

Pacific Life Ins Co

Group Affiliation: Pacific Life Group
Address: 700 Newport Center Drive
 Newport Beach CA 92660-6397
Phone: 949-219-3011

Domicile: NE
NAIC Number: 67466
Year Established: 1868
Company Type: Stock

Ratings

A.M. Best Company(Best's Rating, 15 ratings) A+ (2)
 Standard & Poor's(Fin. Strength, 20 ratings) AA- (4)
 Moody's(Fin. Strength, 21 ratings) A1 (5)
 Fitch Ratings(Fin. Strength, 21 ratings) A+ (5)
 Weiss(Safety Rating, 16 ratings) A- (3)

Assets & Liabilities

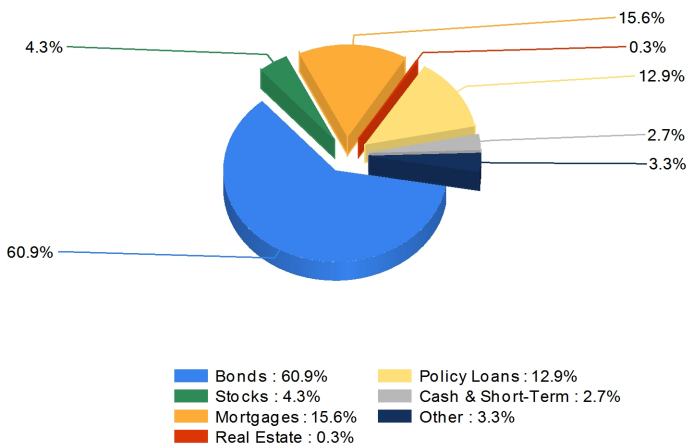
Total Admitted Assets 113,241,838
 Total Liabilities 105,479,359
 Separate Accounts 54,466,300
 Total Surplus & AVR 8,443,098
 As % of General Account Assets 14.4%

Invested Asset Distribution

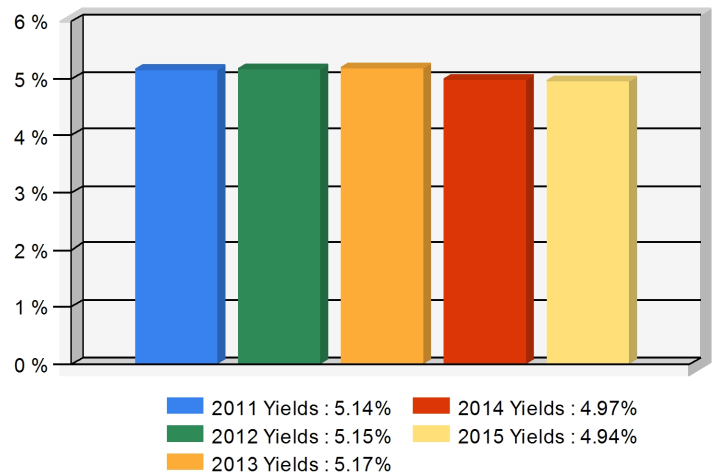
Total Invested Assets 56,656,195

5 Year Investment Yields

5 Year Average 5.07%



Distribution of the invested assets



Net yield on mean invested assets

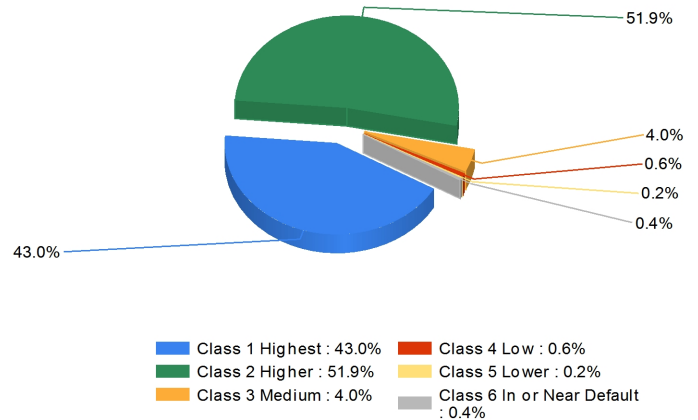
Non-Performing Assets

Bonds In or Near Default 1.5%
 Problem Mortgages 0.0%
 Real Estate Acquired by Foreclosure 0.0%
 Total Non-Performing Assets/Surplus & AVR 1.5%
 As a Percent of Invested Assets 0.2%

Income & Earnings

Total Income 12,024,503
 Net Premiums Written 9,039,689
 Earnings Before Dividends and Taxes 682,572
 Net Operating Earnings 607,897

Bond Quality



Distribution of bond classes

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Data for Year-End 2015 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of December 15, 2016.

Presented by: Daniel J Adams, CEG Life Insurance Services, 611 4th Ave, Suite A, Kirkland, WA 98033 Phone: 425-827-9225 Email: info@ceglife.com

List of Possible Ratings

	A.M.Best	Standard & Poor's	Moody's	Fitch Ratings	Weiss
1.	A++ Superior	AAA Extremely Strong	Aaa Exceptional	AAA Exceptionally Strong	A+ Excellent
2.	A+ Superior	AA+ Very Strong	Aa1 Excellent	AA+ Very Strong	A Excellent
3.	A Excellent	AA Very Strong	Aa2 Excellent	AA Very Strong	A- Excellent
4.	A- Excellent	AA- Very Strong	Aa3 Excellent	AA- Very Strong	B+ Good
5.	B++ Very Good	A+ Strong	A1 Good	A+ Strong	B Good
6.	B+ Good	A Strong	A2 Good	A Strong	B Good
7.	B Fair	A- Strong	A3 Good	A- Strong	C+ Fair
8.	B- Fair	BBB+ Good	Baa1 Adequate	BBB+ Good	C Fair
9.	C++ Marginal	BBB Good	Baa2 Adequate	BBB Good	C- Fair
10.	C+ Marginal	BBB- Good	Baa3 Adequate	BBB- Good	D+ Weak
11.	C Weak	BB+ Marginal	Ba1 Questionable	BB+ Moderately Weak	D Weak
12.	C- DWeak	BB Marginal	Ba2 Questionable	BB Moderately Weak	D- Weak
13.	D Poor	BB- Marginal	Ba3 Questionable	BB- Moderately Weak	E+ Very Weak
14.	E Under State Supervision	B+ Weak	B1 Poor	B+ Weak	E Very Weak
15.	F In Liquidation	B Weak	B2 Poor	B Weak	E- Very Weak
16.		B- Weak	B3 Poor	B- Weak	F Failed
17.		CCC+ Very Weak	Caa1 Very Poor	CCC+ Very Weak	
18.		CCC Very Weak	Caa2 Very Poor	CCC Very Weak	
19.		CCC- Very Weak	Caa3 Very Poor	CCC- Very Weak	
20.		CC Extremely Weak	Ca Extremely Poor	CC Extremely Weak	
21.			C Lowest	C Distressed	