

# The Power of Pacific, Now More Powerful

With Pacific Accelerate Life+ (PAL+)



PACIFIC LIFE

Pacific Life Insurance Company

For over 150 years, our unwavering focus has been the long-term best interests of your clients—our policyowners. From a convenient, all-digital application process to award-winning customer service, we put the power of Pacific to work for you and your clients.

**And now, applying for life insurance with Pacific Life just got better with Pacific Accelerated Life+ (PAL+)—our dynamic and streamlined approach to underwriting. You apply, we do the rest!**



## Underwriting Innovation

Your clients could get up to \$3 million in coverage with no needles, medical examinations, or attending physician statements (APS). Your business can benefit from faster processing, greater transparency, and a touchless, paperless experience.



## eCapabilities

Our end-to-end digital process can help you manage your life insurance business from submission to delivery with reduced touchpoints, real-time performance monitoring, and increased status updates.



## Mutual Structure

Our mutual holding company structure helps us focus on serving the long-term best interests of your clients, our policyowners.



## Award Winning Customer Service

We've won the Dalbar Insurance Service Award five straight years.<sup>1</sup>



## Ethical Conduct

We were named One of the World's Most Ethical Companies in 2018, 2019, 2020, 2021, and 2022.<sup>2</sup>



## Financial Strength

Our COMDEX score is 95 out of 100, in the top 5% of all life insurance companies.<sup>3</sup>

**Get to know the many reasons to love Pacific Life.  
Questions? Reach out to your  
Pacific Life representative.**



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

<sup>1</sup> 2017, 2018, 2019, 2020, and 2021 Dalbar Insurance Service Award Winner for Consistent focus on improving the policyowner experience: <https://dalbar.com/Awards/Winners/75>.

<sup>2</sup> Ethisphere Institute named Pacific Life one of 2018, 2019, 2020, 2021 and 2022 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://worldsmostethicalcompanies.com/honorees/?fwf\\_industry=insurance](https://worldsmostethicalcompanies.com/honorees/?fwf_industry=insurance).

<sup>3</sup> 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](http://www.PacificLife.com). COMDEX is not an affiliated company of Pacific Life Insurance Company.

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## 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.

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***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

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 will incur monthly policy charges.

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