

INNOVATIONS IN UNDERWRITING



*Your Source for the Latest News & Success
Stories from Pacific Life Insurance Company*

The Application Is Submitted...What Happens Next?

From application to underwriting, Pacific Life makes it easier to educate your clients about the next steps after applying for PL Promise life insurance¹—from what's needed for the online health history questionnaire or tele-interview, to preparing for the paramed exam (if required).

Share this helpful client guide to help prepare your clients for what happens next.

DOWNLOAD

***Talk with your Broker General Agency (BGA) or
contact Pacific Life at (844) 238-4872, Option 3
to learn more!***



POWER OF PACIFIC

**Because the quality of your life insurance
carrier matters. Go with one you can trust.**



Underwriting Innovation

Accelerated and fluidless offerings
plus NEW online health history tool



eCapabilities

End-to-end digital process



Mutual Holding Company

Focused on long-term interests of
policyowners



Award Winning Customer Service

Dalbar Insurance Service Award winner²



Ethical Conduct

One of the World's Most Ethical
Companies³



Financial Strength

95 out of 100 COMDEX⁴



PACIFIC LIFE

Pacific Life Insurance Company

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 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. 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.
- 2 2017, 2018, 2019, and 2020 Dalbar Insurance Service Award Winner for Consistent focus on improving the policyowner experience: <https://dalbar.com/Awards/Winners/75>.
- 3 Ethisphere Institute named Pacific Life one of 2018, 2019, & 2020 World's Most Ethical Companies based on its compliance and ethics program, corporate citizenship, culture of ethics, corporate governance, and leadership, innovation, and reputation: <https://www.pacificlife.com/press-releases/pacific-life-named-one-of-the-2020-worlds-most-ethical-companies.html>.
- 4 The COMDEX is a composite score of the four independent raters of financial strength (A.M. Best, Fitch, Moody's, and Standard & Poor's). The COMDEX rates life insurance companies on a scale of 0 to 100, with 100 being the highest rating. As of Aug. 2021. For current ratings, visit www.PacificLife.com. COMDEX is not an affiliated company of Pacific Life Insurance Company.

THE POWER OF PACIFIC

At Pacific Life, putting customers first has allowed us to serve families and businesses successfully for over 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 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/material 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 may incur monthly policy charges. This material 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