



# PACIFIC LIFE



# PL PROMISE

## SALES TOOLKIT

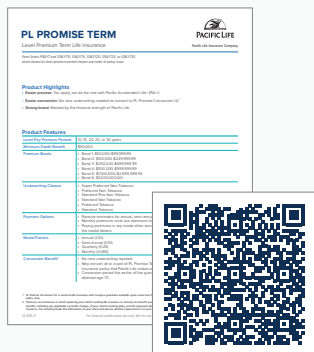
**We make doing business with us as easy as possible.**  
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# PL Promise

## Product Fact Sheets

### PL Promise Term<sup>1</sup>



**PL PROMISE TERM**  
Level Premium Term Life Insurance

**Product Highlights**  
Guaranteed issue for 30 years (age 18 to 65)  
Guaranteed renewable for 30 years (age 18 to 65)  
Guaranteed issue for 30 years (age 18 to 65)

**Product Facts**

Product Feature	Details
Guaranteed Issue Period	30 years (age 18 to 65)
Guaranteed Renewable Period	30 years (age 18 to 65)
Guaranteed Issue Period	30 years (age 18 to 65)
Guaranteed Renewable Period	30 years (age 18 to 65)
Guaranteed Issue Period	30 years (age 18 to 65)
Guaranteed Renewable Period	30 years (age 18 to 65)

**Underwriting Classifications**

**Payment Options**

**Conversion Benefit**

**QR Code**

### PL Promise Conversion UL<sup>2</sup>



**PL PROMISE CONVERSION UL**  
Universal Life Insurance with No-Lapse Guarantee Available

**Product Highlights**  
Guaranteed issue for 30 years (age 18 to 65)  
Guaranteed renewable for 30 years (age 18 to 65)  
Guaranteed issue for 30 years (age 18 to 65)

**Product Facts**

Product Feature	Details
Guaranteed Issue Period	30 years (age 18 to 65)
Guaranteed Renewable Period	30 years (age 18 to 65)
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Guaranteed Renewable Period	30 years (age 18 to 65)


**Underwriting Classifications**

**Payment Options**

**Conversion Benefit**

**QR Code**

### PL Promise GUL<sup>3</sup>



**PL PROMISE GUL**  
No-Lapse Guarantee Universal Life Insurance

**Product Highlights**  
Guaranteed issue for 30 years (age 18 to 65)  
Guaranteed renewable for 30 years (age 18 to 65)  
Guaranteed issue for 30 years (age 18 to 65)

**Product Facts**

Product Feature	Details
Guaranteed Issue Period	30 years (age 18 to 65)
Guaranteed Renewable Period	30 years (age 18 to 65)
Guaranteed Issue Period	30 years (age 18 to 65)
Guaranteed Renewable Period	30 years (age 18 to 65)
Guaranteed Issue Period	30 years (age 18 to 65)
Guaranteed Renewable Period	30 years (age 18 to 65)

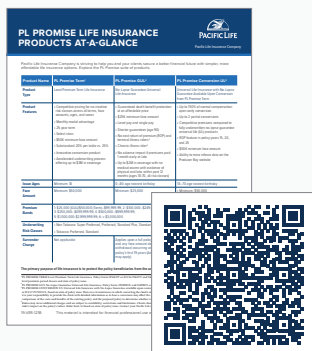
**Underwriting Classifications**

**Payment Options**

**Conversion Benefit**

**QR Code**

### PL Promise Products At-A-Glance



**PL PROMISE LIFE INSURANCE PRODUCTS AT-A-GLANCE**

Product Name	Product Type	Product Features	Product Benefits
PL Promise Term	Term Life Insurance	Guaranteed issue for 30 years (age 18 to 65)	Guaranteed renewable for 30 years (age 18 to 65)
PL Promise Conversion UL	Universal Life Insurance	Guaranteed issue for 30 years (age 18 to 65)	Guaranteed renewable for 30 years (age 18 to 65)
PL Promise GUL	No-Lapse Guarantee Universal Life Insurance	Guaranteed issue for 30 years (age 18 to 65)	Guaranteed renewable for 30 years (age 18 to 65)

**QR Code**

<sup>1</sup> Pacific Life Insurance Company's PL Promise Term level premium term life insurance (Form series P16LYT and S16LYT10, S16LYT15, S16LYT20, S16LYT25, or S16LYT30, varies based on level premium period chosen and state of policy issue).

<sup>2</sup> Pacific Life Insurance Company's PL Promise Conversion UL universal life insurance (Form series P17LYCUL or ICC17 P17LYCUL, varies based on state of policy issue).

<sup>3</sup> Pacific Life Insurance Company's PL Promise GUL no-lapse guarantee universal life insurance (Form series P18PRUL, S18PRUL, varies based on state of policy issue).

# One Seamless Process

## Three Possible Pathways

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### Accelerated

No medical exam<sup>4</sup>  
No attending physician  
statement (APS)

- Up to \$3M of PL Promise Term coverage, ages 18-60
  - Standard or better risk class
  - Drop ticket only
  - Choice of online or phone health history
- 

### Modified

Physical with labs  
required within the  
past 12 months

- Up to \$3M of PL Promise Term coverage, ages 18-70
  - Up to \$2M of PL Promise GUL coverage, ages 18-70
  - All risk classes including substandard
  - Drop ticket or paper application
  - Choice of online or phone health history with drop ticket<sup>5</sup>
- 

### Traditional

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

- All ages, all face amounts
  - Drop ticket or paper application
  - Choice of online (up to \$3M coverage and ages 18-70) or phone health history with drop ticket<sup>5</sup>
- 



**Learn More about  
Pacific Accelerated Life+ (PAL+)**  
A Friendlier Way to Do Business

<sup>4</sup>The issuance of the policy may depend upon answers to the health questions contained in the application.

<sup>5</sup>Paper applications require phone health history.

# What to Expect After Submitting an Application

## What Happens Next



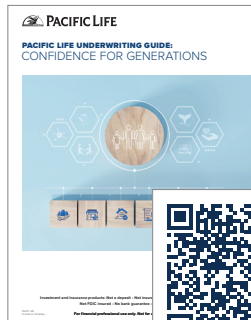
## Online Health History



## eDelivery Guide



## Underwriting Guide



# Contact Us

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## PL Promise Sales Territory Map



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## Internal Wholesalers

**Ivy Noel** (Sr. Internal Wholesaler)

**Debbie Browning** (Sr. Internal Wholesaler)

**Andy Federspiel** (Sr. Internal Wholesaler)

LynInternalSales@PacificLife.com | (888) 900-9777

**Sales Desk Hours:** M-F 9AM–5PM ET / 6AM–2PM PT

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## New Business

LYNLifeNB@PacificLife.com | (844) 276-5759

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## Advisor Services

**For contracted BGAs and Producers:**

ProducerServicesCoordinators@PacificLife.com | (844) 238-4872

**For new contract submissions:**

LYNFrontEndLicComm@PacificLife.com | (844) 238-4872

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## Policyholder Services


LYNCustomerService@PacificLife.com | (844) 276-0193

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# Other Resources

## Practice Management



PACIFIC LIFE

For Financial Professionals

PL ID# 1000

### Practice Management

Discover ideas, solutions, and practice management tools that can help grow client relationships and unlock new opportunities.

#### Policy Review Resources


Tools to help ensure clients' life insurance policies meet their current needs.

[Tools \(Data\)](#) [Policy Review Conversation Starter](#)

[Policy Review Conversation Starter \(PDF\)](#) [Download](#)



## Sales Strategies



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For Financial Professionals

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#### PL Promise Term

[Fact Sheet - Term](#)

[Client Guide](#) [Download](#)




## PL Promise Website



PACIFIC LIFE

For Financial Professionals

PL ID# 1000



**EXPLORE • INNOVATE • ACCELERATE**  
with PL Promise

Resources to Help You Grow Your Life Insurance Business

#### When You Recommend a Carrier, What Matters Most to You?

From understanding our digital tools and access to our award-winning service and company strength, see some of the ways Pacific Life is working to help grow your life insurance business.

[Which Product is Right for Your Business?](#)



## Producer Bay (login required)



Producer Bay

To get started, click login

[Login](#)

Please bookmark this page to return to Producer Bay.

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[Representatives make any representation or assumed ability of the life insurance company.](#)



PACIFIC LIFE

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# Why Pacific Life

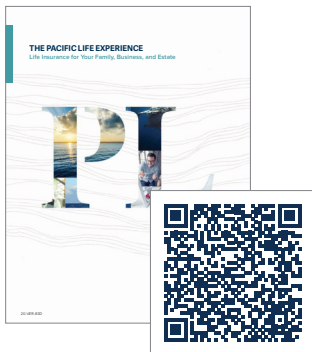
## The Pacific Life Difference



## Pacific Life Ratings



## The Pacific Life Experience



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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 may incur monthly policy charges. The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.

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