



# THE PACIFIC LIFE 2020 BROAD MARKET WINNERS SUMMIT

OJAI VALLEY INN – OJAI, CA  
APRIL 22 – 26, 2020

## JOIN US IN THE “SHANGRI-LA” OF THE WEST ~ OJAI VALLEY, CALIFORNIA.

Since the 1920's people have sought the tranquil retreat of the Ojai Valley Inn & Spa. From its earliest days, guests felt the Inn was an escape, a sequestered yet sophisticated getaway that gave them the sense of being on their own private country estate.

The Ojai Valley Inn & Spa has played host to countless celebrities from nearby Hollywood and an impressive roster of golf pros who return year after year to play the historic course.

And now it's your turn! Qualify for the Pacific Life 2020 Broad Market Winners Summit and you'll be treated to a 4-night, 5-day retreat to one of the most sought after destinations in the world!

*See Qualification Details  
on back.*



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**PACIFIC LIFE**

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# QUALIFICATION PERIOD

The one-year qualification period for the Pacific Life 2020 Broad Market Winners Summit is January 1, 2019 to December 31, 2019.

*Qualification notification and registration materials will be mailed to your business address in February 2020.*

## QUALIFICATION RULES

Qualification for the Pacific Life 2020 Broad Market Winners Summit is based on the sale of Pacific Life Insurance Company's PL Promise life insurance products — PL Promise Term,<sup>1</sup> PL Promise GUL,<sup>2</sup> and PL Promise Conversion UL.<sup>3</sup> The qualification period is for new business submitted, issued, and paid between January 1, 2019 and December 31, 2019. Conference qualifiers will receive an invitation for two, the qualifier and a spouse or adult guest.

The top 20 Brokerage General Agencies (BGAs) ranked by Annualized Commissionable Premium (ACP) from the sale of PL Promise products are eligible. Qualifiers must also meet the stated minimum requirements for participation as follows:

- Minimum ACP required of \$600,000
- Minimum of 25 placed cases
- Agency Placement Rate of at least 65%

## ELIGIBLE PARTICIPANTS

To be eligible for participation, the BGA must be contracted and appointed 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 February 1, 2020, 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 2020, you will receive a form summarizing the Conference expenses paid by Pacific Life on behalf of you and your guest. Conference expenses, with the exception of 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, Lane Moreno, email: Lane.Moreno@PacificLife.com; (800) 800-7681, ext. 7139; fax: (949) 718-5460. 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 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 or ICC16 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 or ICC18 P18PRUL and ICC18 S18PRUL, based on state of policy issue.
- 3 PL PROMISE CONVERSION UL (Policy Form #P17LYCUL or ICC17 P17LYCUL, based on state of policy issue) is available upon conversion from PL Promise Term.



**PACIFIC LIFE**

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Pacific Life's Home Office is located in Newport Beach, CA.

Investment and Insurance Products: Not a Deposit	Not Insured by any Federal Government Agency	
Not FDIC Insured	No Bank Guarantee	May Lose Value