

WILL YOUR CLIENT QUALIFY FOR THE PL PROMISE CHRONIC ILLNESS CARE RIDER?

Prequalifying Questionnaire



PACIFIC LIFE

Pacific Life Insurance Company

Life insurance provides your clients with financial protection through proceeds paid to policy beneficiaries at the insured's death. If your client qualifies for and elects the optional PL Promise Chronic Illness Care Rider,^{1,2} the policy can also accelerate payment of the death benefit as monthly benefits to the policyowner while the insured is chronically ill and receiving qualified long-term care services.

To apply, your client must be able to answer NO to all of the following questions. POSTPONE submitting an application if they are currently receiving medical treatment or medical treatment is pending. These questions are provided as a courtesy only. Please DO NOT submit this form to Pacific Life Insurance Company.

Does your client require assistance with any of these daily functions:	Yes	No
Bathing, dressing, eating, toileting, walking, transferring (such as from chair to bed), or controlling bowel or bladder?*	<input type="checkbox"/>	<input type="checkbox"/>
Housekeeping, meal preparation, laundry, shopping, telephone use, managing finances, or managing/taking medications?	<input type="checkbox"/>	<input type="checkbox"/>
Has your client been diagnosed with:		
A disorder of the brain or nervous system, including amnesia, confusion, memory loss, syncope, vertigo, tremor, epilepsy, multiple sclerosis, hydrocephalus, Parkinson's disease, post-polio syndrome, schizophrenia, other cognitive impairments, Alzheimer's disease, Huntington's disease, dementia, organic brain syndrome, or amyotrophic lateral sclerosis (ALS - Lou Gehrig's disease)?	<input type="checkbox"/>	<input type="checkbox"/>
A stroke, transient ischemic attack (TIA), heart attack, congestive heart failure, or cardiomyopathy, or has undergone heart or carotid artery surgery or stent placement within the last 6 months?	<input type="checkbox"/>	<input type="checkbox"/>
Cancer (other than non-melanoma skin cancer) within the last 2 years, or 5 years if metastatic?	<input type="checkbox"/>	<input type="checkbox"/>
Diabetes type 2, uncontrolled or with complications; or diabetes type 1?	<input type="checkbox"/>	<input type="checkbox"/>
An autoimmune or connective tissue disorder, including rheumatoid arthritis, scleroderma, or systemic lupus erythematosus (SLE)?	<input type="checkbox"/>	<input type="checkbox"/>
A disorder of the muscular or skeletal system, including cerebral palsy, muscular dystrophy, or myasthenia gravis?	<input type="checkbox"/>	<input type="checkbox"/>
Loss of balance or falls?	<input type="checkbox"/>	<input type="checkbox"/>
Human immunodeficiency virus (HIV) infection, acquired immune deficiency syndrome (AIDS)/AIDS-related complex (ARC)?	<input type="checkbox"/>	<input type="checkbox"/>
Has your client:		
Used a cane, walker, wheelchair, motorized scooter, catheter, hospital bed, stair/chair lift, dialysis machine, or personal oxygen system?	<input type="checkbox"/>	<input type="checkbox"/>
Been admitted to a nursing home, assisted living facility, or other custodial facility?	<input type="checkbox"/>	<input type="checkbox"/>
Received home health care or been in a hospital >24 hours in the last year?	<input type="checkbox"/>	<input type="checkbox"/>
Had an organ transplant?	<input type="checkbox"/>	<input type="checkbox"/>
Received or applied for Workers Compensation Insurance, Social Security Disability Insurance, or any other form of disability benefit (excluding maternity leave)?	<input type="checkbox"/>	<input type="checkbox"/>
Been issued a prior Pacific Life life insurance policy with long-term care coverage, or on which the chronic illness rider or long-term care rider is already attached? (An insured may have only one policy with either rider or with long-term care coverage in force at a given time.)	<input type="checkbox"/>	<input type="checkbox"/>

YES ANSWERS?

If your client can answer YES to any of the conditions above, avoid delays by not electing the rider. If they can answer NO, elect the rider to add chronic illness protection to the life insurance policy.

* As certified by a licensed health care practitioner.

- 1 Pacific Life Insurance Company's PL Promise Chronic Illness Care Rider is an accelerated death benefit rider for chronic illness. Policy Form #R18LYCHR or ICC18 R18LYCHR, based on state of policy issue. Rider will incur additional charges and is 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 value. 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 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.
- 2 This rider is issued on eligible policies to eligible insureds. Eligible insureds are age 18 through 75, subject to additional underwriting requirements beyond the life insurance policy's requirements and a one chronic illness rider per insured issue limit.

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.

Pacific Life Insurance Company's individual life insurance products are marketed exclusively through independent third-party life insurance producers, which may include bank affiliated entities. Some selling entities may limit availability of some optional riders based on their client's age and other factors. Your firm can help you determine which optional riders are available and appropriate for your clients.

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