



**Pacific Life Update—March 13, 2020
COVID-19 (Coronavirus) Preparedness**

We hope that in these uncertain times that you and your family are well. We value your business and want you to know that we are committed to supporting your needs as you service your clients. To that end, Pacific Life has an active business continuity program should one or more of our office locations be required to work from home for an extended period of time. We are ensuring that our employees have the resources, support, and technology to continue Pacific Life's vital business processes.

As the health and safety of our employees is of primary importance, we have taken the steps to suspend business travel through the end of April. This means that for some of you we will be unable to meet in person in your offices or attend conferences, but know that our representatives have the ability to do virtual meetings to continue the high levels of service you have come to expect from Pacific Life.

Pacific Life has never been financially stronger. We have one of the highest RBC ratios in the industry. We have a significant amount of capital and liquidity that will see us through even the most severe scenarios. Pacific Life's unique structure as a mutual holding company enables us to take a long-term view and make decisions that benefit our policyholders, clients, business partners, and the long-term strength of our company.

We are confident in our efforts to prepare for the future and to deliver on the long-term promises we make to your clients on a daily basis. We continue to monitor the developments around COVID-19 and will keep you updated as the situation changes.

Sincerely,

Brian Woolfolk
Institutional Division