

Check out these 5 opportunities from Pacific Life to help boost your business.



Pacific Life is working to be your carrier of choice to help you and your producers reach the unserved broad market with simple, affordable life insurance solutions.

01

PL PROMISE TERM¹

Help your clients fulfill their promises with affordable death benefit protection!

02

PL PROMISE CONVERSION UL²

Early conversion incentives for your clients when they upgrade their coverage from PL Promise Term.

03

PL PROMISE GUL³

Give your clients death benefit protection with the certainty of a guarantee plus optional living benefits.

04

PL SMOOTH SAILING⁴

Offer clients ages 50-69 predictable fluidless underwriting with simple qualification requirements and no hidden knock-out criteria.

05

eCAPABILITIES

Committed to being a leader in innovative technology, we're continually developing digital enhancements that can help streamline processes and increase speed.

Contact me for help marketing these opportunities to your clients.

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 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 CONVERSION UL Universal Life Insurance with No-Lapse Guarantee available upon conversion from PL Promise Term Life Insurance. Policy Form #P17LYCUL or ICC17 P17LYCUL, based on state of policy issue. Early conversion is years 1-4 for 10-year-term; 1-7 for 15-year-term; 1-9 for 20-year term; 1-12 for 25-year-term; and 1-14 for 30-year-term. Request additional details from your Pacific Life representative.

3 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.

4 PL Smooth Sailing is available with PL PROMISE TERM and PL PROMISE GUL. Qualification Requirements: For clients ages 50-69. Comprehensive physical and blood work from applicant's personal physician in the last 18 months; up to two years of history may be requested. The total amount of life insurance coverage applied for and inforce with Pacific Life may not exceed \$1 million.

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This email may be considered advertising under applicable law.

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.

Pacific Life Insurance Company reserves the right to change or modify any non-guaranteed or current elements. The right to modify these elements is not limited to a specific time or reason.

The company(ies) referenced above, and its associates, are not affiliated with Pacific Life Insurance Company. Pacific Life offers its products through independent life insurance producers who may be appointed with multiple insurance carriers, which may include Pacific Life.

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

Up to \$1 Million Life Insurance No-Touch, No-Fuss



PACIFIC LIFE

Pacific Life Insurance Company

In today's climate, many families want an easier, touch-free process to get the life insurance coverage they need. With Pacific Life, you could get up to \$1 million* in life insurance coverage using a paperless process that's completely no-touch from beginning to end. Get to know the Pacific Life difference.

No-Paper, No-Touch Process



Phone Interview

Complete the application process over the phone and sign with a voice signature.



eSign

Sign documents electronically to minimize in-person meetings and paper-based signatures.



No In-Person Exam

With PL Smooth Sailing underwriting, you can skip the hassle of an in-person paramedical exam and lab work.



ePolicy Delivery

Provide an email address and have your documents sent instantly through a secure link once approved.

Do you qualify for PL Smooth Sailing's touch-free underwriting?

- Is your age (nearest birthday) between 50–69?
- Are you applying for \$1 million or less in life insurance coverage from Pacific Life?
- Have you had a comprehensive physical and blood work within the last 18 months?

If you answered "yes" to all three questions, you're more likely to qualify. Otherwise, an in-person paramedical exam and lab work may be required.

**Save Time. Save Trees. Get Your Family the Protection
They Need From a Reputable Company That Cares.**

* Amount of coverage applied for and in force with Pacific Life must be less than or equal to \$1 million.

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

1 PL Smooth Sailing is available with 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).

The Pacific Life Promise

When you purchase life insurance, you're buying a promise for today, tomorrow, or 30 years from now. For more than 150 years, Pacific Life Insurance Company has fulfilled that promise for millions of families. As a mutual company, we answer to our policyowners, not shareholders. We take a long-range view in preserving our financial strength and acting with the best interests of our policyowners. When you choose Pacific Life, you choose a company that cares about you.



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

This brochure 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