eDELIVERY
YOUR POLICY IS ISSUED. NOW WHAT?

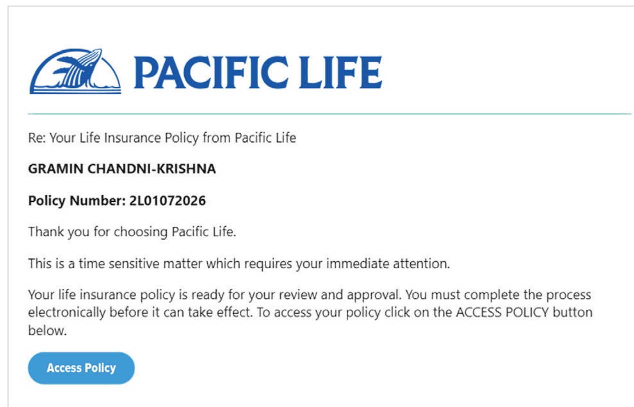
For PL Promise Life Insurance Products[1]

eDelivery from Pacific Life is here to provide you greater ease and efficiency of your life insurance policy. With this platform, you have the ability to 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 (the policyowner) will receive an email to accept the policy and eSign your forms. The email will be sent from eDelivery@PacificLife.com.

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



Step 2: Log in to Your Policy

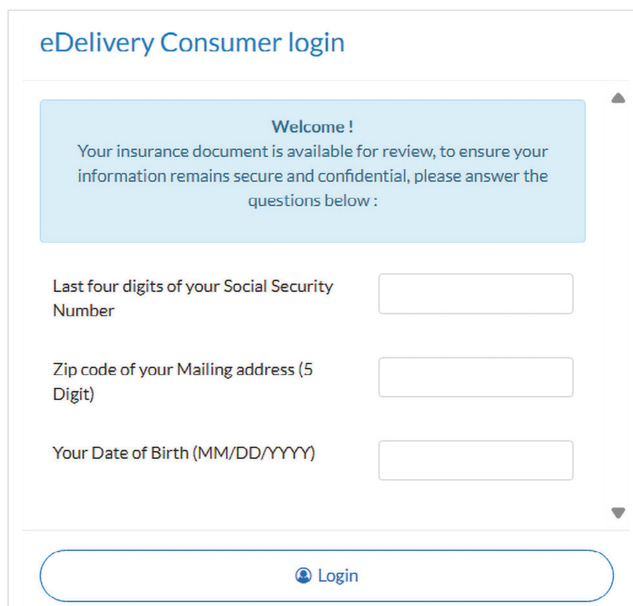
Access your policy documents with a secure and confidential log-in process.

To log in you'll need:

- Last four digits of Social Security Number (SSN)
- ZIP code
- Date of birth

PLEASE NOTE!

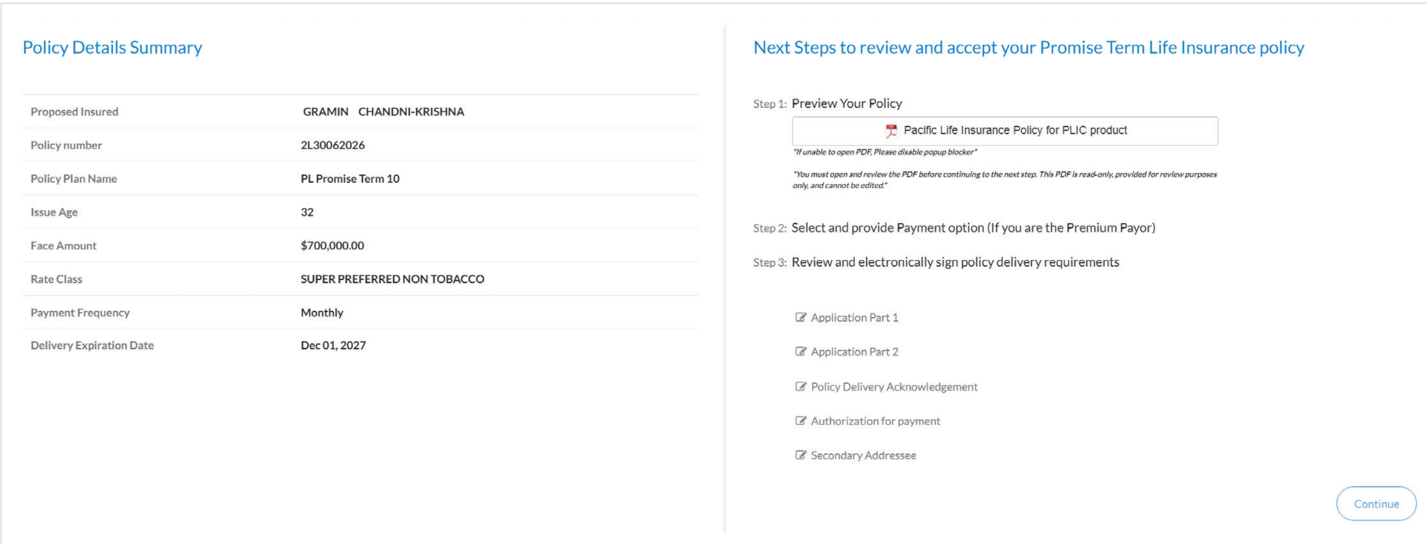
Users have five attempts to successfully log in before account is locked. Need help? Contact Pacific Life New Business Services at 844-276-5759, Option 1.



[1]PL Promise Term Level Premium Term Life Insurance, Form series P16LYT, S16LYT10, S16LYT15, S16LYT20, S16LYT25, or S16LYT30, based on level premium period chosen and state of policy issue). PL Promise GUL No-Lapse Guarantee Universal Life Insurance (Form series P18PRUL, S18PRUL, varies based on state of policy issue).

Step 3: View Your Policy Summary Details

Once you successfully log in to eDelivery, you will see a screen summarizing your life insurance policy details. Preview your policy by selecting the document shown in Step 1 of that screen and be sure to give it a careful review.



Step 4: Select Payment Preferences and Set Payment Plan

Take a quick tutorial on how to navigate the payment screen options, then choose:

1. Your method of payment for your initial payment.
2. Your frequency and method of future payments. Credit card is only available for initial payment premium. Mastercard or VISA only. Not available for Universal Life Products or in the states of Nevada, New York, or Pennsylvania.

FREQUENCY	METHOD
Monthly	Credit Card Only or Bank Account Only
Quarterly	Bank Account or Direct Bill
Semi-Annually	Bank Account or Direct Bill
Annually	Bank Account or Direct Bill

Step 5: eSign Your Policy Documents

It's simple and quick.

- First, when prompted select "agree" to use electronic records and signatures then "continue" on to DocuSign to eSign your policy documents and delivery requirements.
- Next, "adopt your signature" on the first signature section.
- Finally, review and click sign on every document until the "finish" button pops up.

Step 6: Completed Policy Is Delivered to Pacific Life for Placement

eSign Completed! Congratulations on obtaining your Pacific Life life insurance policy via eDelivery!

Your eSigned documents will go to Pacific Life for review. Once your policy is finalized, you will receive an email from LYNLifeNB@PacificLife.com with a prompt to register on "MY LIFE ACCOUNT" where you can access your completed policy package for your records.

FAQs

What happens if I need to change the payor on the policy?

You would need to request a reissue via the eDelivery website and provide the following information: payor name, address including ZIP code, date of birth (DOB), and SSN. The policy will be reissued and a link sent to the payor to complete the payment portion of the eDelivery process.

Can I change my bank account information?

Yes!

Can I pause and come back to finish eDelivery and eSigning later?

Yes!

More questions?

We're here for you.

Contact Pacific Life's New Business Team at (844) 276-5759 option 1 for troubleshooting eDelivery or eSign.

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 insurance company with regard to such guarantees because these guarantees are not backed by the independent broker/dealers, insurance agencies, 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 issuing company.

The primary purpose of life insurance is to provide death benefit protection in the event of the insured's death.

Life insurance is subject to underwriting and approval of the application and may incur monthly policy charges.

Not all products or optional benefits are available in all states or firms, and features may vary by state and firm. All individuals selling this product must be licensed insurance agents.

The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.