



## MAXIMIZE YOUR TIME

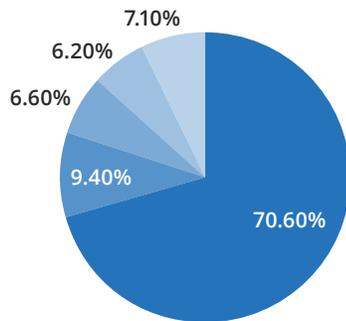


- Would you like to provide diversified investment solutions to clients who have any account size?
- Do you have clients who don't meet managed money minimums?
- How do you find the time to expand your business and provide a high level of service for even your smallest accounts?

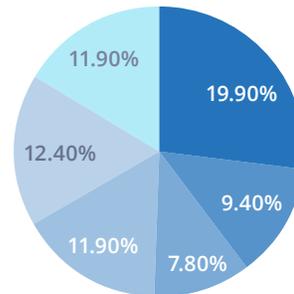


### Financial Advisors' Most Time-Consuming Activities<sup>1</sup>

Financial advisors spend most of their time focusing on client meetings and portfolio management.



- Clients and Prospects
- Investment
- Administrative
- Management
- Professional Development/Other



- Meetings with Existing Clients
- Meetings with Prospective Clients
- Other Business Development
- Meeting Prep for Existing Clients
- Financial Plan/Analysis Prep
- Client Servicing Tasks

<sup>1</sup>"How Financial Planners Actually Do Financial Planning." *The Kitces Report*. Kitces.com, August 24, 2020.

## BE MORE EFFICIENT

Portfolio Optimization Funds provide one-step diversification, automatic portfolio rebalancing of the underlying funds, professional money management, and comprehensive asset allocation oversight. Using these funds with clients may help you provide a high level of service, while allowing you more time to grow your business. When a client feels that he/she is receiving a high level of service, he/she may be likely to refer friends, family members, and colleagues to you for business.

**No bank guarantee • May lose value • Not FDIC insured**

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# PORTFOLIO OPTIMIZATION FUNDS CAN HELP YOU

- Implement a plan based on each client's investment objectives, risk tolerance, and time horizon.
- Give clients the attention they deserve while allowing you more time to build your business with a variety of account sizes.

## A SIMPLE YET SOPHISTICATED SOLUTION

Portfolio Optimization Funds are designed to make diversification easier for your clients by offering:

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### One-Step Diversification

Each Portfolio Optimization Fund is a fund-of-funds diversified among multiple asset classes, providing clients with a core asset allocation solution to help meet their financial goals.

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### A Dedicated Team that Manages Multi-Asset Class Solutions

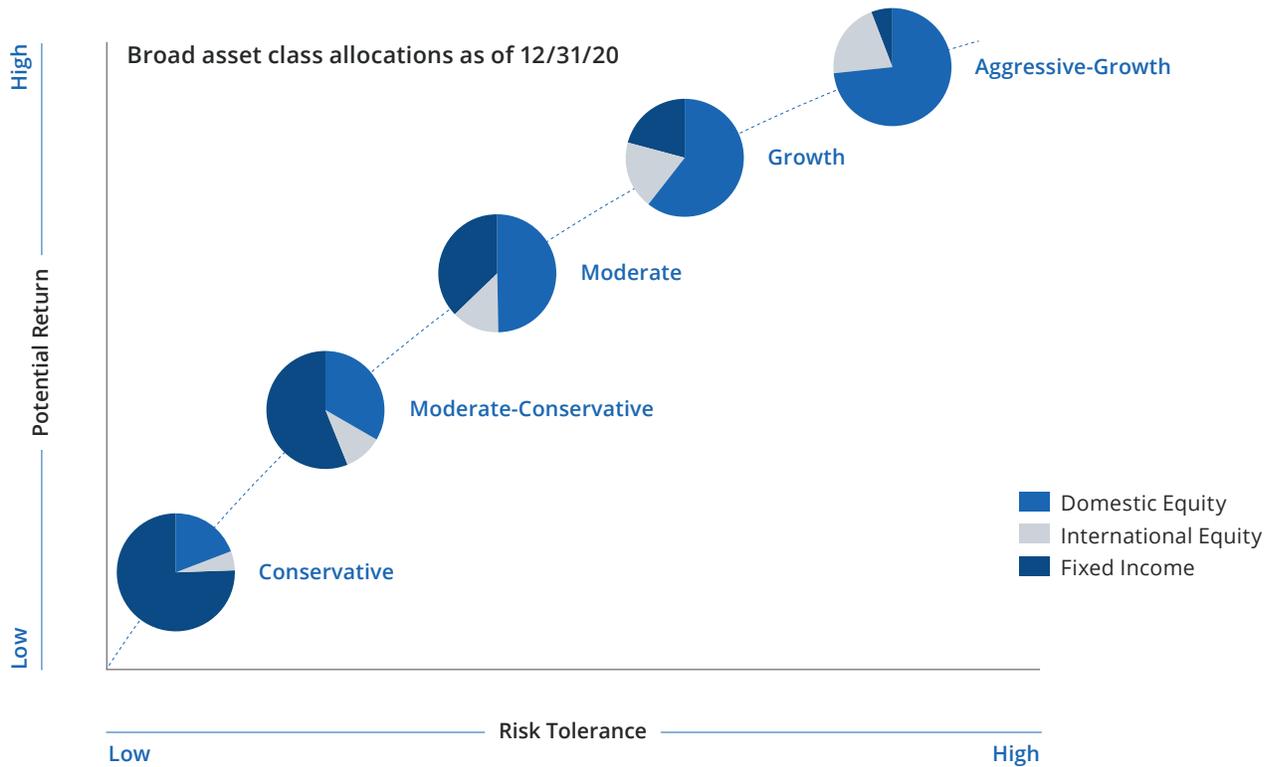
Pacific Life Fund Advisors LLC uses an investment approach that includes three fundamental disciplines:

- Asset allocation
  - Manager research
  - Investment risk management
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### Target-Risk Funds to Fit Clients' Needs

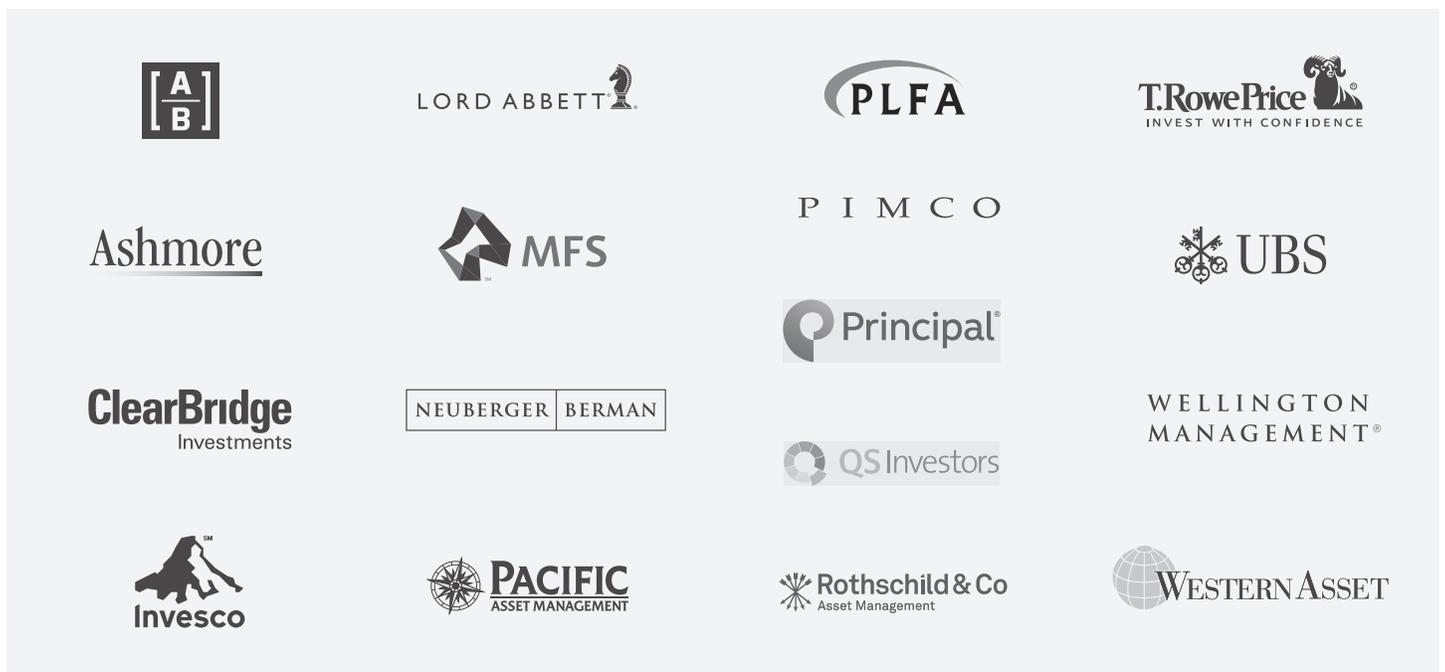
Portfolio Optimization Funds range in investment style from conservative to aggressive-growth to help match clients' risk tolerances and investment goals.

# FIVE TARGET-RISK FUNDS



## Asset Management

The underlying funds in the Portfolio Optimization Funds are managed by some of the most well-recognized management firms in the industry.



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## NEXT STEPS

1. Review your book of business and uncover those clients who:
  - Don't meet managed money minimums.
  - Seek greater portfolio diversification.
  - May benefit from asset allocation and rebalancing strategies.
2. Call one of these clients each day and ask him/her to consider Portfolio Optimization Funds.
3. Determine which Portfolio Optimization Fund may help meet a client's risk tolerance and investment needs.

Help keep your business growing using Portfolio Optimization Funds.

To learn more about Portfolio Optimization Funds, visit  
[PacificFunds.com](http://PacificFunds.com), or call (800) 722-2333.

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*Pacific Life Insurance Company is the administrator for Pacific Funds. It is not a fiduciary and therefore does not give advice or make recommendations regarding insurance or investment products.*

***Investors should consider a fund's investment goal, risks, charges, and expenses carefully before investing. The prospectus and/or summary prospectus should be read carefully before investing.***

There is no guarantee the Funds will achieve their investment goals. Asset allocation and diversification do not guarantee future results, ensure a profit or protect against loss. Although diversification among asset classes can help reduce volatility over the long term, this assumes that asset classes do not move in tandem and that positive returns in one or more asset classes will help offset negative returns in other asset classes. There is a risk that you could achieve better returns by investing in an individual fund or multiple funds representing a single asset class rather than using asset allocation. A fund-of-funds does not guarantee gains, may incur losses and/or experience volatility, particularly during periods of broad market declines, and is subject to its own expenses along with the expenses of the underlying funds. It is typically exposed to the same risks as the underlying funds in which it invests in proportion to their allocations.

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