



PACIFIC LIFE

Pacific Life Insurance Company

PL PROMISE: Leverage Our Edge

Competitive suite of life insurance products

Presented By

Carlan Snipes, CLTC

FVP Broad Market

Pacific Life Insurance Company

April 11th, 2024

PL Promise Term (Form Series PI6LYT and SI6LYT10, SI6LYT15, SI6LYT20, SI6LYT25, or SI6LYT30, varies based on level premium period chosen and state of policy issue). PL Promise Conversion UL (Form Series PI7LYCUL, varies based on state of policy issue). PL Promise GUL (Form Series PI8PRUL, SI8PRUL, varies based on state of policy issue).

[[Company name] is not an affiliated company of Pacific Life Insurance Company.]

23-49B

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1 of 30



Why Pacific Life



Respected brand you'll be proud to represent

A strong and stable company with over 150 years of experience.



Dedicated to helping you grow your business

We're here to help by providing an easy process, robust resources, and award-winning service.



Committed to Term & GUL market

We're in it for the long haul, finetuning our offerings to keep them competitive.

*Buying life insurance is a long-term promise.
The company you choose matters.*

Why Pacific Life: Strong Ratings*



**As of March 2023. For the most current company financial information and ratings, visit www.PacificLife.com.*

S&P Global, A.M. Best, Moody's, Fitch, and Comdex are not affiliated companies of Pacific Life Insurance Company.

Why Pacific Life



Company structure matters

As part of a mutual holding company structure, we're committed to the best interests of our policyowners.



Ethical standards matter

Named one of 2023 World's Most Ethical Companies by Ethisphere LLC¹ (recognized for six consecutive years).



Social responsibility matters

\$7.6 billion invested in socially responsible and environmental efforts in underserved and low-income communities.²

*A company you'll be proud to represent.
A good choice for you and your clients.*

¹ Ethisphere Institute named Pacific Life one of 2018, 2019, 2020, 2021, 2022 & 2023 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://www.pacificlife.com/press-releases/pacific-life-named-one-of-worlds-most-ethical-companies-for-sixth-consecutive-year.html>.

² For the most current company financial information and ratings, visit www.PacificLife.com.

PL Promise Product Suite



PL Promise Term¹

Level premium
term life insurance.



PL Promise Conversion UL²

Universal life insurance
with no-lapse guarantee
available upon conversion
from PL Promise Term.



PL Promise GUL³

No-lapse guarantee
universal life insurance.

*We offer a full suite of competitive products.
All designed with you and your clients in mind.*

¹ PL Promise Term (Form Series PI6LYT and S16LYT10, S16LYT15, S16LYT20, S16LYT25, or S16LYT30, varies based on level premium period chosen and state of policy issue).

² PL Promise Conversion UL (Form Series PI7LYCUL L, varies based on state of policy issue).

³ PL Promise GUL (Form Series PI8PRUL, S18PRUL, varies based on state of policy issue).

PL Promise Product Suite: Common Features



Focus on affordability

Designed to be competitively-priced with low minimum face amounts, essential features, and competitive guarantees.



Focus on convenience

Predictable and consistent underwriting plus digital capabilities from start to finish.

*A full suite of products focused on what your clients need.
Nothing more, nothing less.*

Why PL Promise Term



Affordable protection

PL Promise Term life insurance offers competitive premiums and flexible features that fit your clients' budget and needs.



Coverage choices

Clients choose coverage amount (\$50,000 minimum), how long to pay fixed premiums (10, 15, 20, 25, or 30 years), and how often to pay premiums (annually, semi-annually, quarterly, or monthly).



• Easy conversion

Clients may convert¹ all or part of the policy's death benefit to a PL Promise Conversion UL policy with no new underwriting.

*Quality protection from a premier company.
A good choice for you and your clients.*

¹ Clients may convert at any time during their level premium period, as long as the insured is 70 years old or younger.

PL Promise Term: See How We Compare

Male, Age 40, \$1M Death Benefit, Preferred Best No Nicotine, 20-Year Term

	Monthly Premium	Monthly Rank	Annual Premium	Annual Rank
American General Select-a-Term 20	\$48.73	1	\$576.70	4
Protective Classic Choice Term 20	\$48.77	2	\$573.77	1
Symetra SwiftTerm 20	\$48.77	2	\$573.78	2
Pacific Life PL Promise Term 20	\$49.00	4	\$576.45	3
Transamerica Trendsetter Super 20	\$49.30	5	\$580.00	6
Principal 20-Year Term	\$49.64	6	\$577.19	5
Banner OPTerm 20	\$52.70	7	\$619.98	7
North American ADDvantage Term 20	\$55.00	8	\$625.00	8
Nationwide YourLife(SM) GLT 20 Year Term	\$55.56	9	\$635.00	9
Lincoln TermAccel Level Term 20	\$56.74	10	\$659.81	10
Prudential Term Essential 20	\$65.19	11	\$745.00	11
John Hancock Protection Term 20	\$75.86	12	\$877.00	12

Competitive positioning of non-affiliated companies as of 10/13/2023 CompuLife: American General Select-a-Term (ICC21-19311), Banner Life Insurance Company OPTerm (ICC18-OPTC), John Hancock Protection Term (19TERM), Lincoln TermAccel Level Term (TRM 6069), Nationwide Guaranteed Level Term 20 (ICC13-NWLA-490), North American ADDvantage Term 20 (LS174), Principal Term (ICC17 SN 104), Protective Classic Choice Term (TL-21), Prudential Term Essential (PLTIC-2019), Symetra SwiftTerm (ICC20_LCI), Transamerica Trendsetter Super (TL22 0417). Pacific Life PL Promise Term (ICC16 PI6LYT) rates are effective 10/13/2023.

PL Promise Term: See How We Compare

Male, Age 40, \$3M Death Benefit, Preferred Best No Nicotine, 20-Year Term

	Monthly Premium	Monthly Rank	Annual Premium	Annual Rank
Symetra SwiftTerm 20	\$132.14	1	\$1,554.56	1
Pacific Life PL Promise Term 20	\$134.41	2	\$1,581.33	2
Protective Classic Choice Term 20	\$135.26	3	\$1,591.31	4
American General Select-a-Term 20	\$135.38	4	\$1,602.10	5
Principal 20-Year Term	\$136.02	5	\$1,581.57	3
Lincoln TermAccel Level Term 20	\$141.43	6	\$1,644.49	6
Transamerica Trendsetter Super 20	\$142.80	7	\$1,680.00	7
Banner OPTerm 20	\$147.90	8	\$1,739.97	8
North American ADDvantage Term 20	\$153.56	9	\$1,745.00	9
Nationwide YourLife(SM) GLT 20 Year Term	\$153.56	9	\$1,755.00	10
Prudential Term Essential 20	\$180.69	11	\$2,065.00	11
John Hancock Protection Term 20	\$213.96	12	\$2,473.00	12

Competitive positioning of non-affiliated companies as of 10/13/2023 CompuLife: American General Select-a-Term (ICC21-19311), Banner Life Insurance Company OPTerm (ICC18-OPTC), John Hancock Protection Term (19TERM), Lincoln TermAccel Level Term (TRM 6069), Nationwide Guaranteed Level Term 20 (ICC13-NWLA-490), North American ADDvantage Term 20 (LS174), Principal Term (ICC17 SN 104), Protective Classic Choice Term (TL-21), Prudential Term Essential (PLTIC-2019), Symetra SwiftTerm (ICC20_LCI), Transamerica Trendsetter Super (TL22 0417). Pacific Life PL Promise Term (ICC16 PI6LYT) rates are effective 10/13/2023.

PL Promise Term: Riders¹



BASE RIDERS

Accelerated Death Benefit Rider²

Accelerate a portion of the policy's death benefit at no additional cost if clients become terminally ill.



OPTIONAL RIDERS

Waiver of Premium Rider³

Waive policy premiums if clients become totally disabled.

Children's Level Term Insurance Rider⁴

Clients may include up to \$10,000 of term life insurance coverage on the life of each dependent child (aged 15 days to 18 years), turning their PL Promise Term policy into one that covers the entire family.

¹ Riders are subject to availability, restrictions, and limitations. Clients should be shown policy quotes with and without riders to help show the rider's impact on the policy's values.

² Accelerated Death Benefit Rider (Form R16LYTIR). Benefits paid by accelerating the policy's death benefit may or may not qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code of 1986. Tax treatment of an accelerated death benefit due to terminal illness depends on the life expectancy of the insured at the time benefits are accelerated. Receipt of accelerated death benefits may affect eligibility for public assistance programs such as Medicaid. Tax laws relating to accelerated death benefits are complex. Pacific Life cannot determine whether the benefits are taxable. Clients are advised to consult with qualified and independent legal and tax advisors for more information.

³ Waiver of Premium Rider (Form R16LYPW). Optional rider at additional cost. The insured must provide written notice and proof of total disability and provide proof that total disability has existed continuously for 180 days or more.

⁴ Children's Level Term Insurance Rider (Form R18LYCT). A single rider charge covers all covered children.

Why PL Promise Conversion UL



Guaranteed acceptance and protection

Guaranteed coverage from age 90 to lifetime (age 121). Plus, guaranteed conversion with no new underwriting when converting from PL Promise Term.



Competitive commission

Up to 150% of standard compensation with early conversion.



Return of premium feature¹

Clients get a partial or full refund in case they change their mind or no longer need coverage.

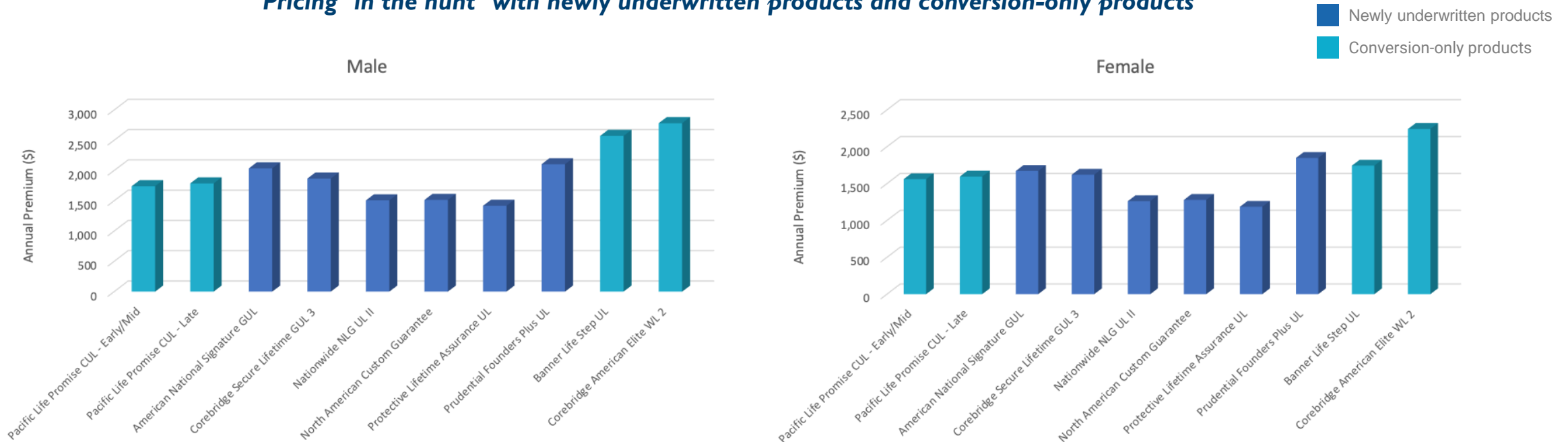
*Guaranteed conversion from PL Promise Term.
A good choice for you and your clients.*

¹ Feature available via Enhanced Surrender Value Rider (Form R17LYESV). Included in the policy at no additional charge if initial minimum premium requirements are met.

PL Promise Conversion UL: An Affordable Option

**Assumptions: Age 50, Standard No Nicotine Use, \$100K Face Amount,
Level Pay Solve for Age 100 No-Lapse Guarantee**

Pricing “in the hunt” with newly underwritten products and conversion-only products



Competitive data as of 2/22/2023 LifeTrends: Pacific Life PL Promise Conversion UL, American National Signature GUL (SGUL18), Banner Life Step UL (ICC19-ULS20), Corebridge Secure Lifetime GUL 3 (ICC15-15442), Corebridge American Elite WL 2 (ICC17-17917), Nationwide NLG UL II (ICC18-NWLA-570), North American Custom Guarantee (LS185), Protective Lifetime Assurance UL (ICC12-UL22 1-13), Prudential Founders Plus UL (ICC20-IULPR).

PL Promise Conversion UL: Early Conversion Incentives

EARLY

- Most Competitive Premium
- High Compensation

MID

- Most Competitive Premium
- Full Compensation

LATE

- Competitive Premium
- Adjusted Compensation

100% of enhanced compensation is also eligible for a bonus.

Bonus is paid only on first year commissions, and would exclude commissions paid on target premiums in year 2 or greater.

Compensation Incentive	150% of Normal Comp	100% of Normal Comp	50% of Normal Comp
Premium Incentive for Clients	Lowest Premiums	Lowest Premiums (same as early)	Higher Premiums
	EARLY Conversion	MID Conversion	LATE Conversion
PL Promise Term 10	1–4	5–8	9–10
PL Promise Term 15	1–7	8–12	13–15
PL Promise Term 20	1–9	10–15	16–20
PL Promise Term 25	1–12	13–20	21–25
PL Promise Term 30	1–14	15–25	26–30
Any Duration of PL Promise Term	Conversion prior to age 70 for issue ages 65–69		Conversion at insured's attained age 68 or 69 (nearest birthday)

Term duration at
Time of conversion

There are circumstances in which replacing your client's existing life insurance or annuity can benefit your client. As a general rule, however, replacement is not in your client's best interest. You should make a careful comparison of the costs and benefits, including any applicable surrender charges, of your client's existing policy and the proposed policy to analyze how a replacement may affect your client's plan of insurance. You should provide this detailed information to your client and discuss whether replacement is in your client's best interest.

PL Promise Conversion UL: Riders¹



BASE RIDERS

Enhanced Surrender Value Rider²

Return of premium feature allows clients to surrender the policy [within 60 days after the 15th, 20th, 25th, or 35th policy anniversaries] for the enhanced surrender value.

Terminal Illness Rider³

Clients may request the prepayment of [up to 75% of their policy's death benefit (not to exceed \$500,000)] if they become terminally ill.



OPTIONAL RIDERS

Children's Level Term Insurance Rider⁴

Clients may include [up to \$10,000 of term life insurance coverage on the life of each dependent child (aged 15 days to 18 years)], turning their PL Promise Conversion UL policy into one that covers the entire family.

¹ Riders are subject to availability, restrictions, and limitations. Clients should be shown policy quotes with and without riders to help show the rider's impact on the policy's values.

² Enhanced Surrender Value Rider (Form R17LYESV). Included in the policy at no additional charge if initial minimum premium requirements are met.

³ Referred to as the Accelerated Death Benefit Rider for Terminal Illness (Form R16LYTIR) in the contract. Benefits paid by accelerating the policy's death benefit may or may not qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code of 1986. Tax treatment of an accelerated death benefit due to terminal illness depends on the life expectancy of the insured at the time benefits are accelerated. Receipt of accelerated death benefits may affect eligibility for public assistance programs such as Medicaid. Tax laws relating to accelerated death benefits are complex. Pacific Life cannot determine whether the benefits are taxable. Clients are advised to consult with qualified and independent legal and tax advisors for more information.

⁴ Children's Level Term Insurance Rider (Form R18LYCT). A single rider charge covers all covered children.

Why PL Promise GUL



Affordable lifetime protection

Guaranteed coverage from age 90 to lifetime (age 121). Plus, predictable premiums. It's like buying term for life.



Flexibility to fit clients' needs

Base and optional riders to expand the policy's flexibility.



Return of premium feature¹

Clients get a partial or full refund in case they change their mind or no longer need coverage.

*Quality protection from a premier company.
A good choice for you and your clients.*

¹ Feature available via Enhanced Surrender Value Rider (Form #R17LYESV). Included in the policy at no additional charge if initial minimum premium requirements are met.

PL Promise GUL: Riders¹



BASE RIDERS

Enhanced Surrender Value Rider²

Return of premium feature allows clients to surrender the policy within 60 days after the 15th, 20th, 25th, or 35th policy anniversaries for the enhanced surrender value.

Terminal Illness Rider³

Clients may request the prepayment of up to 75% of their policy's death benefit (not to exceed \$500,000) if they become terminally ill.

¹ Riders are subject to availability, restrictions, and limitations. Clients should be shown policy quotes with and without riders to help show the rider's impact on the policy's values.

² Enhanced Surrender Value Rider (Form #R17LYESV). Included in the policy at no additional charge if initial minimum premium requirements are met.

³ Referred to as the Accelerated Death Benefit Rider for Terminal Illness (Form R16LYTIR) in the contract. Benefits paid by accelerating the policy's death benefit may or may not qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code of 1986. Tax treatment of an accelerated death benefit due to terminal illness depends on the life expectancy of the insured at the time benefits are accelerated. Receipt of accelerated death benefits may affect eligibility for public assistance programs such as Medicaid. Tax laws relating to accelerated death benefits are complex. Pacific Life cannot determine whether the benefits are taxable. Clients are advised to consult with qualified and independent legal and tax advisors for more information.

PL Promise GUL: Riders¹



OPTIONAL RIDERS

Chronic Illness Care Rider²

Clients can access a portion of the policy's death benefit while still living. Accelerate up to \$3 million as monthly or annual benefit payments. No receipts required and can be used for any reason—medical or non-medical.

¹ Riders are subject to availability, restrictions, and limitations. Clients should be shown policy quotes with and without riders to help show the rider's impact on the policy's values.

² PL Promise Chronic Illness Care Rider (Form #R18LYCHR) is an accelerated death benefit rider for chronic illness. Eligible insured are age 18 through 75, subject to additional underwriting requirements beyond the life insurance's requirements and a one chronic illness rider per insured issue limit. Benefit payments reduce the policy's death benefit and other values under the policy. If the entire death benefit is accelerated, the policy will terminate. Regardless of the monthly election chosen, benefit payments may not exceed 100% of the IRS per diem. Benefits paid by accelerating the policy's death benefit are intended to qualify as death benefits under section 101(g) of the Internal Revenue Code and may be excludable from your income and may not be subject to federal taxation. However, federal, state, and/or local tax rules relating to the payment of accelerated death benefits are complex, will depend on your specific facts and circumstances, and benefits may or may not be taxable. In addition, these payments may affect eligibility for other benefits provided by federal, state, or local government including public assistance programs such as Medicaid. When benefits are received from multiple policies providing long-term care or chronic illness benefits for a given insured, including policies with different owners, all of those

Waiver of Monthly Deduction Rider³

Clients can waive the accrual of their policy's monthly charges if they become totally disabled prior to age 65.

Children's Term Rider⁴

Include up to \$10,000 of term life insurance coverage on the life of each dependent child (aged 15 days to 18 years), turning your PL Promise GUL policy into one that covers the entire family.

benefits must be aggregated to determine their taxability. Consequently, advice and guidance should be obtained from a personal tax advisor for more information. Pacific Life cannot determine whether the benefits are taxable.

³ Waiver of Monthly Deductions Rider (Form R18WMD). This rider is available for insured's issue age 20-59 for a monthly rider charge based on policy coverage amounts at issue. The rider charge would also be waived during qualifying disability.

⁴ Children's Level Term Insurance Rider (Form R18LYCT). A single rider charge covers all covered children.

And Now, More Competitive Than Ever



Competitive premiums

Especially for level-pay pricing for age-90 no-lapse guarantee solves).



Attractive commissionable target premiums

Higher target premiums with a 32% average increase. Among the best in the industry.



Broader appeal with wider range of coverage

Maximum face amount increased from \$5 million to \$26 million. Low minimum face amount at \$25,000.

*Even more reasons to choose PL Promise GUL.
Leverage our edge.*

PL Promise GUL: See How We Compare

**Assumptions: Male, Age 55, Preferred Best No Nicotine,
\$1M Face Amount, Age 90 No-Lapse Guarantee Solve**

Product	Premium	Commissionable Target Premium
Pacific Life Promise GUL	\$8,506	\$14,460
American National Signature GUL	\$9,382	\$11,870
Protective Lifetime Assurance UL	\$10,056	\$10,056
Nationwide NLG UL II	\$10,690	\$12,393
Prudential Founders Plus UL	\$10,708	\$14,320
North American Custom Guarantee	\$11,376	\$10,770
Corebridge Secure Lifetime GUL 3	\$11,984	\$11,100

Competitive data as of 2/17/2023 LifeTrends: Pacific Life Promise GUL (PI8PRUL), American National Signature GUL (SGUL18), Protective Lifetime Assurance UL (ICC12-UL22 I-13), Nationwide NLG UL II (ICC18-NWLA-570), Prudential Founders Plus UL (ICC20-IULPR), North American Custom Guarantee (LS185), Corebridge Secure Lifetime GUL 3 (ICC15-I5442).

Enhancing the Enhanced Surrender Value Rider (ESVR)¹

Issue Age	ESVR Exercise Policy Anniversary	Return of Premium % for Face Amounts \$50K to <\$250K	Return of Premium % for \$250K+ Face Amounts	Maximum Return of Premium Feature
0–29	25	35%	75%	Not to exceed 40% of policy's death benefit
	35	50%	100%	
30+	15	50%	75%	
	20	75%	100%	
	25	100%	100%	

*Enhanced return of premium feature for \$250K+ face amounts.
We keep pushing the limits for you and your clients.*

¹ Enhanced Surrender Value Rider (Form R17LYESV). Included in the policy at no additional charge if initial minimum premium requirements are met.



PACIFIC LIFE

Pacific Life Insurance Company

WHAT'S YOUR PROMISE?

PL Promise Life Insurance

End-to-End Business Processing Capabilities

Presented By

Carlan Snipes, CLTC

FVP Broad Market

Pacific Life Insurance Company

April 11th, 2024

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Underwriting and Customer Journey Improvements at Pacific Life



**MARCH
2022**

Susan Ghalili
appointed to
SVP
Underwriting
Innovation &
Chief
Underwriter

**JULY
2022**

Updated
Underwriting
(UW)
Guidelines to
Cover
Individuals
with HIV

**JULY
2022**

Updated
Financial UW
Guidelines to
Allow for
Higher Death
Benefit
Amount

**AUG
2022**

Unified &
Streamlined
UW Process in
Pacific
Accelerated
Life + (PAL+)
for PL Promise
Term

**SEPTEMBER
2022**

Launched
PAL+ with PL
Promise GUL

**JUNE
2023**

EKGs No
Longer
Routine
Requirement

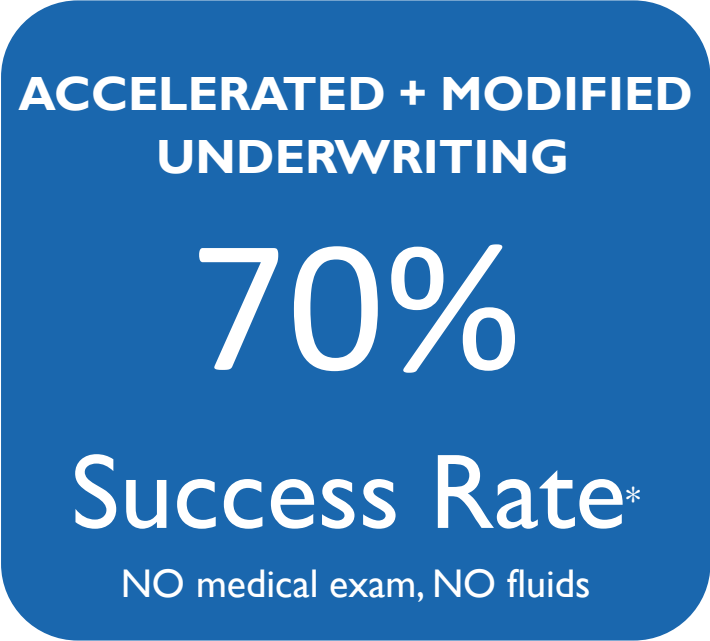
Higher
Capacity for
Professional
Athletes &
Entertainers

***Making It Easier to Do Business With Us and Maintaining
Our Underwriting as a Significant Market Differentiator***

PACIFIC ACCELERATED LIFE+ (PAL+) UNDERWRITING



Accelerated Underwriting Success



**of eligible cases
through Pacific Accelerate Life+ (PAL+) streamlined process**

*Percentage of eligible cases meeting the accelerated underwriting criteria of ages 18-60, standard or better risk class, drop ticket submission, and up to \$3M in coverage, or the modified underwriting criteria of ages 18-70 and coverage up to \$3M for PL Promise Term and up to \$2M for PL Promise GUL. Data for 2023 Quarter 1. Created by Pacific Life Insurance Company data as of 5/1/2023.

Get to Know Pacific Accelerated Life+ (PAL+)

One Seamless Process, Three Possible Pathways:
You Apply, We Do the Rest

ACCELERATED

No medical exam*
No attending physician
statement (APS)

MODIFIED

Physical with labs
required within the past
12 months

TRADITIONAL

We will notify you of any
additional requirements
as we process your
application

*The issuance of the policy may depend upon answers to the health questions contained in the application.

A Friendlier Way to Do Business

Get to Know Pacific Accelerated Life+ (PAL+)

	Accelerated	Modified		Traditional
UW Requirements	No medical exam ¹ No labs/fluids No attending physician statement (APS)	Physical with labs required within the past 12 months		Physical with labs; we will notify you of any additional requirements as we process the application
Product ²	PL Promise Term	PL Promise Term	PL Promise GUL	PL Promise Term and PL Promise GUL
Maximum Eligible Face Amount	Up to \$3 Million	Up to \$3 Million	Up to \$2 Million	All available product face amounts
Eligible Issue Ages	Ages 18-60	Ages 18-70		All ages
Eligible Risk Classes	Standard or better risk classes	All risk classes		All risk classes
Application Process	Drop ticket only; Choice of online ³ or phone health history	Drop ticket or paper; Choice of online ³ or phone health history		Drop ticket or paper; Choice of online ³ or phone health history

¹ The issuance of the policy may depend upon answers to the health questions contained in the application.

² PL Promise Term (Form Series P16LYT and S16LYT10, S16LYT15, S16LYT20, S16LYT25, or S16LYT30, varies based on level premium period chosen and state of policy issue). PL Promise GUL (Form Series P18PRUL, S18PRUL, varies based on state of policy issue).

³ Online health history is available with drop ticket, ages 18-70, and up to \$2 million face amount.

**One Seamless Process, Three Possible Pathways:
You Apply, We Do the Rest**

DIGITAL CAPABILITIES



Digital Capabilities for the Best Experience



DROP TICKET

Complete application through your preferred drop ticket platform.



ONLINE HEALTH HISTORY

Automated reminders and ability to start and stop anytime.



SMART UNDERWRITING

Applications are intelligently routed for the least invasive underwriting method possible.



eDELIVERY WITH eSIGNATURE

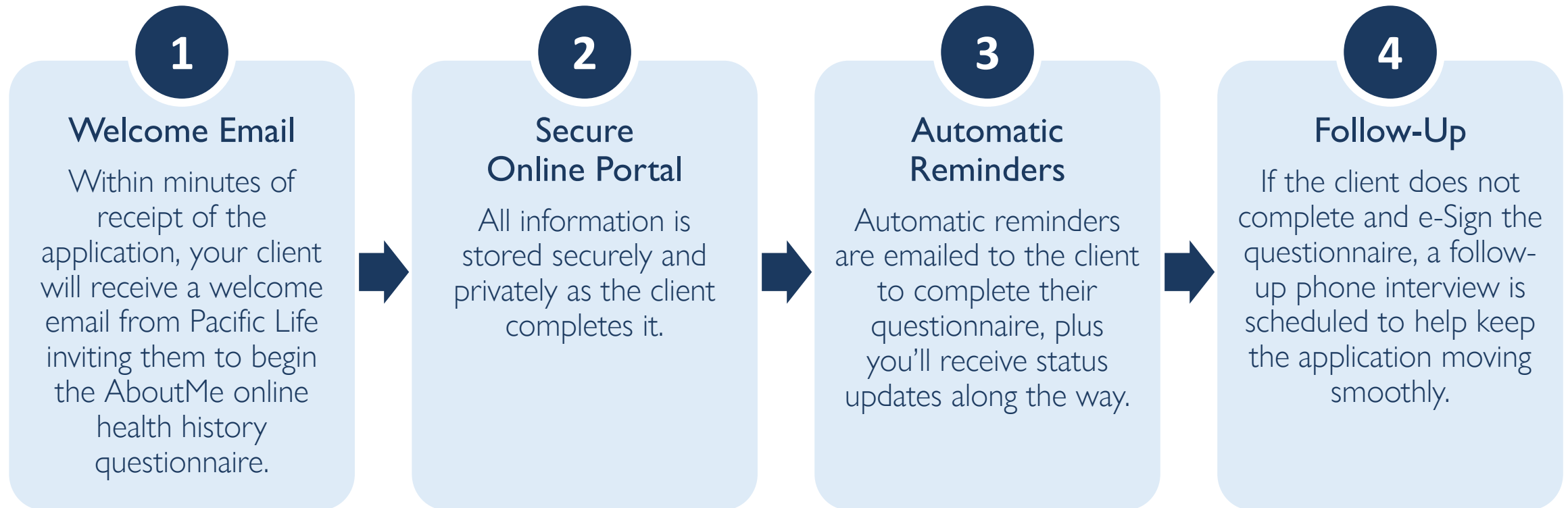
Close business online, no in-person meetings needed.

We offer the convenience of smart underwriting plus time-saving digital capabilities.
So, you can focus more on selling.

Time-Saving Convenience of Online Health History

Available with drop tickets only, all digital alternative to the phone interview

How it Works in 4 Easy Steps



Time-Saving Convenience of Online Health History

CRITERIA

- Up to \$2 million (GUL) & \$3 million (Term) amount of coverage
- Ages 18-70
- Drop ticket
- Requires a unique email address for each insured

Sales and Marketing Resources

[Pacific Life's Online Health History Tool Flyer](#)

Digital Capabilities Using Producer Bay



CASE MANAGEMENT

Producer Bay provides status updates and helps prioritize pending cases where you can take action.



EXPRESS REQUIREMENTS

Producer Bay can initiate an electronic requirement that goes directly to the consumer for completion and signature.



PERFORMANCE MONITORING

Producer Bay offers ability to monitor and manage business anytime on any device.



INFORCE MANAGEMENT

Producer Bay allows access to comprehensive data that allows you to mine your book of business.

See how Producer Bay tools can help make it easier and faster for you to submit, complete, and manage business.

PL Promise Producer Bay

https://plexpress.pacificlife.com/form_main.html

Sales and Marketing Resources

A Friendlier Way to Do Business
Get to Know Pacific Accelerated Life+ (PAL+)

PAL+ offers one seamless process with choices so you can choose the best possible path for the way you prefer to do business. With our streamlined underwriting, your client's applications are intelligently routed for the least invasive underwriting method possible with automatic routing throughout. For example, if your clients are first considered for accelerated underwriting and they do not qualify, they're automatically considered for modified underwriting where a physical with full lab work within the past 12 months is required. If your clients don't qualify for the modified underwriting pathway, they're automatically processed to traditional underwriting.

Apply how you like or for your best experience, apply for accelerated underwriting using drop ticket with online health history.

One Seamless Process, Three Possible Pathways: You Apply, We Do the Rest



*The issuance of the policy may depend upon answers to the health questions contained in the application.
 † Drop ticket option requires lab work.

Intelligent Underwriting PLUS Time Saving eCapabilities

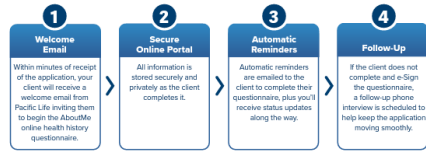
We offer the convenience to apply to any number of you-see-drop tickets or paper. For our best experience, use drop ticket with online health history and explore our other eCapabilities for a truly seamless all-digital process. Learn more at <https://pacificlife.com/ma/mim>.

AboutMe Online Health History
 A life insurance underwriting tool

When applying for life insurance in this digital age, many of today's clients would welcome an online method for gathering health history on their own time.

The AboutMe Online Health History Tool—available with drop tickets on Pacific Accelerated Life+ (PAL+)—streamlined underwriting—is an all-digital alternative to the phone interview.

How It Works in 4 Easy Steps



- ✓ **Convenient** Complete questionnaire on any device (smart phone, laptop, or computer) at client's convenience. No managing scheduling conflicts or tracking down missing forms or signatures.
- ✓ **Contactless** Digital, end-to-end process with automated reminders throughout and DocuSign® for electronic signatures.
- ✓ **Confidential** Secure online portal stores information as they go so clients can complete their health history when it's most convenient for them.

Help your client prepare!
 Share the **What Happens Next** flyer with your client to help them gather all the necessary medical documentation they may need.

Pacific Accelerated Life+ (PAL+)
 Questions and Answers

- What is PAL+?**
 Pacific Life has combined PL Swift and PL Smooth Sailing programs into one cohesive life insurance experience. Now, when applying for new PL Promise® life insurance policies, you can enjoy the convenience and clarity of one, friendly underwriting process—Pacific Accelerated Life+ (PAL+).
- What changed?**
 - PAL+ replaced PL Swift and PL Smooth Sailing programs for all PL Promise policies applied for beginning August 1, 2022
 - Now up to \$3M in PL Promise Term coverage with no medical exams* for ages 18-60, standard or better risk classes via accelerated underwriting
 - Up to \$3M in PL Promise Term and \$2M in PL Promise GUL for ages 18 to 70, all risk classes (physical with labs in past 12 months) via expanded non-invasive modified underwriting
 - Online health history requirements have been increased to \$3M and to age 70

*The issuance of the policy may depend upon answers to the health questions contained in the application.

Expired July 31, 2022		NEW! For All New Applications Beginning August 1, 2022	
PL Swift Sailing	PL Smooth Sailing	Accelerated Underwriting	Pacific Accelerated Life+ (PAL+)
Accelerated Underwriting	Fluidized Underwriting	Accelerated Underwriting	Expanded Non-Invasive, Modified Underwriting
Ages 18-60, standard or better risk classes	Ages 50-69, all risk classes	Ages 18-60, standard or better risk class	Ages 18-70, all risk classes
Drop ticket only	Drop ticket or paper	Drop ticket only	Drop ticket or paper
No medical exams or attending physician statements (APS)	Physical with labs required within the past 18 months	No APS	Physical with labs required within past 12 months
Up to \$2M PL Promise Term	Up to \$3M PL Promise Term Up to \$3M PL Promise GUL	Up to \$3M PL Promise Term	Up to \$3M PL Promise Term Up to \$2M PL Promise GUL

1 PL Promise Term (policy form #P16LY or KC12 P16LY) and PL Promise GUL (policy form #P18PUL and S18PUL or KC18 P18PUL and KC18 S18PUL), based on state of policy issue.

WHAT HAPPENS NEXT...
 Applying for PL Promise Life Insurance Products*

You've taken the first step to protect your family financially in the event of your premature death. Now, here's what happens next.

Your Health History

Upon receipt of your electronic application, Pacific Life will reach out to you to conduct a confidential AboutMe online health history questionnaire or phone interview that will last approximately 30 minutes. Please check your email that you provided on your application for a welcome email with your dedicated link to your AboutMe online health history questionnaire. If the online health history questionnaire is not available, you will be receiving a call, within 24 hours or at a previously scheduled time, from our phone interview team.

During your interview
 You should be prepared to answer questions regarding any medical conditions you have now or have been diagnosed with in the past 10 years:

- Name of condition(s) and date(s) of diagnosis (diagnoses)
- Name and address of the doctor seen for the condition(s)
- Names, dates, and results of treatments and tests performed
- Name, address, and phone number of any treatment facilities consulted

You will be asked for your driver's license or identification card number to verify identity and access driving records.
After your interview
 If required, you will be presented with an option of scheduling a paramedical examination (exam) at a location and time convenient for you. There is no cost to you for this exam, and it can take place at your home, workplace, or a patient service center. If your application does not require an exam, your application will be forwarded to Pacific Life where the underwriting process will begin. We may need to obtain additional information from your doctor and/or consumer reporting agencies.



Your Policy Is Issued, Now What... PL eDELIVERY
 For PL Promise Life Insurance Products*

In a COVID world, eDelivery from Pacific Life is here for you. Digital delivery of your life insurance policy lets you access and sign your policy and pay electronically so you can take care of business at your convenience. Here's how it works.

STEP 1 Check Your Inbox For An Email

Once your policy has been issued, you'll be emailed or policy owner will receive an email to accept the policy and eSign your terms. The email will be sent from claim@pacificlife.com.



Keep your eyes on your inbox for an email like this!

#15-52095 Financial Professional Flyer
 PAL+ Overview Flyer

#15-52370 Financial Professional Flyer
 How Online Health History Works

#15-52093 Financial Professional Flyer
 PAL+ FAQ

#15-50908 Client Flyer
 What Happens Next (How to Prepare for the Health History)

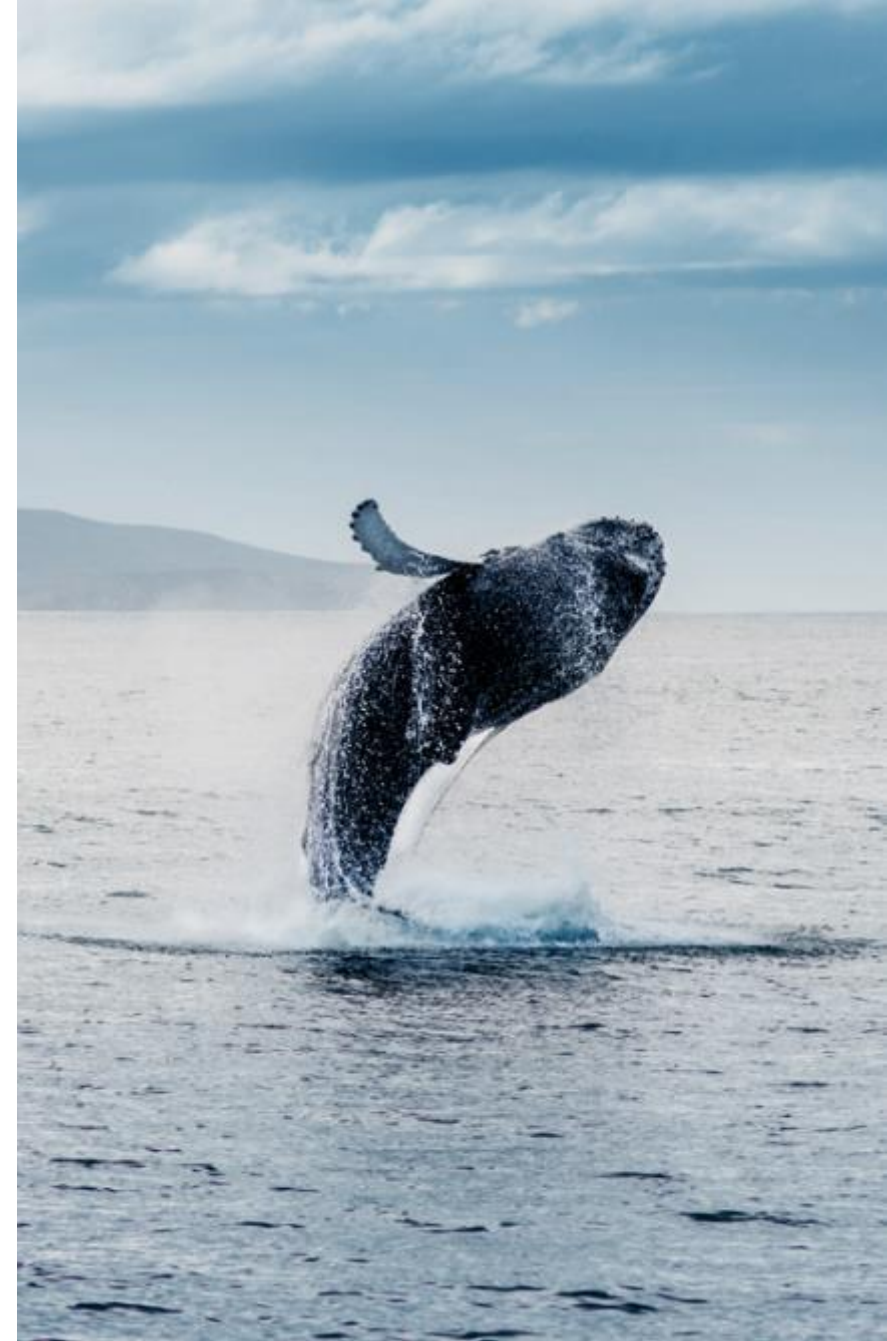
#15-49664 Client Flyer
 eDelivery of Policy

More Sales and Marketing Resources

Visit Producer Bay for all sales and marketing resources including:

- Product materials
- Sales ideas
- Practice management tools
- Customizable email templates

https://plexpress.pacificlife.com/form_main.html



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
Newport Beach, CA

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.

Investment and Insurance Products: Not a Deposit		Not Insured by any Federal Government Agency	
Not FDIC Insured	No Bank Guarantee	May Lose Value	