



**PACIFIC LIFE**

Pacific Life Insurance Company

## **PREMIER LTC RIDER**

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**An Option to Include Long-Term Care Protection  
with Your Cash Value Life Insurance Policy**



**Part of Living Well *Is* Planning Ahead**

## The Flexibility of Cash Value Life Insurance

### Financial Protection

A policy's death proceeds are paid to policy beneficiaries when the insured dies.

### Financial Potential

A policy's cash value has the potential to grow, less policy charges and any policy distribution.<sup>2</sup>

### Financial Features

A policy's optional features are available for additional life insurance and financial needs.

As you consider a Pacific Life cash value life insurance policy offering death benefit protection, consider your options. Life insurance is a long-term commitment. What if you become ill and need long-term care? You may include long-term care (LTC) protection with your life insurance coverage by electing the Premier LTC Rider<sup>1</sup> on an eligible policy.

Normally, a policy's proceeds are paid at the death of the insured. However, if you (the policyowner) elect the Premier LTC Rider, you may access the policy's death benefit as monthly benefits while the insured is living. As part of the qualifications for rider benefits, the insured must be certified by a licensed health care practitioner as chronically ill (unable to perform 2 of 6 activities of daily living for a period of at least 90 days or requiring substantial supervision due to a severe cognitive impairment) and receiving a plan of care that includes qualified long-term care services. Proof of loss must also be provided and coverage under this rider is In Force on the date(s) care is received. See your contract for details.

The rider's monthly benefits may be used for any reason—medical or non-medical. The benefits do not have to be used for long-term care.

The decision to buy a life insurance policy should not solely be based on one policy feature, but on your individual life insurance needs. Request a personalized illustration for more information and to learn more about any associated rider costs and impacts to your policy's benefits.

## Premier Perks

The Premier LTC Rider offers the following added benefits:

- **Concierge-level care coordination** included at no additional charge, for expert help initiating and managing long-term care services.
- **Couples Discount** for reduced monthly rider charges if the insured is in a state-sanctioned marriage, civil union, or domestic partnership.
- **Protection from lapse** while the insured is on claim, for added peace of mind.

<sup>1</sup> Premier LTC Rider is an Accelerated Death Benefit Rider for Long-Term Care available on certain cash value life insurance products (ICC15 R15LTC and ICC15 R15LTC SP, R15LTC and R15LTC SP, ICC15 R15LTC and ICC15 R15LTC NLGI SP, R15LTC and R15LTC NLGI SP, ICC16 R16LTC and ICC16 R16LTCV SP, ICC16 R16LTC and ICC16 R16LTCV NLGI SP, R16LTC and R16LTCV SP, or R16LTC and R16LTCV NLGI SP, based on product and state of policy issue). The amount and duration of the maximum LTC Benefits and the rider charge will vary based on the benefit options elected at time of application and the use of policy benefits and features. The rider charge is included as part of the monthly deduction for the policy. Rates for long-term care coverage under this rider may increase over time, but not above those stated in the Policy. This rider is intended to provide federally tax-qualified long-term care insurance as defined in IRC Section 7702B(b). When benefits are received from multiple policies providing long-term care or chronic illness benefits for a given insured, including policies with different owners, all of those benefits must be aggregated to determine their taxability. Pacific Life cannot determine whether the benefits are taxable. If there are any questions concerning the tax implications this rider, qualified and independent legal and tax advisors should be consulted. This rider has certain exclusions and limitations. For costs and complete details of the coverage, contact your life insurance producer. Rider benefit payments will reduce policy values, including death benefit, cash surrender value, and policy debt, and may adversely affect the benefits under other riders.

<sup>2</sup> Pacific Life Insurance Company reserves the right to change or modify any non-guaranteed or current elements. The right to modify these elements is not limited to a specific time or reason.

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# THINGS TO KNOW ABOUT THE PRE

## 1 You set your LTC Benefit amount by making elections at policy issue.

Your maximum monthly LTC Benefit amount will be your choice of 2% or 4% of your LTC Coverage Amount. These elections are made at policy issue and cannot be changed. You may choose any LTC Coverage Amount up to your life insurance policy's initial face amount, not to exceed the following lifetime maximums:<sup>3</sup>

Monthly Benefit Election	2% Maximum Monthly LTC Benefit	4% Maximum Monthly LTC Benefit
Lifetime Maximum per Insured	\$3 million	\$1.5 million (issue ages 18–64)
		\$750,000 (issue ages 65–75)

Your rider benefit elections are made at policy issue and cannot be changed. Regardless of elections, the maximum LTC Benefit paid in any month may not exceed 125% of the IRS Per Diem for Chronic Illness times 30. Work with your life insurance producer to determine the right life insurance and rider coverages for your goals.

## 2 Rider issue is subject to eligibility and additional underwriting approval.

You must request the rider prior to policy issue. The rider is subject to additional underwriting approval outside the policy's requirements, and may include obtaining records from your physician, a Personal History Interview, and a Cognitive Assessment. The policy to which this rider is attached is subject to a medical exam, Medical Information Bureau (MIB), and prescription report. Eligible policies are certain Pacific Life Insurance Company cash value life insurance products with insureds issue age 75 or younger. The rider is not available for policies issued as Juvenile, Guaranteed Issue, Simplified Issue, or upon conversion unless the rider was available on the original policy, or on policies with scheduled face amount increases. Issue limit of one Premier LTC Rider per insured. The rider may not be available for use with other riders. Work with your life insurance producer to structure a policy for your needs and request a personalized illustration for details.

## 3 A monthly rider charge applies.

If approved for rider coverage, a monthly rider charge will be deducted from your policy's cash value. Policy charges for this rider and other riders are deducted from the policy's accumulated value on a monthly basis. This rider's charge varies based on the LTC Coverage Amount, maximum monthly percentage elected, policy's death benefit amount and insured's issue age, sex, risk class, and Couples Discount status.

<sup>3</sup> The LTC Coverage Amount may not be increased after policy issue, regardless of face amount increases or death benefit option switches. The LTC Coverage Amount will be reduced upon request, for face amount decreases, and by withdrawals. Policy loans will not reduce the LTC Coverage Amount but will reduce the net monthly LTC Benefit the policyowner receives. Rider benefit payments will reduce policy values, including death benefit, cash surrender value, and policy debt, and may adversely affect the benefits under other riders. The Monthly Maximum Benefit may be pro-rated based on the actual number of days that the insured is chronically ill or confined to a facility. Where monthly benefit payments are made as reimbursements, the monthly maximum benefit may be limited to the cost of covered long-term care expenses actually incurred, which may be less than the Monthly Maximum Benefit.

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## 4 Concierge Level Care Coordination Services are included at no additional cost.

To coordinate your care and benefits, contact a Long-Term Care Coordinator at (800) 222-2156. We can help you certify your condition, prepare a plan of care, and assess your eligibility for rider benefits. We can also help you find licensed health care practitioners to provide qualified care services. The service is included with your rider at no additional charge.

## 5 Your policy is protected from lapse while receiving LTC Benefit Payments.<sup>4</sup>

Typically, as long as your policy's cash value is sufficient to pay ongoing policy charges, your policy will not lapse. This rider provides an additional measure of certainty in that it protects your policy from lapse while you are receiving LTC Benefit Payments, regardless of your policy's cash value.

Here's how it works. While you receive LTC Benefit Payments, your Premier LTC Rider's charges will cease. Your life insurance policy's charges will continue to be deducted monthly from your cash value until your policy's cash value, net any outstanding policy debt, reaches zero. At this point, policy charges will cease, but any outstanding loan interest will continue to accumulate.

If you stop receiving LTC Benefit Payments, your policy charges and rider charges, including the Premier LTC Rider charges will resume. Your outstanding policy debt will have grown by the amount of accumulated loan interest. If your policy's net cash value reaches zero, you will need to pay additional premium to bring the net cash value back to a positive value to prevent policy lapse.

## 6 To receive the rider's LTC Benefits, you must be certified as chronically ill and receiving a plan of care that includes qualified long-term care services.

Benefits are payable after a 90-day elimination period. The 90 days do not have to be continuous and the elimination period need be satisfied only once. Certain exclusions apply. See back cover.

<sup>4</sup> The rider will terminate upon policy termination due to lapse (outside of claim), insured's death, LTC Coverage Amount depletion, exercise of any overloan protection, or upon policyowner request. Policy lapse will only occur where the policy's cash value less policy debt is not sufficient to cover monthly policy charges, unless a no-lapse guarantee is in effect. Prior to lapse, the policy provides 61 days to pay premium sufficient to keep the policy in force. If a policy terminates and is later reinstated, the rider may also be reinstated only if within 6 months of the end of the policy's grace period. Riders will likely incur additional charges and are subject to availability, restrictions and limitations. When considering a rider, request a policy illustration from your life insurance producer to see the rider's impact on your policy's values.



## Your LTC Coverage Choices

- At policy issue, you will choose any LTC Coverage Amount up to your policy's face amount, not to exceed the lifetime maximums described on page 3.
- You will also elect a maximum monthly LTC Benefit of 2% or 4% of the LTC Coverage Amount.
- Regardless of elections, the rider's monthly maximum LTC Benefit may not exceed 125% of the IRS Per Diem multiplied by 30.

Your life insurance policy's coverages will help determine your long-term care benefits, so work with your life insurance producer to determine the right coverages for your goals.

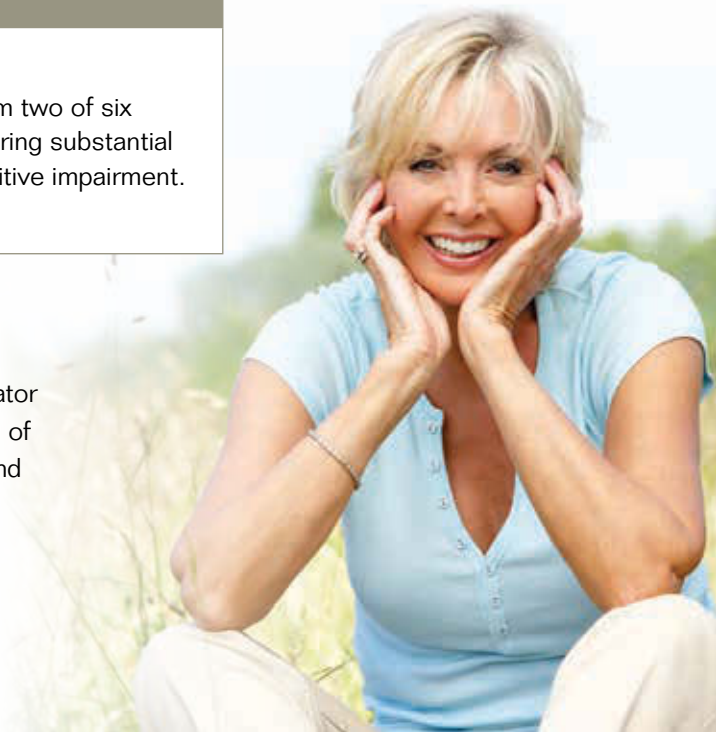
## Claim Eligibility

To receive LTC Benefits, you must be certified as chronically ill, receiving qualified long-term care services in an approved plan of care, and satisfy a 90-day elimination period (the days do not have to be continuous and the elimination period needs be satisfied only once per policy). Certain exclusions apply. See back cover.

Qualified Long-Term Care Services	Chronic Illness Definition
Adult Day Care Assisted Living Facility Care Home Health Care Hospice Care Nursing Home Care	Insured is unable to perform two of six activities of daily living or requiring substantial supervision due to severe cognitive impairment.

## Concierge-Level Care Coordination

To coordinate your care and benefits, contact a Long-Term Care Coordinator at (800) 222-2156. We can help you certify your condition, prepare a plan of care, and assess your eligibility for rider benefits. We can also help you find licensed health care practitioners to provide qualified care services. The service is included with your rider at no additional charge.



Optional Rider, Must Be Elected at Policy Issue

Monthly Rider Charge

No Investment Option/ Allocation Restrictions

Additional Underwriting Requirements Apply

***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.***

**PREMIER LTC RIDER EXCLUSIONS, EXCEPTIONS, AND LIMITATIONS:** We will not pay benefits for any room and board, care, treatment, services, equipment, or other items 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; 2) for which no charge is normally made in the absence of insurance; 3) that result from an attempt at suicide (while sane or insane) or an intentionally self-inflicted injury; 4) that result from alcoholism or drug addiction; 5) that result from participation in or attempting a felony, riot, or insurrection; 6) provided outside the United States of America unless the initial and any annual renewal certification are completed by a Licensed Health Care Practitioner; 7) that result from active duty in foreign or U.S. armed forces; 8) that result from an act of war; 9) provided in a government facility (unless otherwise required by law); 10) 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; 11) for preexisting conditions that are not disclosed in the application, if services begin with the first six months of policy issue; or 12) received while the rider is not in force.

Indexed Universal and Variable Universal Life Insurance generally require additional premiums after the initial premium. If either no premiums are paid, or subsequent premiums are insufficient to continue coverage, it is possible that coverage will expire.

**Pre-Existing Conditions** – We will not reduce or deny any claim under the Long-Term Care Benefit riders because of a sickness or physical or medical condition disclosed on the application.

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, but they do not protect the value of the variable investment options. 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. Variable insurance products are distributed by **Pacific Select Distributors, LLC** (member FINRA & SIPC), a subsidiary of Pacific Life Insurance Company, and are available through licensed third-party broker-dealers. 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 and investment options are available and appropriate for you.

***For variable life insurance products, this material must be preceded or accompanied by the variable life insurance product prospectus. Contact your life insurance producer or visit [www.PacificLife.com](http://www.PacificLife.com) for more information, including product and underlying fund prospectuses that contain more complete information about Pacific Life Insurance Company and a variable life insurance policy's risks, charges, limitations, and expenses, as well as the risks, charges, expenses, and investment goals/objectives of the underlying investment options. Read them carefully before investing or sending money.***

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

**This is an insurance solicitation.**

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