

WEATHERING A TURBULENT MARKET

Injured parties are facing more uncertainty and "what-ifs" than usual when considering what to do with their settlements—especially amid market ups and downs, global events and the continuation of COVID-19. Structured settlement annuities offer security that is unique in the marketplace. A structured settlement annuity from Pacific Life with the Indexed-Linked Annuity Payment Adjustment (ILAPA) optional rider is a strategic way to help injured parties protect themselves against market downturns.



Personal physical injury parties often have much to consider when it comes to their settlements including rising healthcare costs, lost earnings, the need to rebuild savings, and sometimes even the responsibility of supporting loved ones. Good news! There are many ways to help mitigate market-based risks. Some financial professionals may advise maintaining an overall conservative portfolio to minimize losses, while others choose to recommend an asset-allocation approach with diversification and rebalancing. A Pacific Life structured settlement annuity with the ILAPA rider offers injured parties a level of security unique in the marketplace combined with the opportunity to grow payment amounts tax-free with downside protection.

The ILAPA rider offers the potential for increased payment amounts for a structured settlement while preserving the current benefit level. Based on the movement of the S&P 500[®] index, payments can increase up to 5%, but will never decrease—even if the index declines or remains flat.

Just as we insure other aspects of life—car, property, and casualty—you can help your clients “insure” their settlement with a simple solution.

Insurance products are issued by Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state.

To request a quote and learn more about the ILAPA rider,
contact the Pacific Life Structured Settlements team today at
(877) 784-0622, option 1, or visit
PacificLifeStructures.com

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Selecting the Index-Linked Annuity Payment Adjustment rider may result in a varying benefit amount based on the annuity type and period selected.

The 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 you prepare for your future.

Pacific Life & Annuity Company will issue annuity policies if ANY of the following occur inside the state of New York: solicitation, sales, negotiation of settlement, court/legal action, or claimant/payee residence.

Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. Insurance products are issued by Pacific Life Insurance Company (Newport Beach, CA) in all states except New York and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state. Each insurance company is solely responsible for the financial obligations accruing under the products it issues.

Contract Form Series: ICC11:10-1213

Rider Series: ICC13:20-1280

State variations to contract form series and rider series may apply

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Comprehensive Structured Settlement Solutions™