

# Get to Know Pacific Accelerated Life+ (PAL+)



Pacific Life Insurance Company

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 clients' applications are intelligently routed for the least invasive underwriting method possible with automatic pivoting 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 pivoted to traditional underwriting.

Apply how you like or for our 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

ACCELERATED	MODIFIED	TRADITIONAL
<p><b>No medical exam* No attending physician statement (APS)</b></p> <ul style="list-style-type: none"> <li>Up to \$3M of PL Promise Term<sup>1</sup> coverage, ages 18-60</li> <li>Standard or better risk class</li> <li>Drop ticket only</li> <li>Choice of online or phone health history</li> </ul>	<p><b>Physical with labs required within the past 12 months</b></p> <ul style="list-style-type: none"> <li>Up to \$3M of PL Promise Term coverage, ages 18-70</li> <li>Up to \$2M of PL Promise GUL<sup>2</sup> coverage, ages 18-70</li> <li>All risk classes including substandard</li> <li>Drop ticket or paper application</li> <li>Choice of online or phone health history with drop ticket<sup>†</sup></li> </ul>	<p><b>We will notify you of any additional requirements as we process your application</b></p> <ul style="list-style-type: none"> <li>All ages, all face amounts</li> <li>Drop ticket or paper application</li> <li>Choice of online (up to \$3M coverage and ages 18-70) or phone health history with drop ticket<sup>†</sup></li> </ul>

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

† Paper applications require phone health history.

## Intelligent Underwriting PLUS Time Saving eCapabilities

We offer the convenience to apply in any method you like—drop ticket 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://plexpress.pacificlife.com/form\\_main.html](https://plexpress.pacificlife.com/form_main.html).



### DROP TICKET

Complete application through your preferred drop ticket platform



### ONLINE HEALTH HISTORY

Automated reminders and ability to start and stop anytime



### eDELIVERY WITH eSIGNATURE

Close business anywhere, no in-person meetings needed!



### PRODUCER BAY

Policy management, requirement delivery, and more

<sup>1</sup> PL Promise Term (policy form #P16LYT or ICC16 P16LYT, based on state of policy issue).

<sup>2</sup> 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).

# The Power of Pacific

For more than 150 years, Pacific Life has helped millions of individuals and families with their financial needs through a wide range of life insurance products, annuities, and mutual funds, and offers a variety of investment products and services to individuals, businesses, and pension plans. Whether your goal is to protect loved ones or grow your assets for retirement, Pacific Life offers innovative products and services that provide value and financial security for current and future generations. Pacific Life counts more than half of the 100 largest U.S. companies as its clients and has been named one of the 2022 World's Most Ethical Companies® by the Ethisphere Institute. For additional company information, including current financial strength ratings, visit [www.PacificLife.com](http://www.PacificLife.com).

*Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company.  
Client count as of June 2022 is compiled by Pacific Life using the 2022 FORTUNE 500® list.*

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***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  
Newport Beach, CA  
(800) 800-7681 • [www.PacificLife.com](http://www.PacificLife.com)

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.

This material reflects the Pacific Life Insurance Company policy features and benefits.  
All policy features and benefits may not be available through some broker-dealers.

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

Life insurance is subject to underwriting and approval of the application and may 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