

# PL SMOOTH SAILING UNDERWRITING OVERVIEW

A Predictable Alternative to Today's  
Unpredictable Fluidless Underwriting Offerings



A straightforward underwriting process with **NO** credit scores or “Black Box” scoring. We **guarantee** the client will not have the hassle of an additional insurance exam/lab if the client meets the clearly stated qualification requirements.

Say **YES** to PL Smooth Sailing!



PL Smooth Sailing Underwriting from Pacific Life has simple qualification standards with predictable outcomes which make the process a better experience for both producers and clients. It is available with the PL Promise products for applicants who meet the clearly stated qualification requirements.

## Qualification Requirements

- Client's age nearest birthday 50-69
- Amount of coverage applied for and in force with Pacific Life must be less than or equal to \$500K
- Comprehensive physical and blood work from the applicant's personal physician in the last 18 months
- Must use electronic ticket for initial phase

## Available in Three Easy Steps for PL Promise Products

- 1 | Complete and submit the PL Express App ticket through one of the platforms listed below:
  - Ipipeline
  - IGO
  - ApplicInt

The ticket will request the relevant information needed to prescreen your applicant for PL Smooth Sailing qualification.

*If you need to request access to PL Express App, contact [LynFulfillment@PacificLife.com](mailto:LynFulfillment@PacificLife.com). Allow a two- to four-week setup time.*

- 2 | Within 24 hours, the client will receive a call to complete the telephone interview.
  - During the interview, your client will be asked to confirm the information needed to qualify for PL Smooth Sailing Underwriting. They will need to be prepared to provide contact information for the physician who conducted the comprehensive physical and blood work within the last 18 months.
  - At the end of the interview, the client will have the option to **voice sign** the application, making this a one-touch process.
  - Once completed, the client will receive an email with a copy of the completed application.

- 3 | Pacific Life Underwriting will review the application and applicant records. If the application is approved, the policy will be issued and mailed for delivery.

## Frequently Asked Questions (FAQs)

Below are the answers to several FAQs. They can help you to familiarize yourself with the program to deliver a seamless experience to your clients.

### What should I tell my client about the PL Smooth Sailing Underwriting process?

Applications for PL Smooth Sailing Underwriting are submitted through the PL Express App (electronic ticket) process. Your client will be contacted for a telephone interview within 24 hours of the electronic ticket or application being submitted. The telephone interview includes medical questions that allow us to order an Attending Physician Statement (APS) early in the process versus later. If your client qualifies for PL Smooth Sailing Underwriting, no paramedical examiner will visit the client to conduct an exam and specimen collection. This innovative underwriting program allows us to streamline the underwriting process for many clients.

### Are there any rate classes that do not qualify for PL Smooth Sailing?

No. All rate classes, including substandard, are eligible for PL Smooth Sailing Underwriting as long as your client meets the qualification requirements.

### Why is a telephone interview required for PL Smooth Sailing Underwriting?

The telephone interview allows us to assess the client's health more quickly and to determine which APS and/or other records we need to order up front to make the underwriting decision. We are working to create a telephone interview process for applications submitted outside of our ticket process. Once that process is in place, we will expand PL Smooth Sailing Underwriting to all applications, regardless of how they are submitted to Pacific Life.

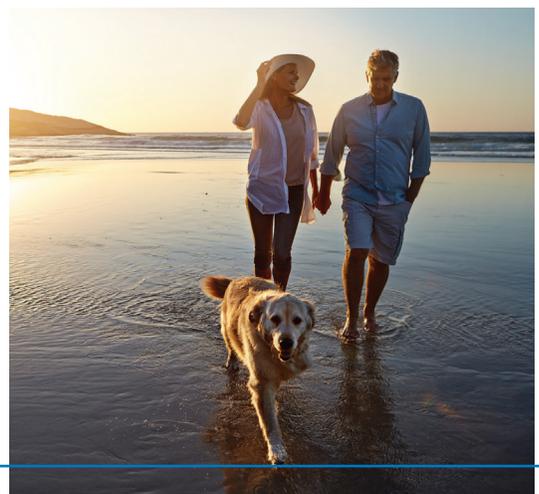
### How can I get access to the PL Express App ticket?

Contact your Brokerage General Agency (BGA) to ensure they have access to our ticket. If access is not yet set up for your BGA, they can simply contact Pacific Life. Allow two to four weeks for setup time.

### Since an in-person paramedical examiner is not scheduled for PL Smooth Sailing Underwriting, how does my client sign the application?

The PL Express App process defaults to a voice signature for the applicant as long as you provide the applicant's email address as requested in the ticket. If your client voice signs the application during the telephone interview, a voice-signed completed application will be emailed to your client at the end of the telephone interview. If the email address is not provided, or your client opts out of the voice signature process, we will FedEx your client's application for wet signature.

*Note: Wet signatures lengthen the overall process and may decrease placement ratio. Be diligent in providing your client's email address in the ticket and encourage them to utilize the voice signature process.*



### What are the hours for the Teleunderwriting Interview Contact Center?

- Monday – Thursday:  
7:00 a.m. – 11 :00 p.m. Central Time
- Friday:  
7:00 a.m. – 9:00 p.m. Central Time
- Saturday:  
8:00 a.m. – 4:00 p.m. Central Time

### What types of data are used during the PL Smooth Sailing Underwriting process?

We may use Medical Information Bureau (MIB), prescription history, and Motor Vehicle Record (MVR) reports, information collected during the telephone interview, and APS(s) from the applicant’s personal physician. **We do not use statistical scoring models or “black box” underwriting to qualify or disqualify applicants for PL Smooth Sailing Underwriting.**

### What happens if clients do not meet the qualifications for PL Smooth Sailing Underwriting? What kinds of factors might result in my client not qualifying?

A client who does not meet the qualification requirements for PL Smooth Sailing Underwriting will go through our traditional underwriting process and requirements. To ensure we continue to provide the best service possible, we will schedule the paramedical exam as soon as we know the applicant does not qualify for the PL Smooth Sailing program.

The only factors that would preclude your client from qualifying for the PL Smooth Sailing Underwriting process are:

- The client is not within the qualified age range of 50-69 (age nearest birthday).
- The amount of coverage applied for and in force with Pacific Life exceeds \$500,000.
- The client has not had a comprehensive physical with blood work with their personal physician within the last 18 months.
- You choose not to use the electronic ticket process.

### If my client does not qualify for PL Smooth Sailing Underwriting, how much will the underwriter be able to share with me?

- The underwriter will be able to share that the client did not meet the basic qualification requirements such as age, coverage amount, and lack of a comprehensive physical with blood work within 18 months.
- For adverse reasons and declines, we will use the same communication methods that we use for our traditional underwriting process.

### If my client does not qualify for PL Smooth Sailing Underwriting and is underwritten using your traditional underwriting process, is the underwriting class likely to be worse?

In most cases, your client should get the same rate class regardless of the underwriting approach used. However, if the results are abnormal (e.g., high blood pressure, high cholesterol, liver function tests) the underwriter will evaluate the risk class based on the information available.

### Will PL Smooth Sailing Underwriting work on replacement business?

Yes. Just be sure to submit the appropriate replacement forms for your state.

### How do I follow the status of my client’s application and whether the client’s qualification status for PL Smooth Sailing Underwriting changes along the way?

There will be a PL Smooth Sailing Underwriting qualification status noted on each case that you can monitor. You can also monitor whether a paramedical exam has been ordered for your client. You can view status updates on ProducerBay. If you have special connectivity with Pacific Life, contact us and we will walk you through the process.

*For additional questions, contact us at [LynInternalSales@PacificLife.com](mailto:LynInternalSales@PacificLife.com) or (844) 238-4872, Option3.*

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The primary purpose of life insurance is protection against premature death of the insured.

Life insurance is subject to underwriting and approval of the application.



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