some of the toughest moments in its history—earthquake, war, financial struggles—Pacific Life focuses on its policyholders and establishes a long-term vision for the growing company.



1941

Pacific Life issues its first group annuity pension contract.

1936

Popular non-cancellable disability policies threaten Pacific Life's financial security. California's insurance commissioner rules that the company must be reorganized.

1932

Pacific Life begins supporting the United Way.

1914

The company establishes a correspondence program, the School for Salesmen, to offer better training to its agents.

1906

The home office is destroyed in an earthquake, and the Pacific Life headquarters moves to Los Angeles.



INNOVATING FOR THE FUTURE



As it enters its second century, Pacific Life explores new ways to serve its policyholders and communities, becoming a more dynamic and responsive company as it continues to grow.

INVESTING IN OUR COMMUNITIES

Since establishing the Foundation, it has increased its yearly donations from \$300,000 in 1985 to \$6.25 million in recent years. Through the Good Guys volunteer program, established in 1985, employees volunteer thousands of hours of service in communities across the nation.

1955

Pacific Life installs the first UNIVAC computer in a private company west of the Mississippi.



1972

The home office moves to its current location in Newport Beach.

1983

Pacific Life starts a relationship with the M Group and begins transitioning from a career agency model to an independent brokerage model.

1984

The Pacific Mutual Foundation is established with a \$3 million endowment.

1992

The company wins the right to rehabilitate the failing First Capital Life and provide protection for its former policyholders.

1994

PIMCO, the successful investment management subsidiary of Pacific Life, is spun off into an independent company.



2018

Pacific Life celebrates 150 years of supporting financial advisors and policyholders.

2016

Pacific Life purchases a new term life insurance platform and launches a business center in Lynchburg, Virginia.

2010

The Retirement Solutions Division is created from the Annuities and Mutual Funds Division to offer broader solutions to income needs.

2008

Pacific Life purchases Scottish Re Group Limited and creates the subsidiary Pacific Life Re.

2005

The company moves its state of domicile to Nebraska and saves millions in taxes. The Omaha operations center opens.

Aviation Capital Group becomes a wholly owned subsidiary.

2001

Pacific Life introduces its first line of retail mutual funds.

1997

Pacific Life converts to a mutual holding company to increase its financial flexibility.



CREATING A SYMBOL OF STRENGTH

Pacific Life rebrands itself as part of its transition to a mutual holding company. Pacific Life launches its first national TV advertising campaign and creates a new logo—with the powerful and inspiring symbol of a humpback whale.



STRENGTH TO GROW

Innovative solutions and best-in-class service are hallmarks of the company throughout its history and key to its present-day growth. As it prepares for another 150 years of service, Pacific Life is focused on empowering policyholders and clients for long-term success.