An Alternative to a Cost-of-Living Adjustment (COLA) for Payment Growth Potential

Index-Linked Annuity Payment Adjustment (ILAPA) Rider

The typical COLA quote requested is for an annual increase of 2% to 3%.

Depending on the age and life expectancy of the claimant, a structured settlement annuity with the ILAPA rider may provide more growth over his/her lifetime than a fixed amount provided by a COLA rider.

Assumptions: 30-year Period Certain for a purchase cost of $500,000. COLA increase set at 2.27% to match initial ILAPA payment.

Hypothetical example for illustrative purposes only.

Add the ILAPA rider to a structured settlement quote and see how it can enhance the value of the structured settlement for your clients.

1The Index-Linked Annuity Payment Adjustment rider is not a security and does not participate directly in the stock market or any index, so it is not an investment. It is an insurance product designed to help a client prepare for his/her future.

Insurance products are issued by Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company.

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About the ILAPA Rider

With the ILAPA rider, payments increase with the positive performance of the S&P 500® index,2 up to an annual maximum payment increase of 5%. If the index is flat or decreases, the payment remains the same.

Marketing Support

A client guide and broker information are available on the website or by calling the number below.

For more information about the Index-Linked Annuity Payment Adjustment rider, call us at (877) 784-0622, option 1.

www.PacificLifeStructures.com

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2 The S&P 500 index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by Pacific Life Insurance Company. S&P® and S&P 500® are registered trademarks of Standard & Poor’s Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Pacific Life. Pacific Life’s products are not sponsored, endorsed, sold, or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s), nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 index.

Cost of living adjustment and the Index-Linked Annuity Payment Adjustment rider cannot be used together with the same payment stream. Selecting the Index-Linked Annuity Payment Adjustment rider may result in a varying benefit amount based on the annuity type and period selected.