



DATE: April 2, 2024

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

SUBJECT: Flexible Duration No-Lapse Guarantee Rider Suspended on Certain Variable
Universal Life Products

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

Flexible Duration No-Lapse Guarantee Rider Suspended on Certain VUL Products

In an effort to reevaluate our no-lapse guarantee business on certain variable universal life products, effective immediately we will suspend the **Flexible Duration No-Lapse Guarantee Rider**¹ (FDNLG) for new policies on **Pacific Select VUL 2**² only. Our current intentions are to reintroduce this rider on the product listed above at a future date.

While we explore our offerings, please note that the FDNLG rider will continue to be available on our other VUL products such as our flagship Pacific Admiral VUL,³ Pacific Select Harbor VUL⁴ and Pacific Protector VUL⁵ to meet your clients' needs.

Frequently Asked Questions

Does the suspension of the FDNLG rider on select products apply to inforce policies? No, inforce policies will not be affected by this change. This applies to new business only.

Is this a permanent change? Our current intentions are to reintroduce the rider at a future date. There will be another communication when that happens.

Will the FDNLG rider remain available to other VUL products? Yes, Pacific Admiral VUL, Pacific Select Harbor VUL, and Pacific Protector VUL will continue to be available with the optional FDNLG rider.

Our commitment to providing excellent product options and features remains steadfast. Thank you for your patience and continued support. For more information, please contact your Pacific Life representative.

1 Form series R17FNL, S18FNL, varies based on state of policy issue.

2 Form series P19VUL, S19VUL, varies based on state of policy issue.

3 Form series P19VUL, S20ADM, varies based on state of policy issue.

4 Form series P19PHV, S19PHV varies based on state of policy issue.

5 Form series, P19PHV, S22PRO, varies based on state of policy issue.

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.



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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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