



PL PROMISE TERM*

WHAT HAPPENS NEXT...

PL EXPRESS APP

* PL Promise Term is 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.

**YOU'VE TAKEN THE FIRST STEP TO PROTECT YOUR FAMILY FINANCIALLY IN THE EVENT OF YOUR PREMATURE DEATH.
NOW, HERE'S WHAT HAPPENS NEXT.**



YOUR PHONE INTERVIEW

Within the next 24 hours we will call you to perform a confidential telephone interview that will last approximately 30 minutes. This call will come from ExamOne®.

During your interview

You should be prepared to tell us about any medical conditions you have now or have had in up to the past 10 years:

- Name of condition(s) and date(s) of diagnosis
- Name and address of the doctor seen for the condition(s)
- Names and dates of any medications taken for the condition(s)
- Names, dates, and results of treatments and tests performed
- Name, address and phone number of any treatment facilities consulted

You will be asked for your driver's license number.

After your interview

The interviewer will offer the option of scheduling the paramedical exam at the end of the call. There is no cost to you for this exam, and it can take place at your home, workplace, or a patient service center.

If you are age 70 or older, a Functional Cognitive Assessment (FCA) will be conducted as part of your paramedical exam. Because the FCA requires word recall exercises, it is suggested that the exam/FCA be completed in the privacy of your home.



YOUR PARAMEDICAL EXAM

The examiner will provide any forms that require your signature. Please follow the instructions and return the signed documents to the examiner. If you live in North Carolina or Texas, the application package will be mailed to you.

The exam includes a check of your:

- Height and weight
- Blood pressure and pulse
- Chest and waist measurements (males only)

The examiner also will take urine and blood samples, and, depending on your age and amount of life insurance coverage requested an electrocardiogram (EKG) may be required. Be sure to tell the examiner about any medications you are taking.



PRIOR TO YOUR EXAM

Get a good night's sleep. ✓

Avoid drinking alcoholic beverages for at least eight hours before your exam. ✓

Try not to eat any food two hours prior to your exam. If at all possible, fast for 12 hours. ✓

Do not smoke or drink coffee for at least one hour before your appointment. ✓

Drink a glass of water at least two hours prior to your exam. ✓

Arrange FCA interview to be completed in a quiet location such as your home. ✓



AFTER YOUR EXAM

The results of your exam will be forwarded to Pacific Life and the underwriting process will begin. Based on your medical history and the amount of life insurance coverage you request, we may need to obtain additional information from your doctor, and/or consumer reporting agencies.

Your life insurance producer will contact you regarding your coverage eligibility based upon your application. If your application is approved, your insurance producer will deliver your policy, which will detail your coverage amount, duration of coverage and actual premiums calculated based on your underwriting classification. Please contact your life insurance producer with any questions about your life insurance policy.

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Pacific Life is a product provider. It is not a fiduciary and therefore does not give advice or make recommendations regarding insurance or investment products. Only a life insurance producer who is also a fiduciary is required to advise if the product purchase and any subsequent action taken with regard to the product are in their client's best interest.



THE POWER TO HELP YOU SUCCEED

At Pacific Life, putting customers first has allowed us to serve families and businesses successfully for nearly 150 years. As part of a mutual holding company structure, we have no publicly-traded stock, so we can focus on long-term strategies, financial strength, and the best interest of our policyowners.

You and your clients, our policyowners, are at the heart of the business decisions we make.



PACIFIC LIFE

Pacific Life Insurance Company
(800) 800-7681
Newport Beach, CA

Pacific Life & Annuity Company
(888) 595-6996
Newport Beach, CA

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 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. Insurance products and their guarantees, including optional benefits, are backed by the financial strength and claims-paying ability of the issuing insurance company. Look to the strength of the life insurance company with regard to such guarantees as these guarantees are not backed by the broker-dealer, insurance agency, or their affiliates from which products are purchased. Neither these entities nor their representatives make any representation or assurance regarding the claims-paying ability of the life insurance company.

Non-guaranteed/current elements are not guaranteed by definition. As such, Pacific Life Insurance Company reserves the right to change or modify any of these elements. This right to change these elements is not limited to a specific time or reason.

Life insurance is subject to underwriting and approval of the application and will incur monthly policy charges.

This brochure is distributed through Pacific Life, Lynchburg, VA (844-276-5759).