2027 PL PROMISE LEADERS SUMMIT

PACIFIC LIFE

MAY 19-23, 2027

EXPERIENCE THE MAGIC OF SEDONA

Qualify for the **2027 PL Promise Leaders Summit** and immerse yourself in a spectacular 4-night, 5-day experience at one of the Southwest's most stunning destinations.

Prepare to be captivated—Sedona is famous for its towering red rock formations, vibrant arts scene, and endless outdoor adventures.

RECHARGE & RESET: Globally renowned for its restorative energy and natural vortexes, Sedona is the perfect place to unwind.

Unmatched Scenery: Experience jaw-dropping panoramic views and legendary sunsets that light up the canyon walls.

A Dark Sky Paradise: As a designated Dark Sky Community, the stargazing is nothing short of spectacular.

Qualification Details: The qualification period for the 2027 PL Promise Leaders Summit is **January 1, 2026 to December 31, 2026.**

QUALIFICATION RULES

Qualification for the 2027 PL Promise Leaders Summit is based on the sale of Pacific Life Insurance Company's PL Promise life insurance products—PL Promise Term,[1] PL Promise GUL,[2] and PL Promise Conversion UL.[3]

The qualification period is for new business submitted, issued, and paid between January 1, 2026 and December 31, 2026. Conference qualifiers will receive an invitation for two, the qualifier and a spouse or adult guest.

The **top 3 National Marketing Organizations (NMOs)** meeting a minimum of $10 million in Annualized Commissionable Premium (ACP).

ELIGIBLE PARTICIPANTS

To be eligible for participation, the NMO must be contracted with Pacific Life on the date of departure, in good financial standing, and within pricing guidelines for the PL Promise products. The activities planned are only for the qualifier and a spouse or an adult guest. To attend the conference, the spouse or guest must be 21 years or older on or before May 1, 2027 and accompany the qualifier. Children or guests under the age of 21 cannot attend. Attendance is by Pacific Life invitation only and non-transferable. Pacific Life makes the final decision on who may qualify and receive an invitation to attend. If the qualifier cannot attend, there is no cash or alternate trip substitution.

INELIGIBLE CASES

PL Promise life insurance cases that are declined, withdrawn, not taken, surrendered, or lapsed during the qualification period, or within two months after the qualification period has ended, will not be counted towards qualification.

Family Business: Life insurance applications written on the life of the BGA or other members of the BGA's immediate family (spouse, mother, father, sister, brother, children, or their spouses) will qualify if paid on an annual mode and does not exceed 10% of the qualification requirements.

TRAVEL ARRANGEMENTS

Pacific Life will make all necessary travel arrangements, including arrangements to and from the gateway city nearest your home. Any travel expenses to and from the qualifiers point of origin (e.g., from your home to the airport and return) and any layovers at the departure point—either going or returning—are at the qualifier's expense.

TAXES

Prior to year-end 2027, you will receive a form summarizing the Conference expenses, except for expenses incurred by some types of corporations, are reportable on an IRS-Form 1099-Misc. If a 1099 is required to be issued, it will be issued to the Social Security Number or Tax ID of the Qualifier with the information previously provided to Pacific Life on an IRS Form W-9. If Pacific Life does not have a Form W-9 on file, we will contact you. If the payee information (i.e. name, address, and taxpayer identification number) has changed, it is essential that you request and complete a new Form W-9, and return it to Pacific Life, attention Meeting & Event Marketing, Christine Pham, email: Christine.Pham@PacificLife.com; (800) 800-7681, ext. 7132. We strongly recommend that you consult your tax advisor if you have questions regarding the taxation of the Conference expenses.

OTHER INFORMATION

Qualification requirements are subject to change. All decisions concerning qualifier production reporting and conference eligibility are at the sole discretion of Pacific Life. Pacific Life reserves the right to cancel the conference at their discretion. Pacific Life reserves the right to change either the site or the dates of the conference without prior notice.

[1]PL PROMISE TERM Level Premium Term Life Insurance. Policy Form #P16LYT and S16LYT 10, S16LYT 15, S16LYT 20, S16LYT 25, or S16LYT 30, based on level premium period chosen and state of policy issue.

[2]PL PROMISE GUL No-Lapse Guarantee Universal Life Insurance. Policy Form #P18PRUL and S18PRUL, based on state of policy issue.

[3]PL PROMISE CONVERSION UL (Policy Form #P17LYCUL, based on state of policy issue) is available upon conversion from PL Promise Term.