

PREQUALIFYING CHECKLIST

PL Swift Sailing Accelerated Underwriting for PL Promise Term



PACIFIC LIFE

Pacific Life Insurance Company

Help your clients get up to \$2 million in life insurance coverage with no medical exams, blood draws, bodily fluids, or attending physician statements (APS). Use this prequalifying checklist to help provide a more seamless underwriting experience for your clients who may be a fit for PL Swift Sailing.

GENERAL QUALIFICATIONS FOR PL SWIFT SAILING ACCELERATED UNDERWRITING

- Ages 18–60
- Face amount/total amount at risk with Pacific Life is less than or equal to \$2 million
- In good health with full disclosure of the proposed insured’s medical history
- Evidence of routine medical care in the past 3 years
- Available on PL Promise Term 10-, 15-, 20-, 25-, or 30-year level premium periods¹

Not all clients will qualify for accelerated underwriting. Certain medical and non-medical conditions may result in full underwriting, including lab, paramedical exam, and attending physician statements. Accelerated underwriting may also be impacted if incorrect information is provided on your client’s ticket. To mitigate potential errors, check the proposed insured’s name, address, date of birth, social security number, driver’s license number, and state of issue prior to ticket submission.

Medical and Non-medical Conditions That May Result in Full Underwriting

All applicants must be able to answer **NO** to all of the prequalifying questions below.
A **YES** answer to any of these questions may trigger full underwriting.

	YES	NO
Major medical conditions (see back for more information)		
Overweight with Body Mass Index (BMI) > 35 or underweight with BMI <17.5		
Pending medical tests		
Alcohol abuse or treatment		
Drug abuse or treatment		
History of Driving Under the Influence (DUI) within the last 5 years		
Criminal history or pending criminal charges		
Bankruptcy		
Outstanding liens or judgments		
Participation in hazardous activities		
Occupation is considered hazardous or the proposed insured is a professional athlete or entertainer		
Had a policy issued with an exclusion, refused, postponed, limited, rescinded, withdrawn or cancelled in the last 12 months		
Evidence of high insurance shopping activity in the last 12 months		
Formal or informal application with Pacific Life in the past year		
Previously rated or declined		

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.

MAJOR MEDICAL CONDITIONS

The following chart lists some medical conditions that may preclude accelerated underwriting. It is not inclusive of all conditions that may result in full or adverse underwriting. For questions about the impact of other medical conditions, please contact your Pacific Life Underwriting team.

Atrial fibrillation or other arrhythmia	Diabetes	Multiple sclerosis
Bariatric surgery	Emphysema	Muscular dystrophy
Barrett's esophagus	Epilepsy/seizure	Pancreatitis
Bipolar disorder	Heart disease/surgery	Parkinson's disease
Cancer*	Hepatitis B or Hepatitis C	Peripheral vascular/artery disease
Cardiomyopathy	Kidney disease	Pituitary disorder
Chronic obstructive pulmonary disease (COPD)	Leukemia	Post-traumatic stress disorder (PTSD)
Cirrhosis	Lupus/Scleroderma	Rheumatoid arthritis
Clotting disorder	Lymphoma	Schizophrenia
Crohn's/Inflammatory bowel disease	Melanoma	Stroke/Transient ischemic attack (TIA)

*Not including Basal Cell Carcinoma

Questions? We're here to help.

(844) 238-4872, Option 3 or LynInternalSales@PacificLife.com

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

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.

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