

Two Ways to Sail for a Better Underwriting Journey



PACIFIC LIFE

Pacific Life Insurance Company

With PL Promise Term¹, you can get one fast predictable process and two opportunities for a hassle-free underwriting journey. From substandard risk classes to Preferred Best, our sails are set wide to help keep your business moving swiftly and smoothly ahead.²

1

PL SWIFT SAILING Accelerated Underwriting

Up to \$2 Million of Life Insurance

No medical exams or attending physician statements (APS)

Ages 18–60, standard or better risk classes

Quicker decisions

2

PL SMOOTH SAILING Fluidless Underwriting

Up to \$1 Million of Life Insurance

Physical with labs required within last 18 months

Ages 50–69, all rate classes

Decisions made within standard time frame

Each application is considered for both programs. Applicants who do not qualify for either program will enter full underwriting, providing a seamless underwriting experience.

All risk classes, all face amounts—send us your term business!

Give us a call at 844-238-4872, option 3 or LynInternalSales@PacificLife.com.



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

Need more reasons to choose Pacific Life?



Consistently low cycle times and strong fluidless underwriting placement rates



Robust eCapabilities help you save time and submit business remotely



Award-winning customer service³ and named One of the World's Most Ethical Companies⁴



Premier mutual carrier with more than 150 years of commitment to our policyowners

ENDNOTES

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.

2 Not all clients will qualify for accelerated underwriting. Certain medical and non-medical conditions may result in full underwriting, including lab, paramedical examination, and attending physician statements.

3 2017, 2018, 2019, and 2020 Dalbar Insurance Service Award Winner for Consistent focus on improving the policyowner experience: "DALBAR Awards History," 2020. <https://dalbar.com/Awards/AwardHistory>.

4 Ethisphere Institute named Pacific Life one of 2018, 2019, 2020, & 2021 World's Most Ethical Companies based on its compliance and ethics program, corporate citizenship, culture of ethics, corporate governance, and leadership, innovation, and reputation: "Pacific Life Named One of the 2021 World's Most Ethical Companies," 2021. <https://www.pacificlife.com/press-releases/pacific-life-named-one-of-the-2020-worlds-most-ethical-companies.html>.

THE PACIFIC LIFE PROMISE

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

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.

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