

# BULLETIN

A Communication for  
Financial Professionals



**PACIFIC LIFE**

Pacific Life Insurance Company

**DATE:** March 11, 2024

**TO:** Life Insurance Producers, Management, Office Administrators, and  
Technical Staff

**SUBJECT:** Fixed Account Interest Rate Increase for the Pacific Horizon Suite of IUL  
Products and Premium Deposit Fund Discount Rate Increase

Category	
<input type="checkbox"/>	Administration
<input type="checkbox"/>	Compliance
<input type="checkbox"/>	Marketing
<input checked="" type="checkbox"/>	Product
<input type="checkbox"/>	Underwriting
<input type="checkbox"/>	Miscellaneous

## Fixed Account Interest Rate Increase for the Pacific Horizon Suite of IUL Products<sup>1</sup> and Premium Deposit Fund Discount Rate Increase

We are pleased to announce that the current fixed account interest crediting rate will increase for certain indexed universal life insurance products.

This interest crediting rate increase will apply to both inforce and new business policies. The new interest crediting rate apply to all policies paid for on or after April 1, 2024 and is guaranteed through the first policy year. For inforce policies in year 2 or later, the new interest crediting rate is effective on a policy's first Monthly Payment Date (the policy monthiversary) after April 1, 2024.

Products <sup>1</sup>	New Fixed Account Rate (as of 4/1/24)	Old Fixed Account Rate (prior to 4/1/24)	Guaranteed Fixed Account Rate
Pacific Horizon ECV IUL Pacific Horizon Survivorship IUL Pacific Horizon IUL 2022 Pacific Horizon IUL	4.50%	3.25%	1.00%

### Premium Deposit Fund Discount Rate

Additionally, the Premium Deposit Fund Discount Rate will increase to 5.25% from 5.00%, effective March 11, 2024. Please note that you will be able to illustrate the higher discount rate in the Navigator illustration system beginning March 22, 2024.

Indexed universal life insurance does not directly participate in any stock or equity investments.

<sup>1</sup>Pacific Life Insurance Company's Pacific Horizon IUL Suite of Products Include: Pacific Horizon IUL (Form series (P21IUL, S21NGI), Pacific Horizon IUL 2022 (Form series (P21IUL, S22NGI), Pacific Horizon ECV IUL (Form series P21IUL, S22ECV), Pacific Horizon Survivorship IUL (Form series P15SIL, S22SHZN). Form series vary by state of policy issue.

Pacific Life 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.

***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.***



**PACIFIC LIFE**

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Pacific Life Insurance Company is licensed to issue insurance products in all states except New York. Product/material availability and features may vary by state.

This material reflects the Pacific Life Insurance Company policy features and benefits. All policy features and benefits may not be available through some Broker Dealers.

The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.

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

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