

SPECIAL REPORT

DATE: April 29, 2021

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

SUBJECT: COVID-19: Underwriting Updates

| Category | |
|-------------------------------------|----------------|
| <input checked="" type="checkbox"/> | Administration |
| <input type="checkbox"/> | Compliance |
| <input type="checkbox"/> | Marketing |
| <input type="checkbox"/> | Product |
| <input type="checkbox"/> | Risk Selection |
| <input type="checkbox"/> | Miscellaneous |

Important Updates: This reflects an update to our 7/13/2020 Underwriting Update Bulletin ([link](#)).

Due to the evolving impact of COVID-19, we are pleased to announce the following updates to our temporary underwriting guidelines, effective 4/30/21. We will continue to monitor the situation, reevaluate as needed, and communicate regularly.

Revised Age Limits:

We are currently able to extend offers to the following applicants:

- Ages 65 and below for all ratings through Table H
- Ages 66–70 all ratings through Table D
- Ages 71–80 at Standard or better risk classes

Additional COVID Guidelines:

- For applicants who have previously tested positive for COVID-19, we will no longer require a doctor's letter unless applicant has required ongoing care or hospitalization. However, we do require a Certificate of Health or Statement of Good Health.

Quotes:

- Winflex Web and IXN will reflect updates effective 4/30/21; with additional quoting platforms as available.

Contact Us:

We appreciate your patience and understanding during these unusual times. Please feel free to contact your Pacific Life representative with any questions.

You may also contact the Sales Desk at (844) 238-4872, Option 3 or LynInternalSales@PacificLife.com.

To ensure you and your producers have the most current information, check the Producer Bay website regularly by clicking on the link: <http://producerbay.pacificlife.com/>. If you have questions or trouble accessing the Producer Bay website, please contact us at LynDistributorServices@PacificLife.com or (844) 238-4872.

¹ PL PROMISE TERM level premium term life insurance. Policy Form #P16LYT or ICC16 P16LYT and S16LYT10, S16LYT15, S16LYT20, S16LYT25, or S16LYT30, based on level premium period chosen and state of policy issue and 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.

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

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