

PL SWIFT SAILING

Accelerated Underwriting for PL Promise



PACIFIC LIFE

Pacific Life Insurance Company

Welcome aboard Pacific Life's accelerated underwriting program for PL Promise—PL Swift Sailing. Using digital tools, available data, and predictive modeling, PL Swift Sailing offers your clients a more convenient and less invasive underwriting process so they can get the life insurance coverage they need faster.

PL Swift Sailing requires no medical exams, needles, fluids, or attending physician statements. Greater transparency and frequent communication help you provide an improved customer experience. Less restrictive requirements can mean that more of your clients qualify, and those up to age 60 could get up to \$2 million in coverage, even with nicotine use. Upgrade your clients' underwriting experience with PL Swift Sailing.

Offer your clients up to \$2 million in life insurance coverage with a faster, predictable underwriting process:

- **Faster**
- **More Convenient**
- **More Transparent**

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

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Not for public distribution.



Qualifications

- Ages 18-60
- Up to \$2 million of coverage
- In good health with full disclosure of the proposed insured's medical history
- Evidence of routine medical care in the past 3 years
- No formal or informal application with Pacific Life in the past year
- Not previously rated or declined
- Standard or better rate classes (no nicotine use and nicotine use)
- Submit by electronic ticket
- Available on PL Promise Term 10-, 15-, 20-, 25-, or 30-year level premium periods²

Use the Prequalifying Checklist (#15-49941) to help identify candidates for potentially higher pass-through rates!

Clients (ages 50-60) who don't qualify for PL Swift Sailing accelerated underwriting are automatically assessed for our PL Smooth Sailing fluidless underwriting¹ for a seamless client experience!

¹ PL Smooth Sailing fluidless underwriting qualification requirements: For clients ages 50-69. Medical records to include a comprehensive physical and blood work within the last 18 months. The total amount of life insurance coverage applied for and in force with Pacific Life may not exceed \$1 million.

² 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.

Five Easy Steps to a Better Accelerated Underwriting Experience

1 Submit electronic ticket

We send a link to AboutMe online health history questionnaire to client

2 Link to AboutMe online health questionnaire is sent to the client within minutes, providing an option for the producer to stay on phone to help ensure the client gets started with health history. We also send reminders to clients and follow up by telephone with those who don't complete the online health history within one week.

3 No medical examinations, labs, or attending physician statements (APS)

Please note that paramedical exams or APS may be requested based on answers given during the online health history or phone interview, and clients will be given the option to schedule any required exams at that time.

4 Pacific Life makes decision

Decisions for cases that qualify for PL Swift Sailing are communicated quickly—usually within 7 days. For cases that do not qualify for PL Swift Sailing, we explain the reasons for transparency. Those clients are automatically assessed for PL Smooth Sailing fluidless underwriting or moved to full underwriting.

5 Policy issued with eDelivery

Two Convenient, Predictable Underwriting Options for Your Clients

PL SWIFT SAILING
Accelerated Underwriting
Up to \$2 Million in coverage
No medical examinations, blood work, fluids, or APS required
Ages 18-60
For clients in generally good health
Decisions usually within 4-7 days

PL SMOOTH SAILING
Fluidless Underwriting
Up to \$1 Million in coverage
Physical and blood work must be available from a physician in the last 18 months
Ages 50-69
For all risk classes up to Table 4*
Decisions usually within 2-3 weeks

Questions? We're here to help.
(844) 238-4872, Option 3 or LynInternalSales@PacificLife.com

* Due to COVID-19, Pacific Life is currently accepting risk classes up to Table 4.

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.

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