BULLETIN

A Communication for Financial Professionals

PACIFIC LIFE
Pacific Life Insurance Company

DATE: 4/21/25

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

SUBJECT: Pacific Horizon Suite of IUL Products—Announcing Update to 1-Year No Cap Dynamic Par Indexed Account Illustrated Rates and Alternate & Indexed Loans Rate Increase for New Business and Inforce

Category
- ☒ Administration
- ☐ Compliance
- ☐ Marketing
- ☐ Product
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Pacific Horizon Suite of IUL Products Update

Announcing Changes to 1-Year No Cap Dynamic Par Indexed Account Illustrated Rates and Alternate & Indexed Loans Interest Charged Rate

The Pacific Horizon Suite of indexed universal life insurance (IUL) products[1] offer flexible life insurance protection for your client's business, retirement, and legacy planning purposes: Pacific Horizon IUL 2, Pacific Horizon IUL, Pacific Horizon IUL 2022, Pacific Horizon ECV IUL, and Pacific Horizon Survivorship IUL. These products offer attractive interest crediting potential of a variety of index-based indexed accounts, as well as the Alternate and Indexed Loan Riders[2] and a host of other value-laden features.

Beginning 5/1/25, the Pacific Horizon Suite of IUL products will feature the following changes for new business and inforce:

- **Lower illustrated participation rate on 1-Year No Cap Dynamic Par Indexed Account** (from 50% to 45%; this is a hypothetical rate used in the illustration—see Rates.PacificLife.com for the current declared participation rate)
- **Lower maximum illustrated rate on 1-Year No Cap Dynamic Par Indexed Account** (from 4.95% to 4.45% for most products)

Beginning 6/1/25, the Pacific Horizon Suite of IUL products will feature the following changes for new business and inforce:

- **Higher current Alternate and Indexed Loans interest charged rate** (from 4.90% to 5.25%)

Important Dates:

4/25/25 – Navigator will be updated to reflect the new rates on 1-Year No Cap Dynamic Par Indexed Account.

4/30/25 – For pending policies illustrating the 1-Year No Cap Dynamic Par Indexed Account, all policies must be paid by April 30, 2025, to utilize the current illustrated participation and maximum illustrated rates. Policies paid after April 30, 2025 will require a revised illustration with the new, lower illustrated rates.

5/1/25 – Policyowners will begin receiving postcards which specifies the new Alternate and Indexed Loans interest charged rate. The postcard also contains a QR code linking to the Indexed Account Rates tool on My Life Insurance Account. By inputting their policy number and insured's birthdate, policyowners may instantly view the specific growth cap rate and other indexed interest crediting parameters for the indexed accounts available on their policy. See sample postcard.

5/30/25 – Pending policies paid after May 30, 2025 illustrating Alternate or Indexed Loans will require a revised illustration reflecting the new, higher loan interest charged rate.

5/30/25 – Navigator illustration system will be updated to reflect the Alternate and Indexed Loans interest charged rate increase.

The following rates apply to the Pacific Horizon Suite of IUL products only.

1-YEAR NO CAP DYNAMIC PAR INDEXED ACCOUNT				
Product[1]	**Prior Max Illustrated Rate**	**New Max Illustrated Rate**	**Prior Illustrated Par Rate**	**New Illustrated Par Rate**
	Before or by 5/1/2025	*AFTER 5/1/2025*	*Before or by 5/1/2025*	*AFTER 5/1/2025*
Pacific Horizon ECV IUL Pacific Horizon IUL 2 Pacific Horizon IUL 2022 Pacific Horizon Survivorship IUL	4.95%	**4.45%**	50%	**45%**
Pacific Horizon IUL	5.95%	**5.37%**		

ALTERNATE & INDEXED LOANS INTEREST RATE, EFFECTIVE AFTER 6/1/2025	
Product[1]	**Alternate & Indexed Loan Interest Charged Rate**
Pacific Horizon IUL Pacific Horizon ECV IUL Pacific Horizon IUL 2022 Pacific Horizon Survivorship IUL	**5.25%** (7.50% guaranteed maximum)
Pacific Horizon IUL 2	**5.25%** (8% guaranteed maximum)

1 The Pacific Horizon IUL suite of products consists of Pacific Horizon IUL (Form series (P21IUL, S21NGI), Pacific Horizon IUL 2022 (Form series P21IUL, S22NGI), Pacific Horizon IUL 2 (Form series P21IUL, S23HZN2-B, S23HZN2-L, S23HZN2-E), Pacific Horizon ECV IUL (Form series P21IUL, S22ECV), Pacific Horizon Survivorship IUL (Form series P15SIL, S22SHZN). In any instance where there are more than one form numbers shown, form series/number may vary based on coverage design option and/or state of policy issue.

2 Refers to Alternate Loan Rider 2 (form series R20ALR2, S20ALR2, varies based on state of policy issue) and Indexed Loan Rider (Alternate Loan Rider 3) (form series R23ALR3, S23ALR3, varies based on state of policy issue).

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

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