

PL PROMISE **CHRONIC ILLNESS CARE RIDER**

Accelerated Death Benefit Rider for Chronic Illness²

The primary role of life insurance is to provide death benefit protection for the beneficiaries of your policy, but it can also provide benefits during your lifetime (as the insured). For example, if you elect the optional PL Promise Chronic Illness Care Rider at policy issue, you may receive an advance payment of up to \$3 million³ of your policy's death benefit as annual or monthly benefits if you develop a chronic illness (become unable to perform two or more of the six activities of daily living—eating, bathing, dressing, toileting, transferring, and continence—or need substantial supervision due to severe cognitive impairment).⁴

The rider's benefit payments are indemnity (cash) benefits that may be used for any reason—medical or non-medical. You may use the rider benefits to pay a family member to help care for you in the comfort of your own home or to meet any other extra expenses. Accelerated death benefit payments provided by the Chronic Illness Care Rider are intended to qualify as death benefits receiving favorable tax treatment under section 101(g) of the Internal Revenue Code. This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate).

How Does an Accelerated Death Benefit Rider Differ from Long-Term Care Insurance?

While both options generally use the same definition for chronic illness and pay benefits for insureds who meet that definition, a long-term care policy is specifically designed to help cover the costs of long-term care. An Accelerated Death Benefit Rider enhances the flexibility of your life insurance policy to provide benefits if the insured develops a chronic illness. Accelerated death benefits are unrestricted and can be used to offset the cost of care needs or for any other purpose, but the rider's benefits are not tied to the actual cost of services received, if any, and so may or may not be sufficient to cover them and will reduce the death benefit amount that the policyowner's beneficiaries will receive.

What Is a Chronic Illness Rider?

A chronic illness rider lets you access part of your life insurance death benefit early if you're diagnosed with a qualifying long-term health condition that requires ongoing medical care.

¹PL Promise GUL No-Lapse Guarantee Universal Life Insurance. Form series P18PRUL, S18PRUL, varies based on state of policy issue.

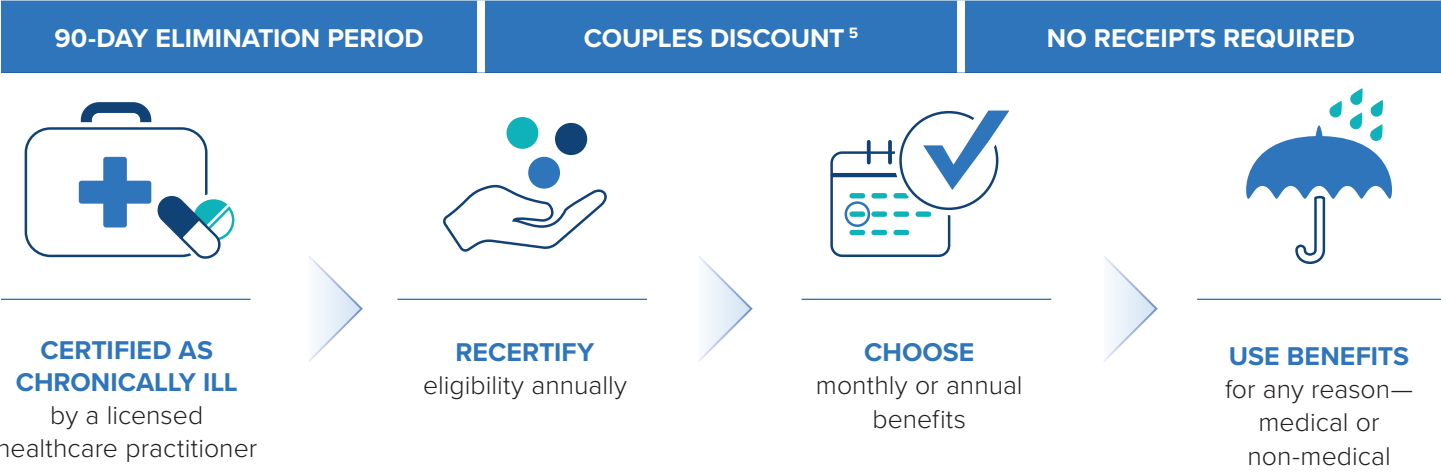
²PL Promise Chronic Illness Care Rider is an accelerated death benefit rider for chronic illness. Form series R18LYCHR, varies based on state of policy issue. Rider will incur additional charges and is subject to availability, restrictions, and limitations. When considering a rider, request policy quotes from your life insurance producer to see the rider's impact on your policy's value.

³The Lifetime Benefit Amount is elected at policy issue. It may not be greater than the policy's initial death benefit or \$3 million (2% monthly election), \$1.5 million (4% monthly election, issue ages 18-64), or \$750,000 (4% monthly election, issue ages 65-75). The Lifetime Benefit Amount is reduced by any withdrawals or face amount decreases. If the policy's entire death benefit is accelerated, the policy will terminate. Regardless of the monthly election chosen, benefit payments may not exceed 125% of the IRS Per Diem limit.

⁴Rider benefit payments will reduce policy values, including death benefit, cash surrender value, and policy debt, and may adversely affect the benefits under other riders. Benefits paid by accelerating the policy's death benefit are intended to qualify as death benefits under section 101(g) of the Internal Revenue Code and may be excludable from your income and may not be subject to federal taxation. Tax treatment may depend on factors such as the amount of benefits, the amount of qualified expenses incurred, or if similar benefits are being received under other contracts. These amounts may also be in relation to certain IRS limitation (referred to as "per diem" limits). Tax laws relating to accelerated death benefits are complex. Receipt of accelerated death benefits may affect eligibility for public assistance such as Medicaid. When benefits are received from multiple policies providing 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 of these riders, qualified and independent legal and tax advisors should be consulted.

Flexibility, Freedom, Protection— PL Promise Premier Chronic Illness Care Rider

Advance payment of up to \$3 million of your policy’s death benefit if you develop a chronic illness.⁴



Maximum Benefit Amounts

- Each year, you may choose an annual or monthly benefit payments mode. Deductions for monthly policy charges, including the rider’s monthly charges, are waived while the insured is on claim.
- The total amount of annual rider benefit payments received will differ depending on the benefit payment frequency. Annual payments are discounted to reflect their lump sum payment and will be less than the sum of monthly payments x 12.
- Regardless of payment election, benefit payments may not exceed 100% of the IRS per diem limit. The IRS per diem is \$430 a day in 2026 and may change annually.

Rider Eligibility Requirements

- Eligible insureds are age 18 through 75, subject to additional underwriting requirements beyond the life insurance policy’s requirements, and a one chronic illness rider per insured issue limit.

Remember, the decision to buy a life insurance policy should not be solely based on one policy feature, but on your individual life insurance needs. Request a quote from your financial professional to learn more about your policy’s available features and benefits.

⁵Couples Discount applies for insureds in state-sanctioned marriage, civil union, or domestic partnership.

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

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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. Look to the strength of the insurance company with regard to such guarantees because these guarantees are not backed by the independent broker/dealers, insurance agencies, 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 issuing company. Universal life insurance generally requires 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.

The primary purpose of life insurance is to provide death benefit protection in the event of the insured’s death.

Life insurance is subject to the underwriting and approval of the application and may incur monthly policy charges.

Not all products or optional benefits are available in all states or firms, and features may vary by state and firm.

All individuals selling this product must be licensed insurance agents.

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