

PL PROMISE LIFE INSURANCE PRODUCTS AT-A-GLANCE



PACIFIC LIFE

Pacific Life Insurance Company

Pacific Life Insurance Company is working to be your carrier of choice to help you reach the underserved broad market with simple, affordable life insurance solutions. Discover the PL Promise series of products.

Product Name	PL Promise Term ¹	PL Promise GUL ²	PL Promise Conversion UL ³
Product Type	Level Premium Term Life Insurance	No-Lapse Guarantee Universal Life Insurance	Universal Life Insurance with No-Lapse Guarantee Available Upon Conversion from PL Promise Term
Competitive Advantages	<ul style="list-style-type: none"> Broadly competitive on age, health, & no nicotine use risk classes Monthly modal advantage 25-year term Select class \$50K minimum face amount Substandard 20% per table vs. 25% Innovative conversion product 	<ul style="list-style-type: none"> Guaranteed death benefit protection at an affordable price \$25K minimum face amount Level pay and single pay Shorter guarantees (age 90) No cost return of premium (ROP) and terminal illness riders⁴ Chronic illness rider⁴ No adverse impact if premiums paid 1 month early or late 	<ul style="list-style-type: none"> Up to 150% of normal compensation upon early conversion Up to 2 partial conversions Competitive premiums compared to fully underwritten no-lapse guarantee universal life (UL) products ROP feature in policy years 15, 20, and 25 \$50K minimum face amount Ability to mine inforce data on the Producer Bay website
Issue Ages	Minimum: 18	0–80 age nearest birthday	18–70 age nearest birthday
Face Amount	Minimum: \$50,000	<ul style="list-style-type: none"> Minimum: \$25,000 	<ul style="list-style-type: none"> Minimum: \$50,000 Up to 2 partial conversions allowed per single PL Promise Term policy
Premium Bands	1: \$50,000–\$99,999.99; 2: \$100,000–\$249,999.99; 3: \$250,000–\$499,999.99; 4: \$500,000–\$999,999.99; 5: ≥ \$1,000,000		Not applicable
Underwriting Risk Classes	<ul style="list-style-type: none"> No Nicotine: Preferred Best, Preferred, Select, Standard Nicotine: Preferred, Standard 		No underwriting required: Policy will convert to an equivalent risk class
Surrender Charge	Not applicable	Applies upon a full policy surrender and any face amount decrease or withdrawal occurring within the policy's first 19 years (Additional fees may apply)	Applies upon a full policy surrender and any face amount decrease or withdrawal occurring within the policy's first 15 years
Riders⁴	<ul style="list-style-type: none"> Accelerated Death Benefit (#R16LYTIR or ICC16 R16LYTIR) Children's Level Term Insurance (#R18LYCT or ICC18 R18LYCT) Waiver of Premium (#R16LYPW or ICC16 R16LYPW) 	<ul style="list-style-type: none"> Accelerated Death Benefit (#R16LYTIR or ICC16 R16LYTIR) Children's Level Term Insurance (#R18LYCT or ICC18 R18LYCT) Enhanced Surrender Value (#R17LYESV or ICC17 R17LYESV) Waiver of Monthly Deduction (#R18WMD or ICC18 R18WMD) Chronic Illness Care (#R18LYCHR or ICC18 R18LYCHR) 	<ul style="list-style-type: none"> Accelerated Death Benefit (#R16LYTIR or ICC16 R16LYTIR) Children's Level Term Insurance (#R18LYCT or ICC18 R18LYCT) Enhanced Surrender Value (#R17LYESV or ICC17 R17LYESV)

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 GUL No-Lapse Guarantee Universal Life Insurance. Policy Form #P18PRUL and S18PRUL or ICC18 P18PRUL and ICC18 S18PRUL, based on state of policy issue.

3 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. There are circumstances in which converting the client's existing life insurance can benefit the client. As a life insurance producer, it is your responsibility to provide the client with detailed information as to how a conversion may affect the client's plan of insurance. Clients should be advised to make a careful comparison of the costs and benefits of the existing policy and the proposed policy to determine whether conversion is the right decision for the client.

4 Riders may incur additional charges and 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. Rider form #s based on state of policy issue. **Contact your Pacific Life representative for rider details.**

Two Ways to Sail for a Better Underwriting Experience		eCapabilities
PL Swift Sailing	PL Smooth Sailing	
<ul style="list-style-type: none"> • Accelerated and fluidless • Up to \$2M of coverage • No medical exams, labs, or attending physician statements (APS) required • Ages 18-69 • Standard risk class or better, including nicotine use • Available on PL Promise Term • Submit by electronic ticket • Use the Prequalifying Checklist (15-49941) to quickly identify applicants that may be a good fit by reviewing criteria upfront 	<ul style="list-style-type: none"> • Fluidless • Up to \$1M of coverage • Physical with labs required within last 18 months • Ages 50-69 • All risk classes • Available on PL Promise Term and GUL • Submit by electronic ticket or paper application • Straightforward qualification standards with predictable outcomes for applicants who meet requirements 	<ul style="list-style-type: none"> • AboutMe Online Health History tool offers a digital option to collect health information • Focus on the cases that need your attention first using Case Management features • eXpress Requirements allows for faster, easier form collection • Verify application and close the deal more quickly with eSignature and eDelivery • Real-time Performance Monitoring provides direct access to cycle times, placement rates and more • Access Marketing Toolkits for product materials, personalized emails, practice management tools and more
<p><i>Each applicant is considered for both programs. Applicants who do not qualify will enter full underwriting.</i></p>		

**Contact us for more information, (844) 238-4872, Option 3 or
LynInternalSales@PacificLife.com**



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.

Universal Life Insurance generally requires additional premium payments after the initial premium. If either no premiums are paid, or subsequent premiums are insufficient to continue coverage, it is possible that coverage will expire.

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.

This material 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.

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Not FDIC Insured	No Bank Guarantee	May Lose Value