



# PACIFIC LIFE

CELEBRATING 150 YEARS



A POWERFUL PAST. A STRONG FUTURE.

150<sup>th</sup> Anniversary Commemorative Activity Book

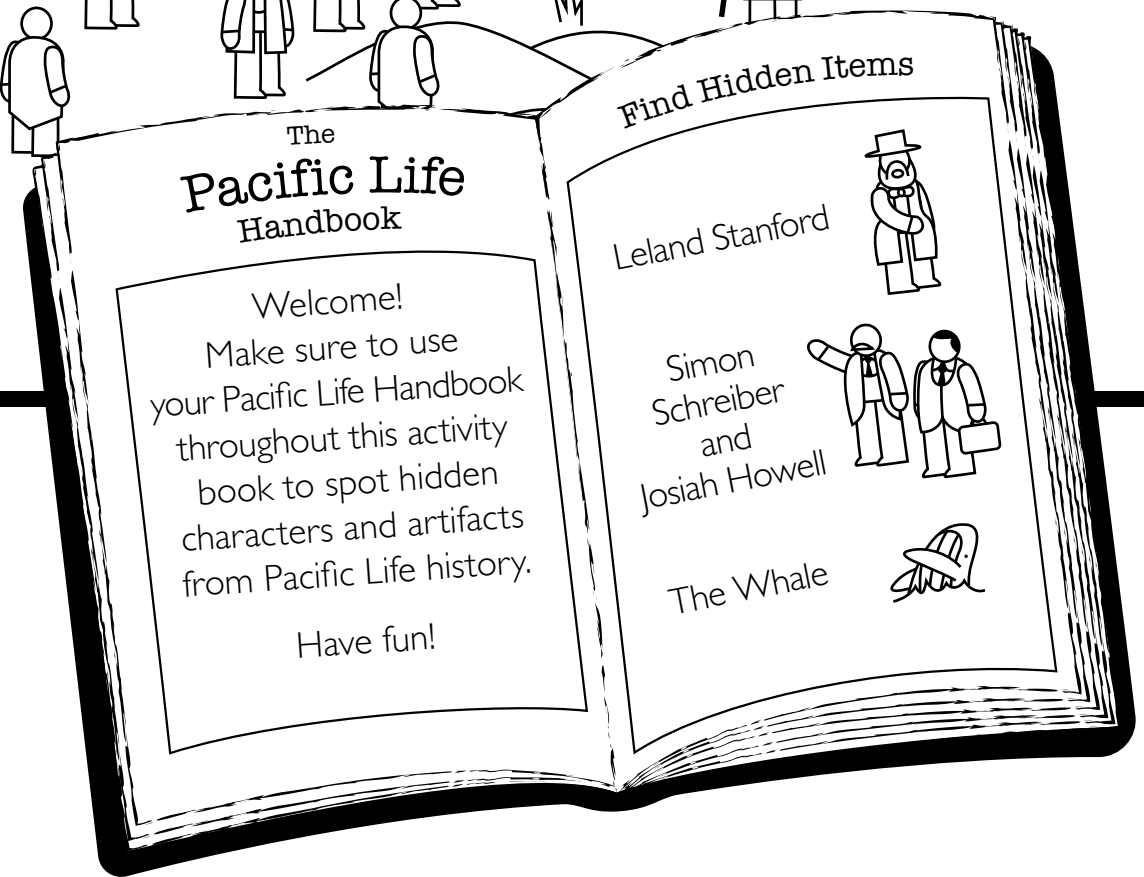


## Join the Celebration!

In 2018, Pacific Life Insurance Company marks its 150<sup>th</sup> year of serving the life insurance and retirement needs of millions of families, individuals, and businesses across our nation.

But what's a celebration without a little fun? So turn the pages for a look at our rich history, and see if you can find the Pacific Life whale hidden in each drawing. And don't be afraid to color outside the lines ... because what you do in life is up to you. We'll be right beside you, helping you meet your goals with The Power of Pacific.

To learn more about our rich history, visit [www.PLI50years.com](http://www.PLI50years.com).



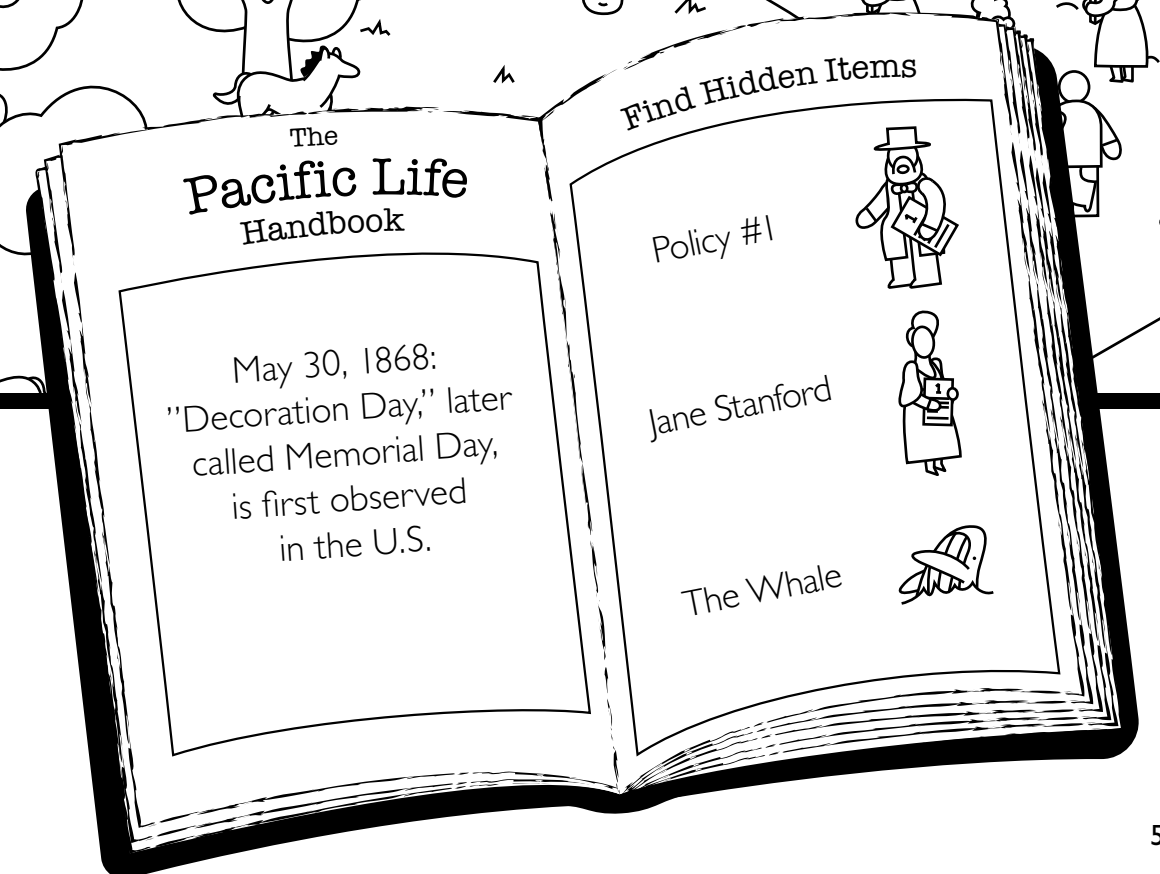
In 1848, the California Gold Rush ignited a boom in the state's population. To protect citizens' lives and health, the California legislature passed a law calling for the incorporation of insurance companies.

Two insurance agents, Simon Schreiber and Josiah Howell, approached local business leaders about investing in the creation of a new, California-based insurance company. The first offer to buy stock was from Leland Stanford, former governor of California and president of Central Pacific Railroad.

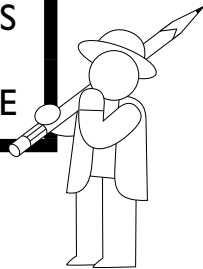


Stanford also founded Stanford University and, in 1868, became the first president of the newly formed Pacific Mutual Life Insurance Company. It was headquartered in a small, rented office in Sacramento.

As a thank you for helping to shape the company, Pacific Mutual Life ceremoniously presented Stanford with "Policy #1," a \$10,000 life insurance policy. After his sudden death, Stanford University underwent a financial crisis. Professors weren't being paid. Stanford's wife Jane used the insurance payment from the policy to help fulfill the financial obligations of the school.







## Word Search

Can you find the following financial terms hidden in this puzzle?

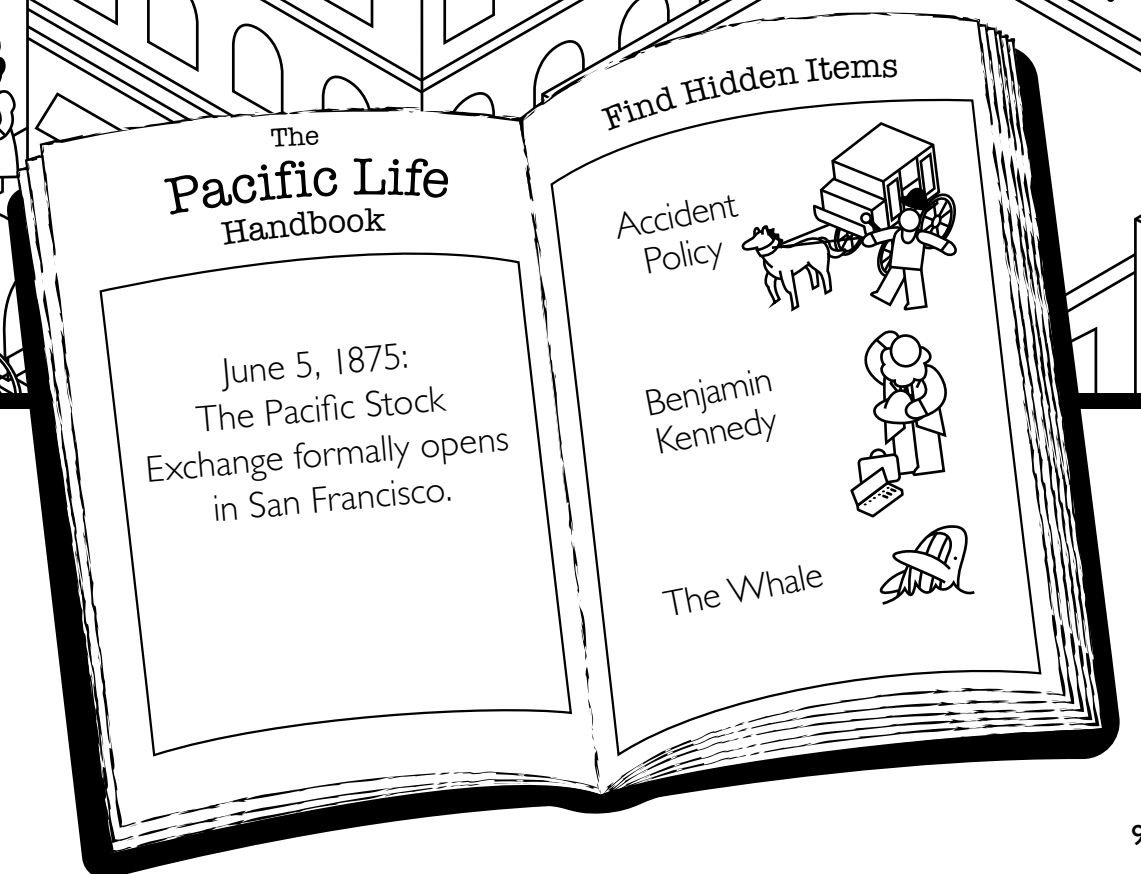
HINT: Letters in the hidden words may appear horizontally, vertically (either up or down), diagonally, and even backward.

- |                                    |                                     |
|------------------------------------|-------------------------------------|
| <input type="checkbox"/> INSURANCE | <input type="checkbox"/> MONEY      |
| <input type="checkbox"/> PRINCIPAL | <input type="checkbox"/> PORTFOLIO  |
| <input type="checkbox"/> LOAN      | <input type="checkbox"/> IRA        |
| <input type="checkbox"/> CASH      | <input type="checkbox"/> PAYOUT     |
| <input type="checkbox"/> ANNUITY   | <input type="checkbox"/> ACCOUNT    |
| <input type="checkbox"/> POLICY    | <input type="checkbox"/> ASSET      |
| <input type="checkbox"/> GOLD      | <input type="checkbox"/> DEBENTURE  |
| <input type="checkbox"/> STOCK     | <input type="checkbox"/> EQUITY     |
| <input type="checkbox"/> BOND      | <input type="checkbox"/> INVESTMENT |
| <input type="checkbox"/> DIVIDEND  | <input type="checkbox"/> LIQUIDITY  |



Over the next several years, the company grew quickly through innovation. Benjamin Kennedy, a Pacific Mutual Life actuary, brought the arithmometer to the company—the first adding machine in the West.

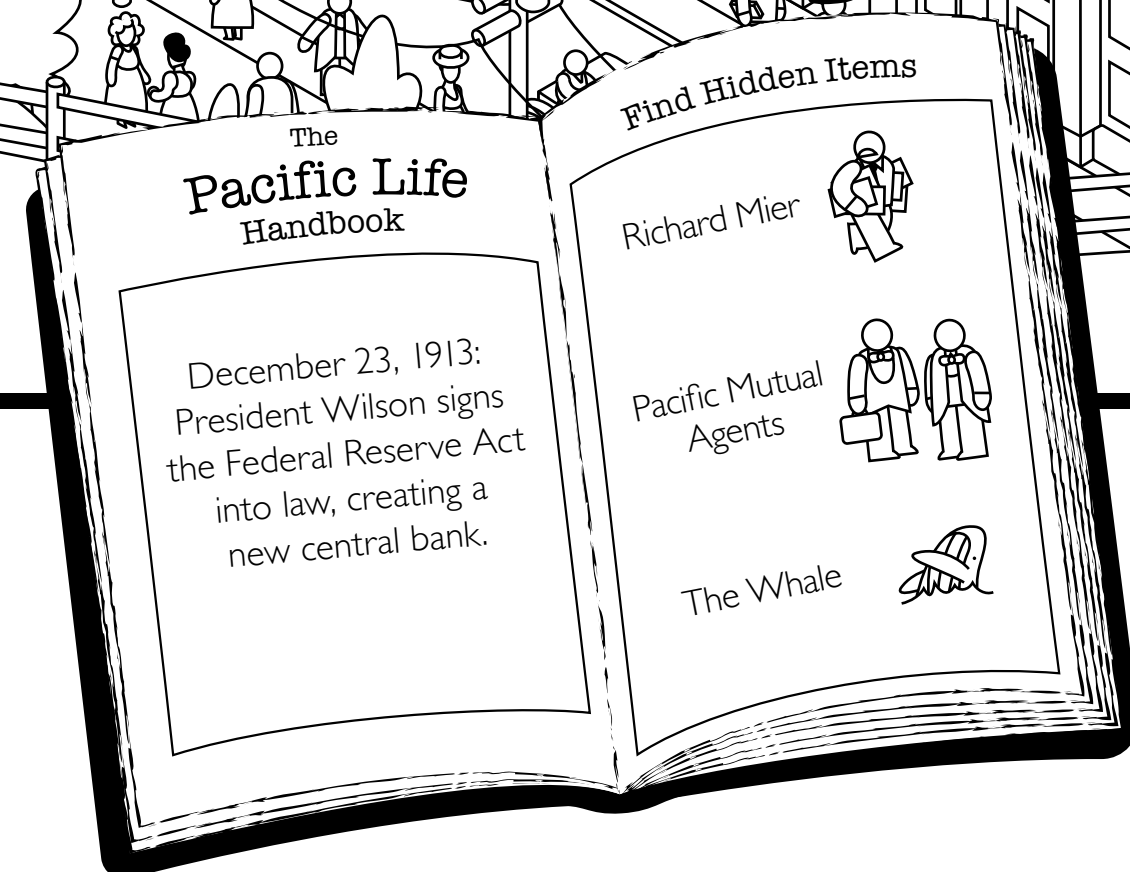
George Moore was named the company's second president in February 1880. He relocated Pacific Mutual Life to San Francisco and, under his leadership, the company began to offer accident insurance, a rare move at the time. The second accident claim was filed only 15 minutes after the policy was issued; it was the result of the policyholder trying to set a wagon brake.





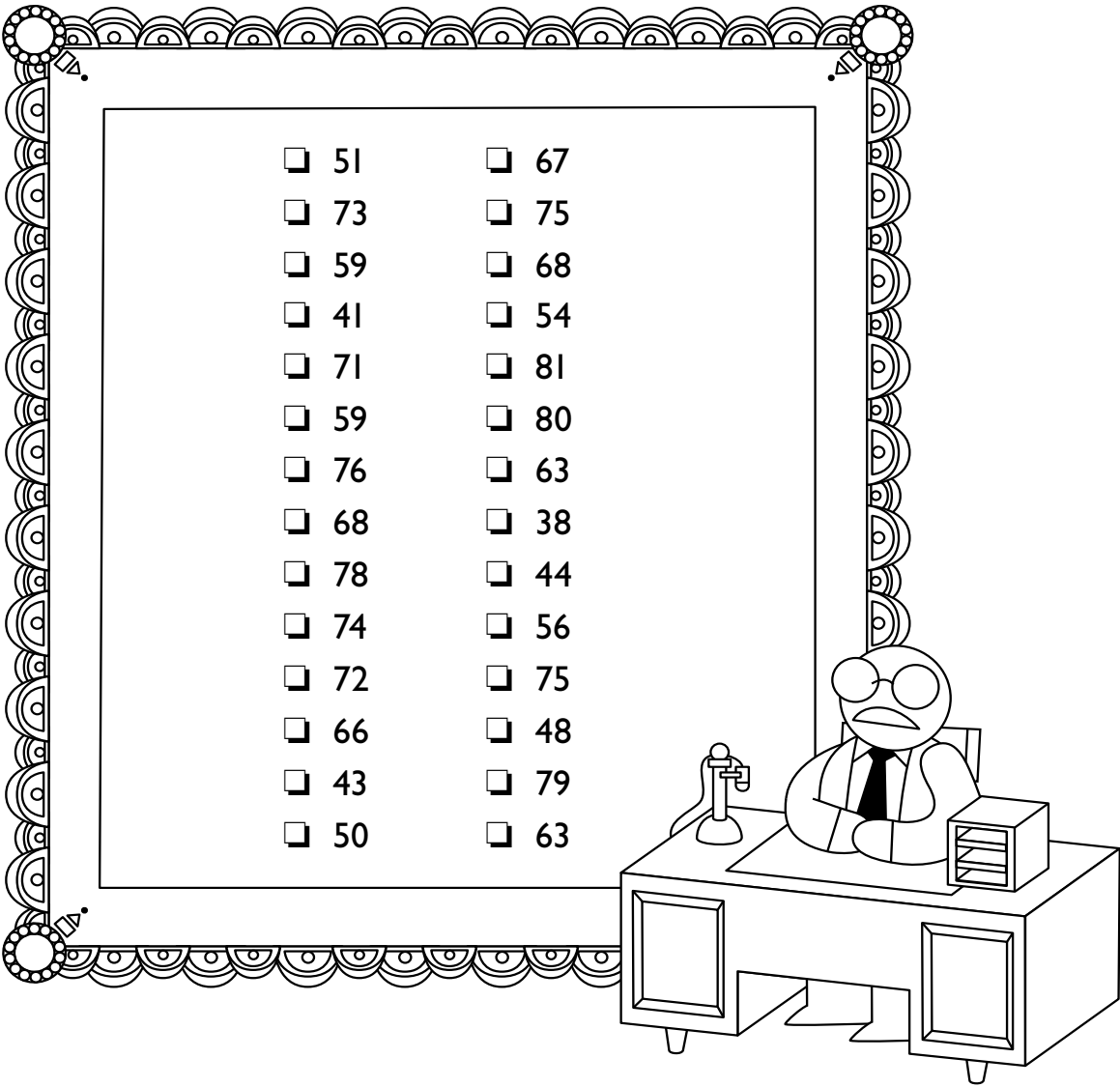
In 1906, the San Francisco earthquake set the entire financial district ablaze, including Pacific Mutual Life's headquarters. A quick-thinking employee, Richard Mier, stayed on the job to the last moment. As he was busy in the office during the interim between the earthquake and the coming of the fire, he noticed a safe that was not fireproof. Realizing that there were \$72,000 worth of bonds, he decided to remove them. Gathering the documents in his arms, he took them home and buried them for safety.

With its headquarters destroyed, Pacific Mutual Life moved to Los Angeles and, in 1914, formed the "School for Salesmen," one of the first insurance-agent training programs cosponsored by a life insurer. In its heyday, it enrolled about 800 agents per year.



Life Expectancies

Match the average life expectancies for males and females with the corresponding year of birth. Write the age in the appropriate box on the opposite page.



Between 1941 and 1947, Pacific Life’s financial strength enabled it to accumulate \$15 million in group life insurance. By 1948, the company decided to focus on becoming a leader in this area.

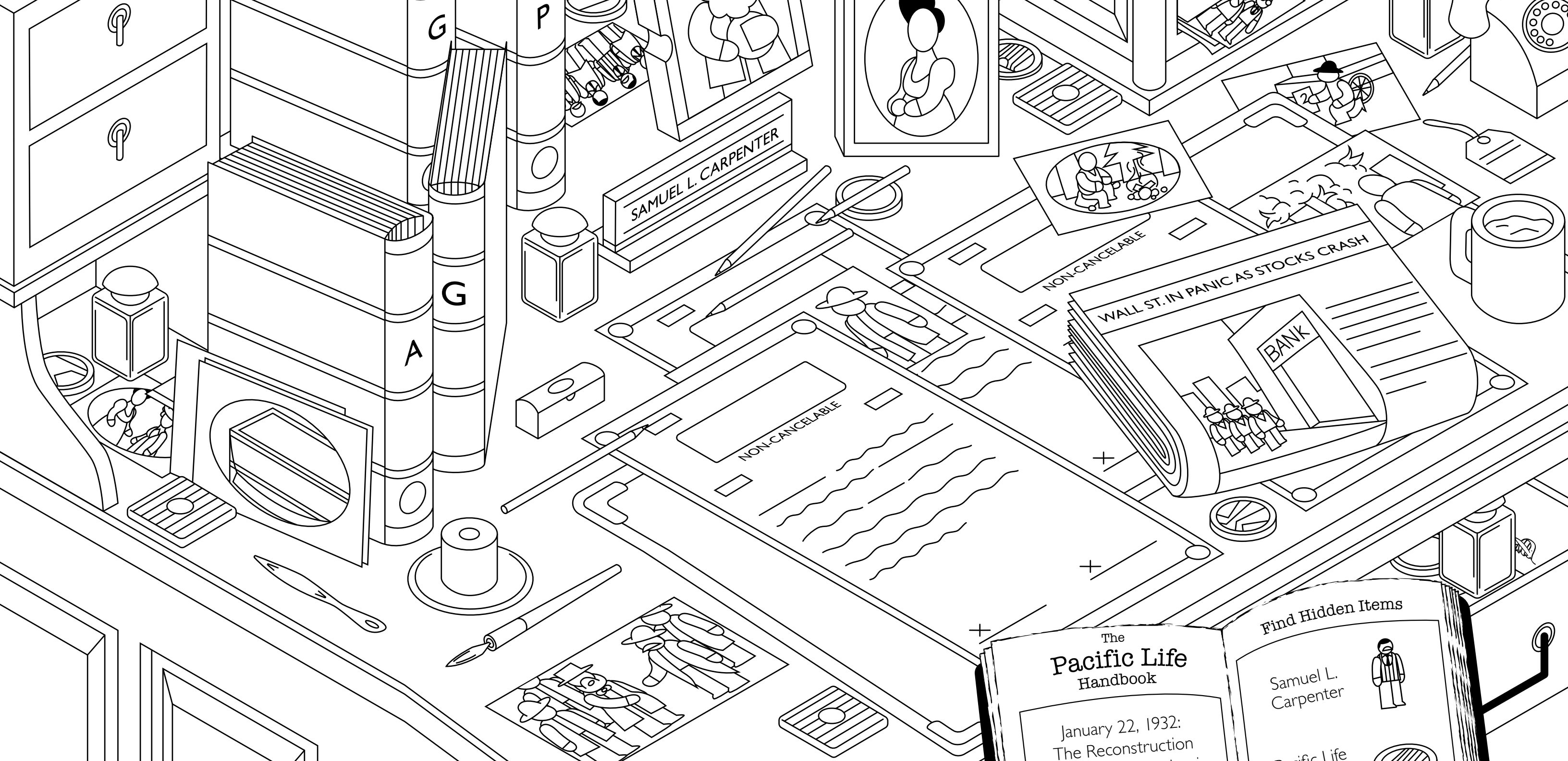
In 1941, the company also issued its first group annuity pension contract to help secure the retirements of hard-working American employees. Life insurance and group annuities depend on mortality-table calculations. Can you fill in the historical life expectancies on which the mortality rates were based?

	Males	Females
1850		
1890		
1900		
1910		
1920		
1930		
1940		
1950		
1960		
1970		
1980		
1990		
2000		
2011		

ANSWERS (Males): 1850=38 1890=43 1900=48 1910=50 1920=56 1930=59 1940=63 1950=66 1960=68 1970=71 1980=73 1990=75 2000=79 2011=81

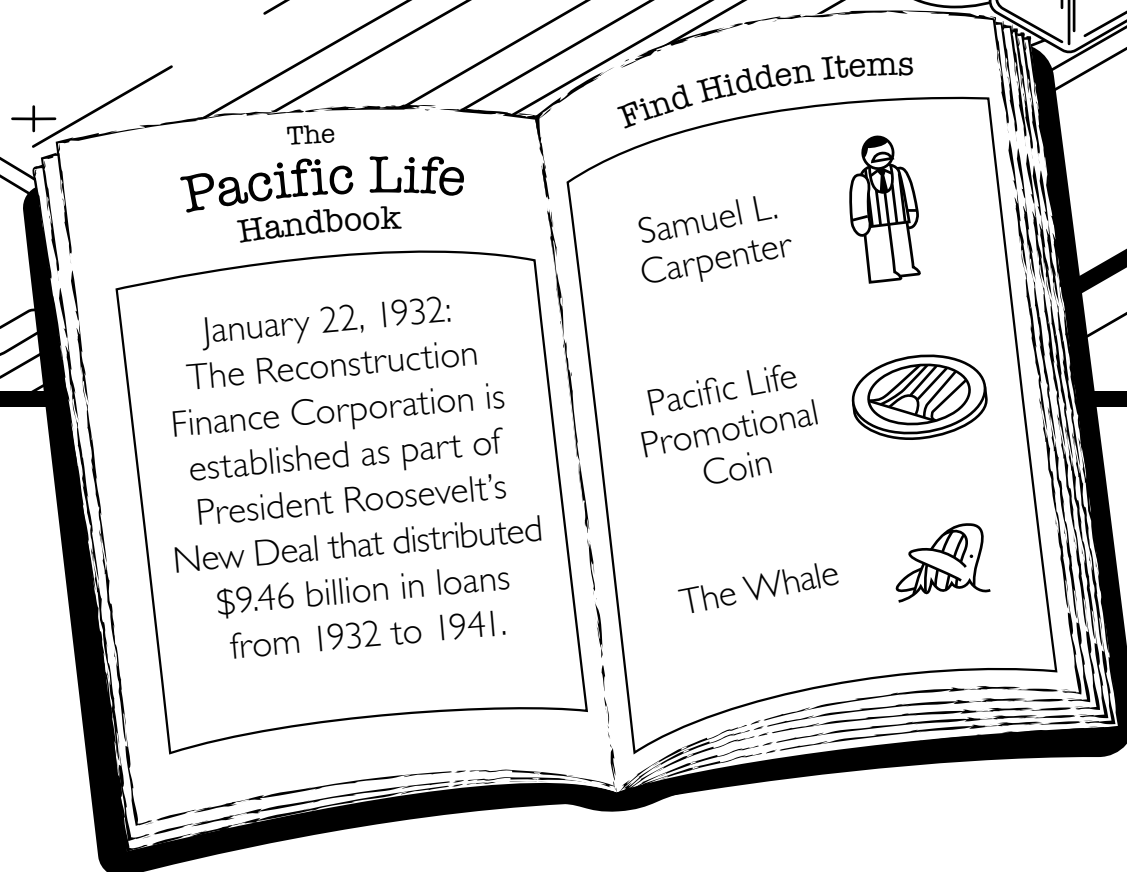
ANSWERS (Females): 1850=41 1890=44 1900=51 1910=54 1920=59 1930=63 1940=67 1950=72 1960=74 1970=75 1980=78 1990=79 2000=80 2011=81

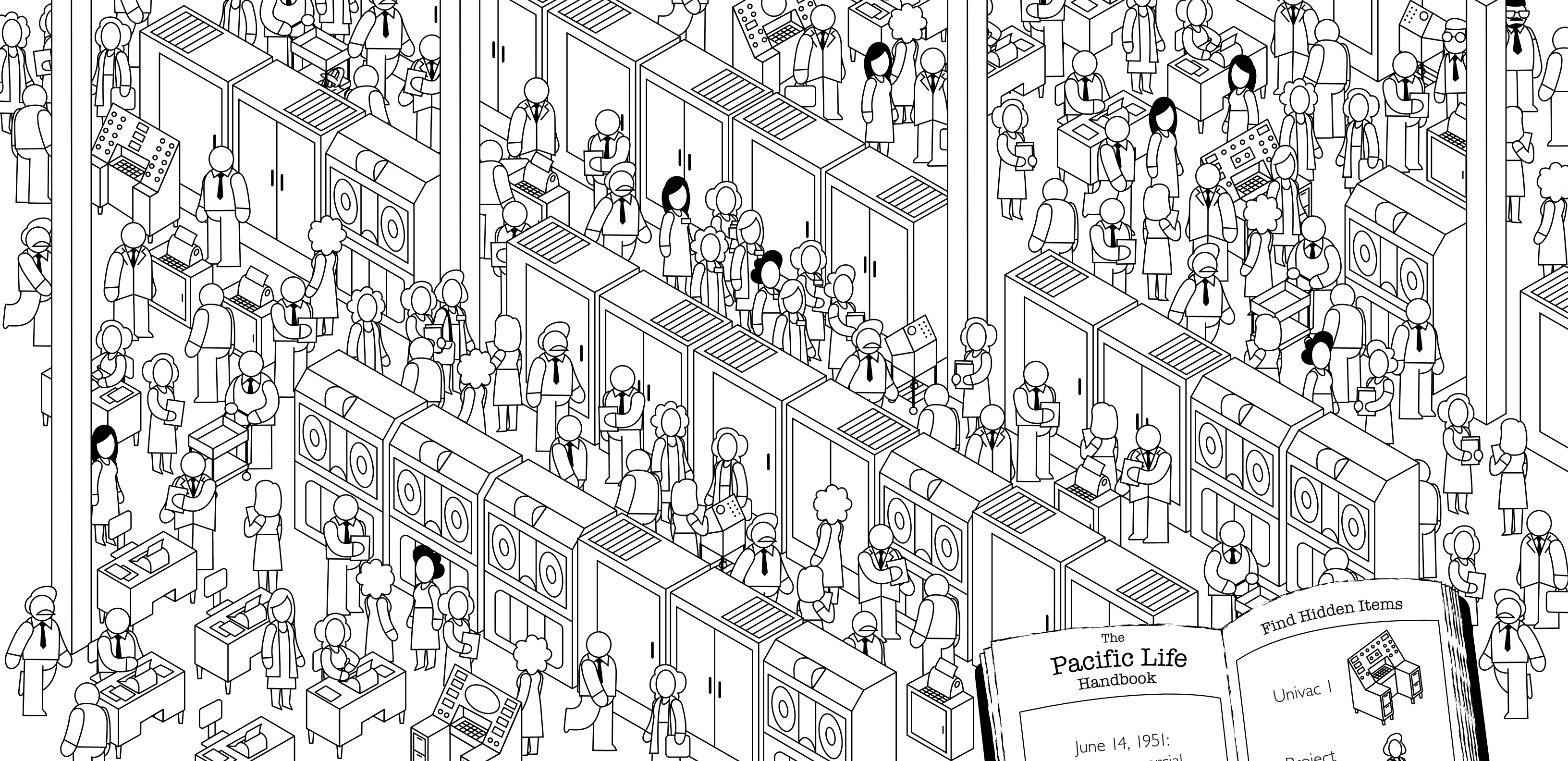




During the Great Depression, the large number of non-cancelable disability insurance policies issued by Pacific Mutual Life threatened the company's financial security. Insurance Commissioner Samuel L. Carpenter proposed a bold rehabilitation plan.

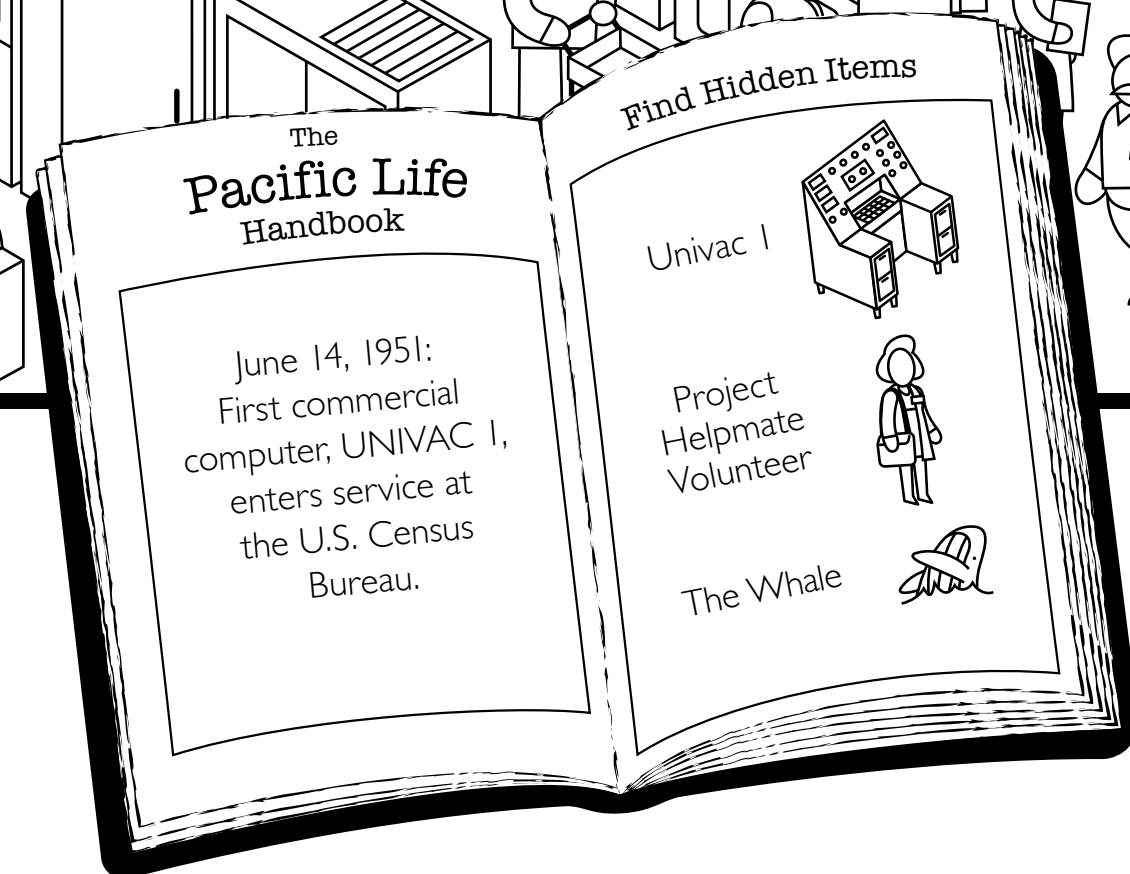
The plan included a proposal to mutualize the company by offering ownership to its policyholders. This was finalized in 1959. Pacific Mutual Life could now concentrate on what was best for policyholders rather than on producing quick returns for stockholders, and that is still our focus today.





In 1955, realizing that computers were increasingly becoming essential to great customer service, Pacific Mutual Life became the first private enterprise west of the Mississippi to install a “large-scale electronic data-processing system.” It was called Univac I.

To migrate from the old system that was being phased out, wives of Pacific Mutual Life employees eagerly volunteered to help. Dubbed “Project Helpmate,” this group of intelligent, capable women ensured a smooth transition from old technology to new.



# Crossword Puzzle

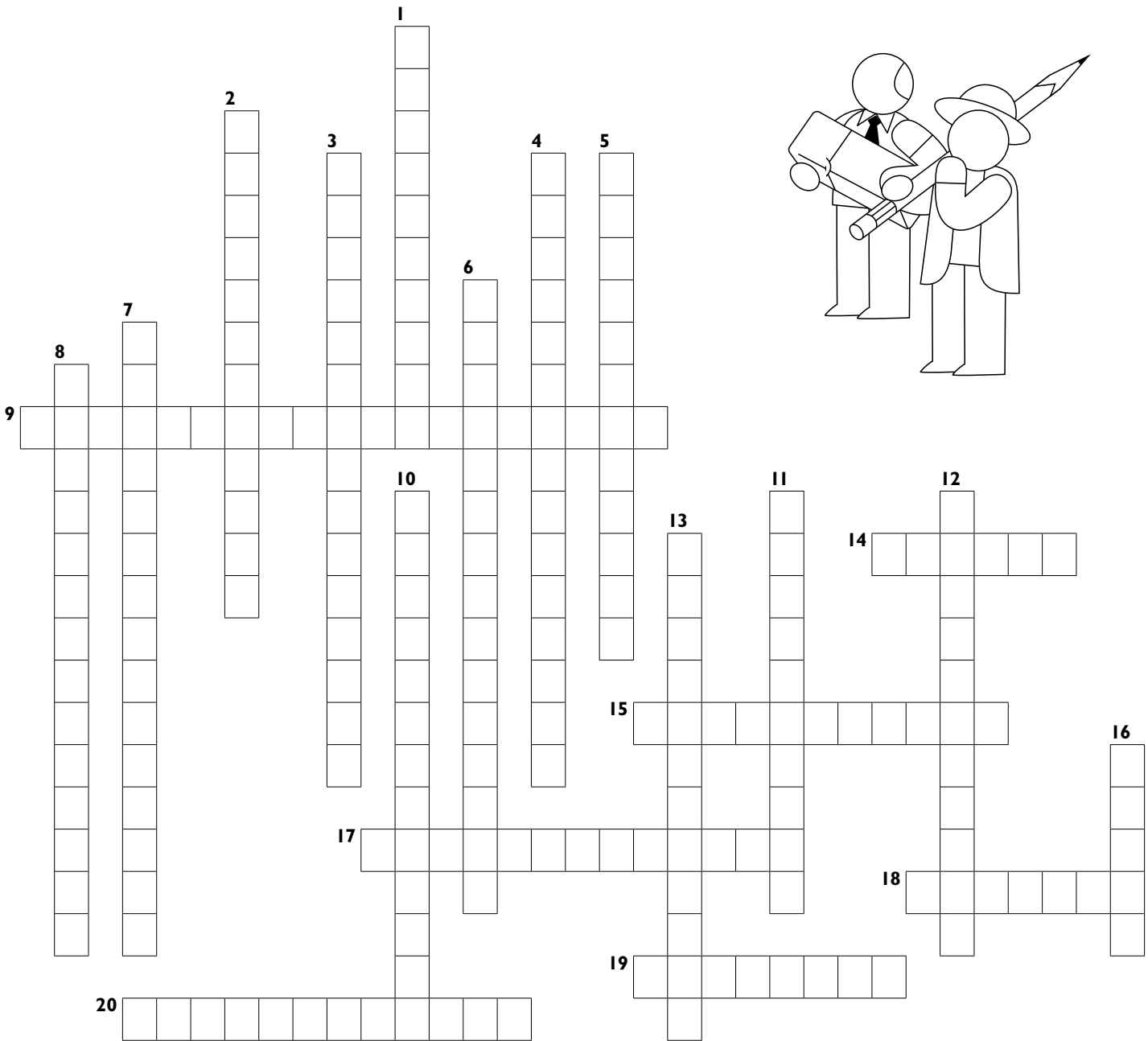
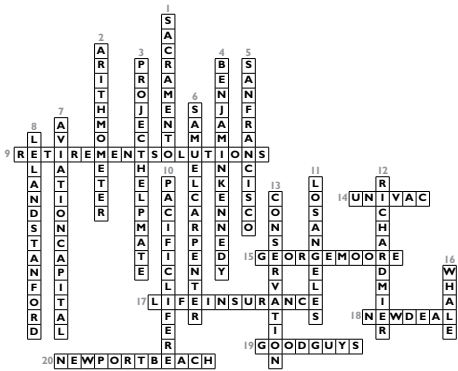
Pacific Life solutions are used by individuals, families, and businesses up, down, and across the country. Now that you know our story, try this crossword puzzle containing many of the terms and names you’ve just read about, as well as terms and names in the continuation of the story on the following pages.

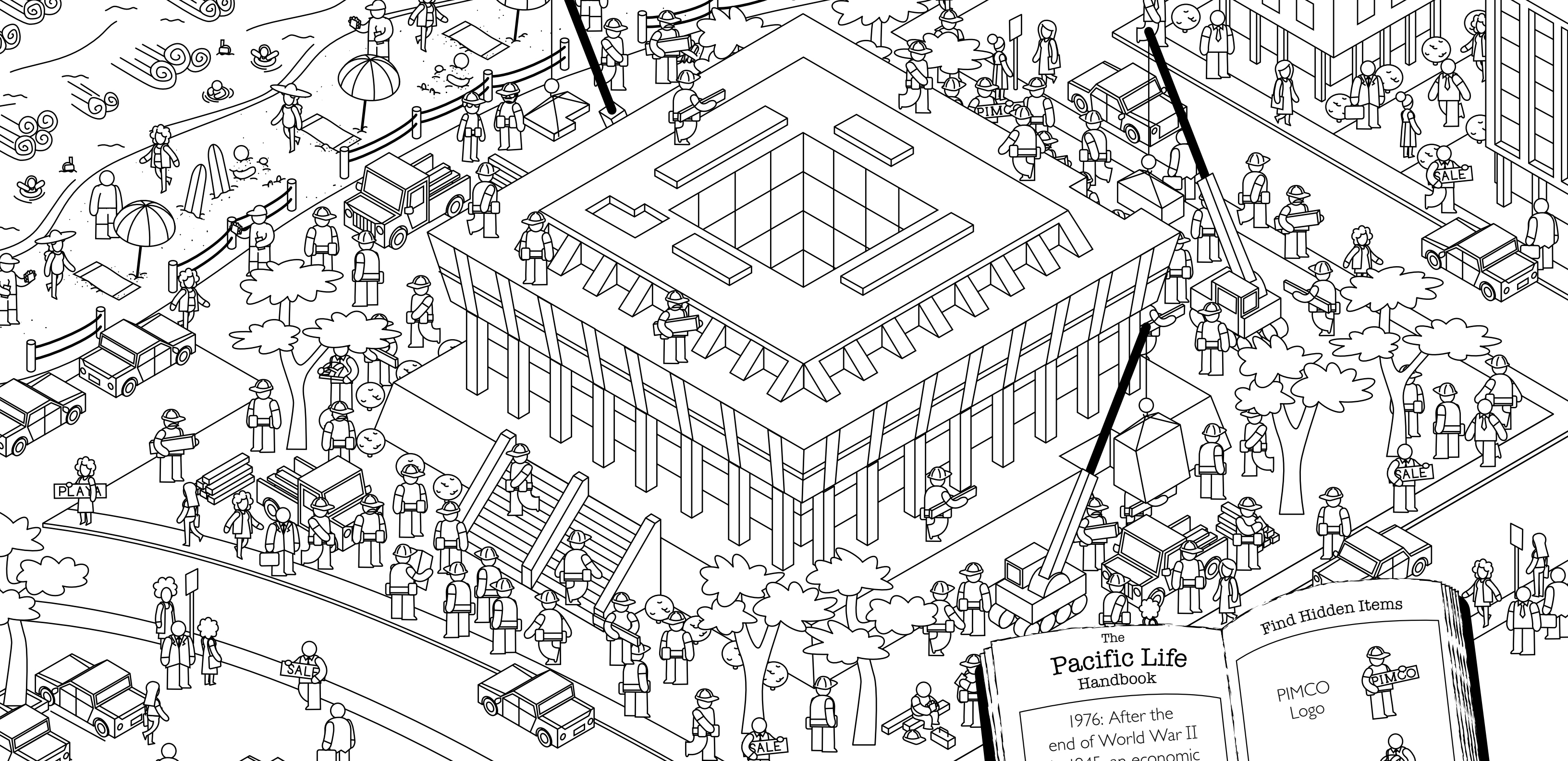
### ACROSS

- 9 This division of Pacific Life sells annuities and mutual funds
- 14 First “computer” used at Pacific Mutual
- 15 Second president of Pacific Mutual
- 17 This division of Pacific Life issued our first policy
- 18 Plan to revitalize the U.S. during the Great Depression
- 19 Pacific Life charitable volunteer group
- 20 Home of Pacific Life since 1972

### DOWN

- 1 City of first Pacific Mutual headquarters
- 2 First calculating machine used in the western U.S.
- 3 Initiative in which women transitioned old computer technology to new
- 4 A Pacific Mutual actuary
- 5 Second city in which Pacific Mutual headquarters was located
- 6 Insurance commissioner who proposed the mutualization structure for Pacific Mutual
- 7 Subsidiary of Pacific Life that leases aircraft
- 8 Pacific Mutual’s first president
- 10 Subsidiary of Pacific Life that is a reinsurance provider
- 11 Pacific Mutual moved there in 1914
- 12 He gathered company documents for safekeeping after the San Francisco earthquake
- 13 Pacific Life’s efforts to promote healthy oceans and preserve marine mammals
- 16 Sea mammal on the logo of Pacific Life





In 1966, a think tank of employees was assigned to visualize the insurance company of the future and how Pacific Mutual Life should be restructured. One result: The company constructed a new, modernized home office in Newport Beach, California, relocating there in 1972.

In 1971, Pacific Mutual Life launched a new subsidiary, Pacific Investment Management Company (PIMCO). While no longer part of our company, PIMCO remains one of the most respected names in fixed-income management.

In 1997, Pacific Mutual Life rebranded itself with a new logo and new name: Pacific Life.

### The Pacific Life Handbook

1976: After the end of World War II in 1945, an economic boom boosted U.S. life insurance sales. By the mid-1970s, 72% of the country's adult population owned life insurance.

#### Find Hidden Items

PIMCO  
Logo



New Logo



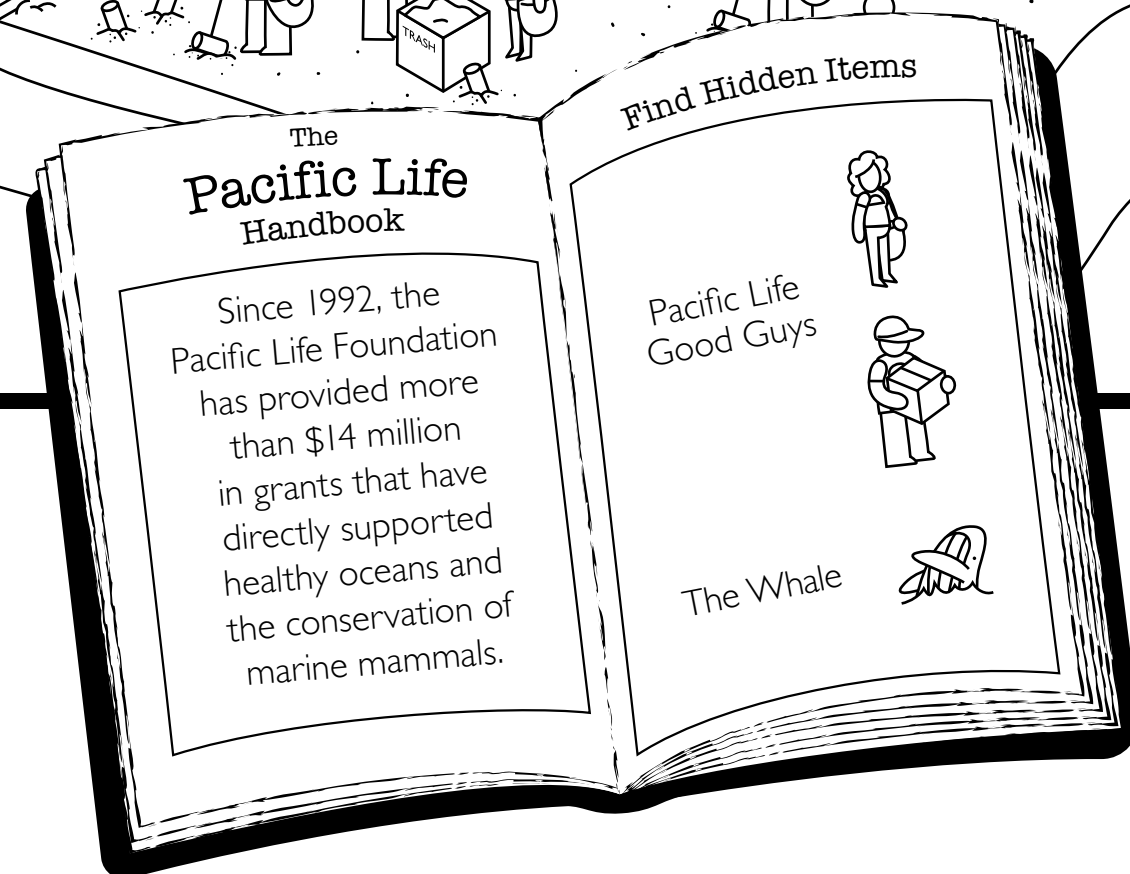
The Whale

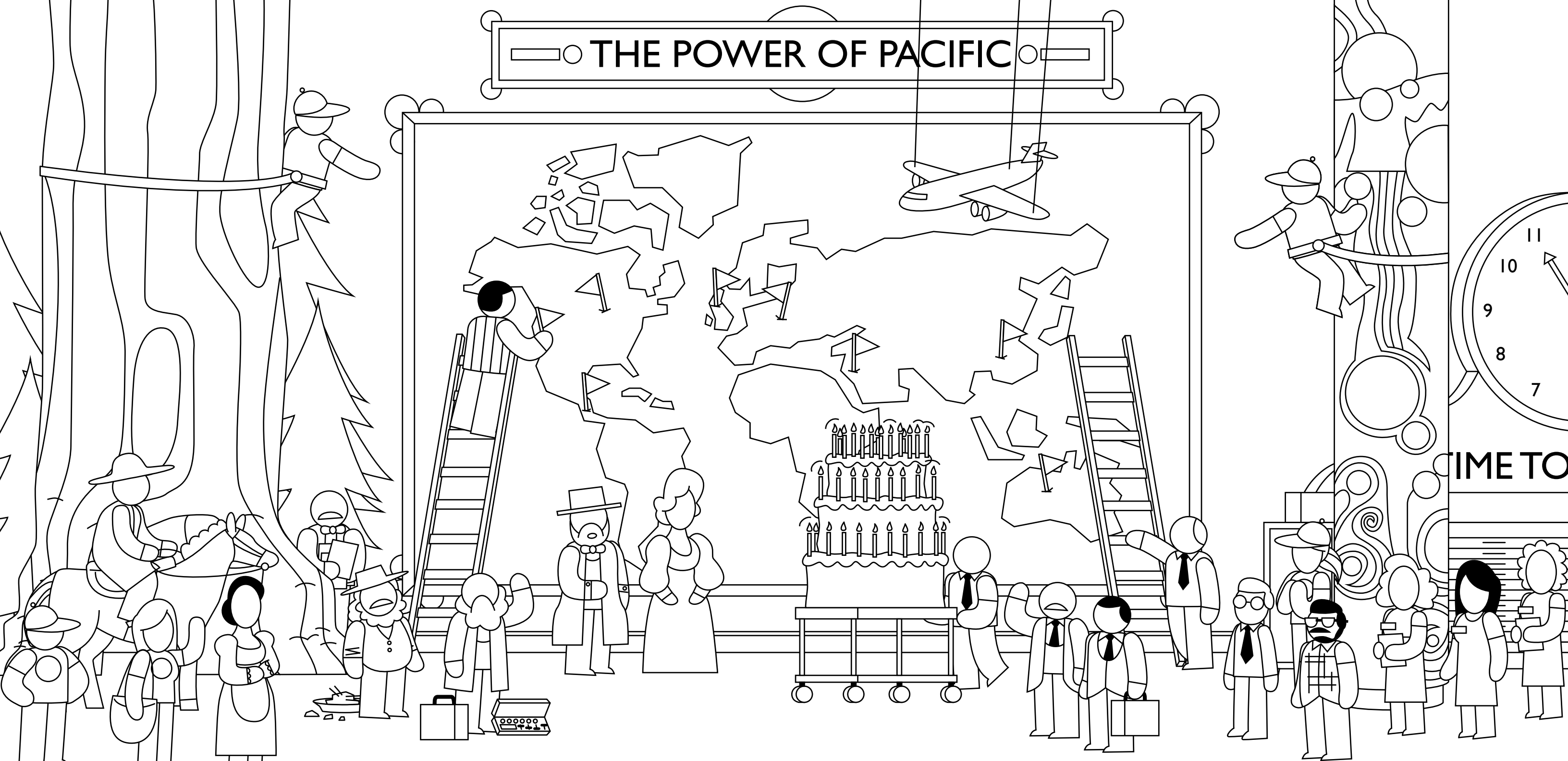






To affirm our company's ongoing commitment to being a leader in the communities in which its employees work and live, the Pacific Life Foundation was established in 1984. Since then, together with Pacific Life, the Pacific Life Foundation has contributed more than \$100 million to community and national nonprofit organizations that address a broad spectrum of social issues. Our Pacific Life "Good Guys" employee volunteer teams provide a helping hand to more than a hundred nonprofits annually. And, being Pacific Life, we maintain a special focus on promoting healthy oceans and support the conservation and research of marine mammals.






As of year-end 2016, Pacific Life's assets exceeded \$143 billion, and we were number 302 on the Fortune 500® list of the largest U.S. companies. Our core products—life insurance, annuities, investment products and services for businesses, and mutual funds—are offered through our Life Insurance Division and Retirement Solutions Division, as well as our asset management business.


Our subsidiaries, which span five continents, are Aviation Capital Group, a trusted leader in aircraft leasing, and Pacific Life Re, a major reinsurance provider. Together, we are strong and growing, with dedicated and talented employees focused on a special mission: To provide financial security through products and services that stand the test of time. That's the Power of Pacific. Happy 150<sup>th</sup> Anniversary, Pacific Life!

Hidden Items Locator


W




1




9




2



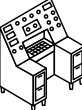
10




3




11




4




12




5




13




6




14




7




15

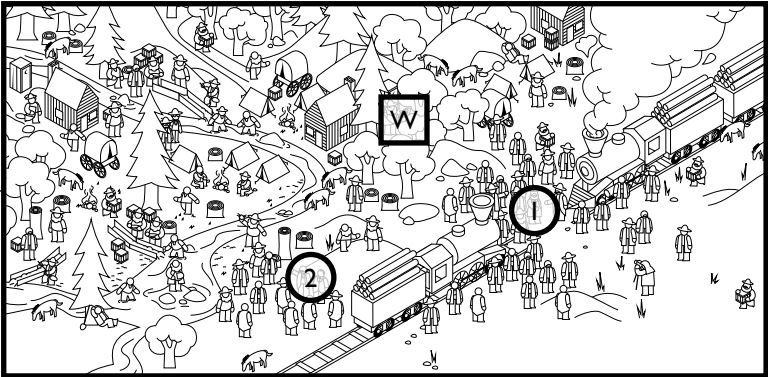


8

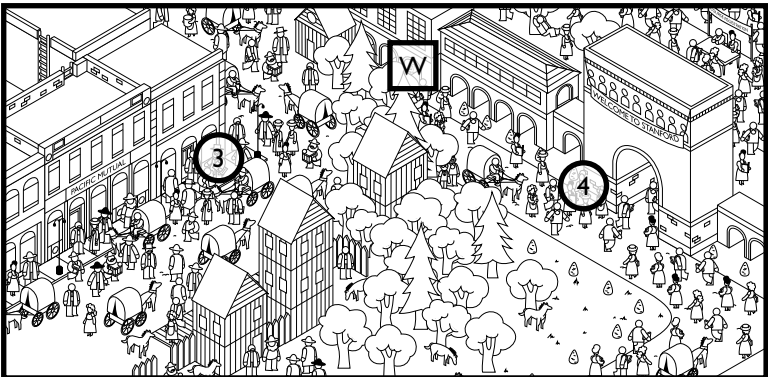


16

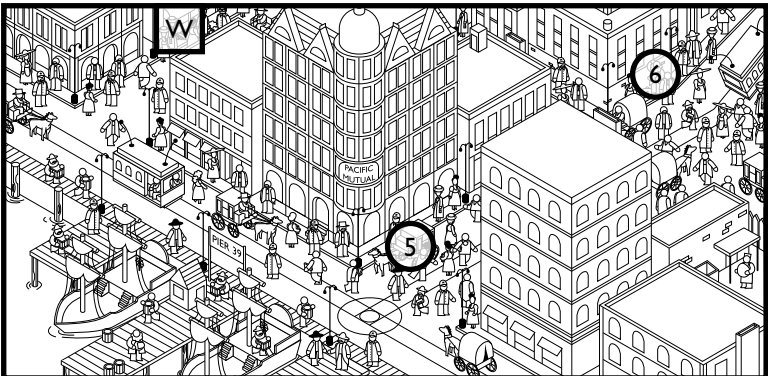




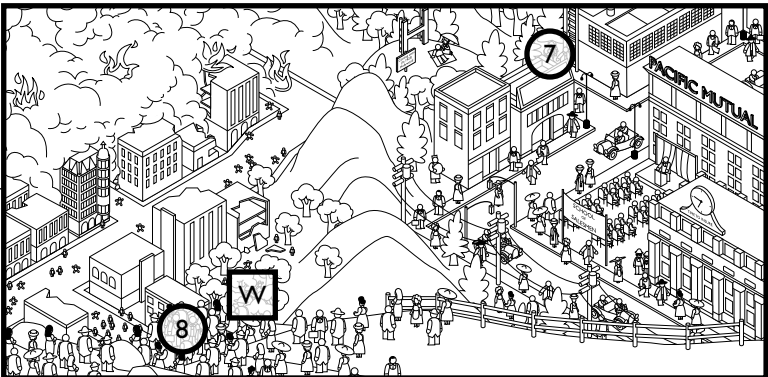
Pages 2–3



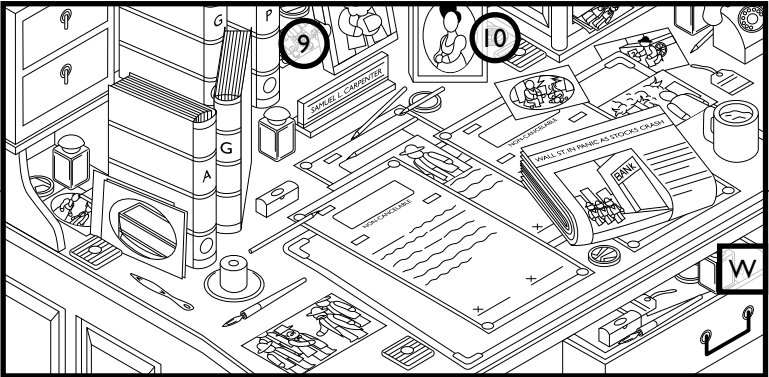
Pages 4–5



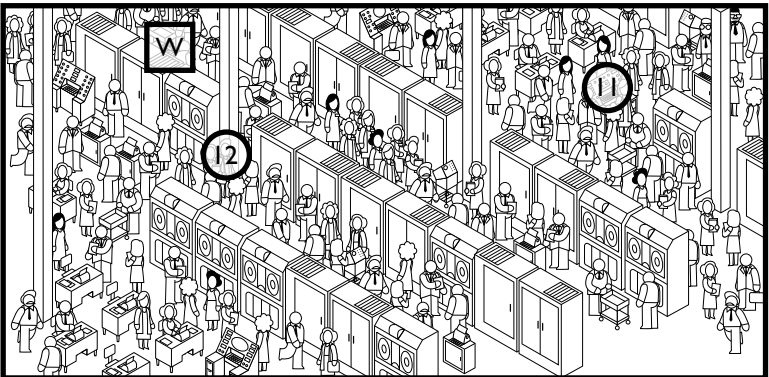
Pages 8–9



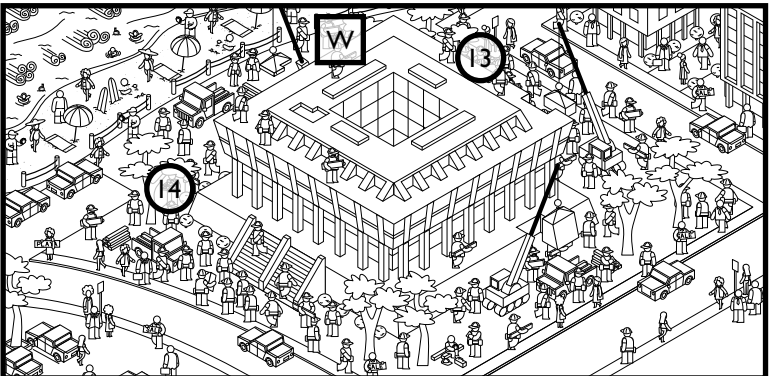
Pages 10–11



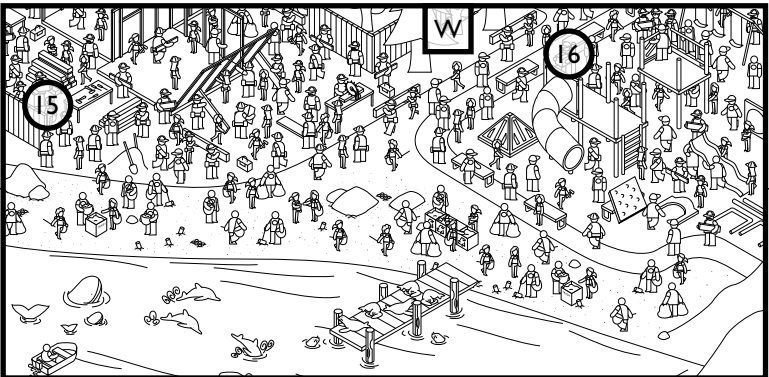
Pages 14–15



Pages 16–17



Pages 20–21



Pages 22–23

How did you score?  
I found  of 24 items.



## The Power of Pacific

- Life insurance and retirement solutions tailored to your goals.
- A deep commitment to protecting generations of families.
- Having the confidence to create the future that's most meaningful to you.
- 150 years of strength and stability by your side.



Illustrator:  
**Anthony Garcia**

Copywriter:  
**Greg Potter**

Graphic Designer:  
**Roger Calvillo**

Contributor:  
**Barbara Hrivnak**





**PACIFIC LIFE**

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[www.PLI50years.com](http://www.PLI50years.com)

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