

# RETIREMENT PLAN SOLUTIONS



Pension Risk-Transfer Strategies to  
Meet Plan Objectives

# A SINGLE RESOURCE FOR SOLUTIONS

HELP SOLVE YOUR PLAN OBJECTIVES TODAY...AND TOMORROW

Resolving retirement-plan issues is seldom a one-step process—and every plan's circumstances are unique. That's why Pacific Life offers:

- A full spectrum of retirement-plan solutions that can be applied to a wide variety of plan-sponsor objectives, both now and as your needs evolve.
- A consultative approach to understanding your specific circumstances and identifying an appropriate, customized set of solutions.
- A reputation for outstanding installation and ongoing annuity servicing.
- Strict standards and documented procedures to maintain data integrity and privacy.

Pacific Life's full set of solutions can help you stabilize funded status, remove risk, and meet obligations to participants at every stage of your plan's life cycle.

## Why Pacific Life

It's essential for you to choose a strong and stable company that can help you achieve your retirement plan needs. Since 1868, individuals and businesses have relied on the strength of Pacific Life to protect their financial security.

Pacific Life<sup>1</sup> provides a wide range of life insurance products, annuities, and mutual funds, and offers a variety of investment products and services to individuals, businesses, and pension plans. Pacific Life counts more than half of the 100 largest U.S. companies as its clients.<sup>2</sup>

- Pacific Life Insurance Company is organized under a mutual holding company structure and operates for the benefit of its policyholders and contract owners.
- We have achieved ongoing recognition<sup>3</sup> for high-quality service standards.
- We offer products that address market environments during all stages of life.
- We maintain strong financial strength ratings from major independent rating agencies.

Ratings may change. For more information and current financial strength ratings, please visit our website at [www.PacificLife.com](http://www.PacificLife.com).

<sup>1</sup>Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company.

<sup>2</sup>Client count as of June 2016 is compiled by Pacific Life using the 2016 FORTUNE 500® list.

<sup>3</sup>Recipient of multiple DALBAR Service Awards since 1997. Refer to [www.DALBAR.com](http://www.DALBAR.com) for more information regarding awards, certifications, and rankings.

# PENSION-PLAN STRATEGIES

Wherever you are in the life cycle of your defined benefit plan, Pacific Life can help you achieve your short- and long-term goals, even if your plan is currently underfunded. Our full line of solutions means we can provide one solution or a strategically customized mix that takes into consideration your plan's funded status, employee population, financial obligations, long-term perspective, and much more.

The chart below shows the Pacific Life solutions that may help you reach your goals at each stage of your plan.

## Pacific Insured LDI®

An innovative alternative to best-efforts liability-driven investing (LDI) strategies. Guarantees plan assets move in sync with projected plan liabilities regardless of interest-rate changes or the performance of the underlying investment portfolio, with no tracking error. Provides liquidity for monthly benefit payments.

## Pacific Secured Buy-In®

Similar to the Pacific Life Transferred Buy-Out in that it transfers risk of investment performance, mortality, and plan experience from the plan sponsor to Pacific Life. However, the Buy-In contract remains an asset of the plan and thus it does not reduce the plan's funded status or trigger settlement accounting like a Buy-Out. The Buy-In can be converted to a Buy-Out at any time with no additional charges.

## Pacific Transferred Buy-Out®

Completely transfers all pension risk and benefit liability from the plan sponsor to Pacific Life on either a partial (a portion of plan participants) or full (complete termination) basis.

## Pacific Lifetime Income®

An open-ended contract permitting the purchase of income annuities over time as individual participants retire. Available for both defined benefit and defined contribution plan participants. Using all or part of the assets they've accumulated in your company plan, employees can purchase guaranteed lifetime income payments at institutional pricing. Pacific Life assumes all risk and administrative expenses, and makes income payments directly to your retired employees.

## Ongoing Plan

- Achieve a better asset/liability match.
- Reduce funded status volatility and its impact on your balance sheet.
- Guarantee income with monthly benefit payments.

## Closed/Frozen Plan

- Achieve a better asset/liability match.
- Reduce funded status volatility and its impact on your balance sheet.
- Guarantee income with monthly benefit payments.

## Terminating Plan

- Remove all pension-plan risks and obligations from your balance sheet.
- Eliminate all administrative costs.
- Guarantee<sup>1</sup> lifetime income for plan participants.



<sup>1</sup>Guarantees are backed by the financial strength and claims-paying ability of the issuing insurance company.

# PACIFIC LIFE EXPERIENCE AND INNOVATION

- Offering group pension contracts since 1941.
- Leader in offering a complete suite of pension de-risking products: Pacific Secured Buy-In, Pacific Transferred Buy-Out, and Pacific Insured LDI.
- Introduced the first-of-its-kind insured LDI pension de-risking solution, Pacific Insured LDI.

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Contract Form Series: 80-1188, 80-1188-GA, 80-1276, 80-1291, 80-1297, 80-1407, GR-8134, GR-8135  
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