

BULLETIN

A Communication from
the Life Insurance Division



PACIFIC LIFE

Pacific Life Insurance Company

DATE: January 16, 2020

TO: Broker General Agencies, Life Insurance Producers, Office Administrators, and Technical Staff

SUBJECT: New Trial Application Requirements for PL Promise Products

Category	
<input checked="" type="checkbox"/>	Administration
<input type="checkbox"/>	Compliance
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New Trial Application Requirements

Effective January 16, 2020

Our Pacific Life Broad Market team is thankful for the PL Promise business you entrust with us. As we look to help you grow your business in 2020, we want to focus on those cases that will have the greatest impact for both of our organizations.

With that in mind, as of January 16, 2020, we will resume accepting trial application requests for PL Promise Term¹ and PL Promise GUL.² All trial applications received on or after that date will include new requirements (listed below). In addition to these requirements, we are also requesting that you submit a Trial Cover Sheet [link](#) with your trial application.

Trial Application Requirements:

- Age 18-80
- Anticipated annual premium \$3,000 or higher
- Completed Trial Cover Sheet with Trial Application

Please email the completed Trial Cover Sheet and any documentation relevant to the trial application to LynTrials@PacificLife.com. Incomplete information may result in delays. Additionally, please include the Trial Cover Sheet when sending in any supplementary information after the initial request has been processed.

If you have any questions or concerns regarding this change, please reach out to your New Business Supervisor, or our Assistant Chief Underwriter, Mark Crowe at Mark.Crowe@PacificLife.com.

The primary purpose of life insurance is to protect the policy beneficiaries from the adverse financial consequences of the insured's death.

1 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.

2 PL Promise GUL No-Lapse Guarantee Universal Life Insurance. Policy Form #P18PRUL and S18PRUL or ICC18 P18PRUL and ICC18 S18PRUL, based on state of policy issue.

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.



Pacific Life Insurance Company is licensed to issue insurance products in all states except New York. Product availability and features may vary by state. Insurance products and their guarantees, including optional benefits and any crediting rates, 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.

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

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

Pacific Life Insurance Company's Home Office is located in Newport Beach, CA.

Investment and Insurance Products: Not a Deposit	Not Insured by any Federal Government Agency	
Not FDIC Insured	No Bank Guarantee	May Lose Value