

提交保险申请后接下来该怎么办...

适用于 PL Promise 人寿保险产品*



太平洋人寿保险公司

感谢您开始采取措施为您家人提供在您如不幸身故时的财务保障。
现在,我们将为您详细说明接下来该怎么办。



您的健康历史记录

太平洋人寿将在收到您的电子申请后与您联系,邀请您完成名为“关于我”的保密在线健康历史记录问卷或参与电话访谈,整个过程大约 30 分钟。

请检查申请中提供的电子邮箱。您会收到一封欢迎电子邮件,其中有跳转至名为“关于我”的在线健康历史记录问卷的专属链接。如果您无法填写在线健康历史记录问卷,我们的电话访谈团队将在 24 小时内或此前预定的时间致电于您。

在访谈过程中

请准备好回答涉及您目前或过去 10 年内被诊断出的病症的问题。

- 病症名称和问诊日期
- 接诊医生姓名和地址
- 针对该病症所服用的药物名称和服用日期
- 接受的治疗和检验的名称、日期及结果
- 问诊的治疗机构的名称、地址和电话号码

您需要提供驾驶证号或身份证号码,以便验证您的身份并访问您的驾驶记录。

访谈结束后

如果需要,您可以选择在方便的时间和地点预约拟参保人体检。此次体检完全免费,可以在您的家中、工作地点或患者服务中心进行。

如果您的申请不需要体检,我们会将您的申请转交给太平洋人寿保险公司,开始核保流程。我们可能需要从您的医生和/或消费者报告机构获取更多信息。



本资料必须随附英文版本。

* PL PROMISE TERM 均衡保费定期寿险。表单系列 P16LYT 和 S16LYT10、S16LYT15、S16LYT20、S16LYT25 或 S16LYT30 根据所选定期保费期限和保单签发州的不同而变动。PL PROMISE GUL 无失效保障万能寿险。表单系列 P18PRUL、S18PRUL,因保单签发州的不同而异。



体检(如果需要)

审核员将提供体检相关文件,请您签署。请按照说明进行操作,做出一切必要修改,并在修改项旁边签上您的姓名首字母,然后将签署完毕的文件交还给审核员。

潜在投保人参保体检包括以下体检项:

- 身高和体重
- 血压和脉搏
- 胸部和腰部测量(仅限男性)

根据您的年龄和申请的保险金额,审核员可能还将采集您的尿液和血液样本。如果您正在服用任何药物,请务必告知审核员。

如果您年满 71 岁或以上,还需在体检中接受认知功能评估(FCA)。由于接受 FCA 需要练习回忆单词,因此建议您在家中私下完成此体检/FCA。

体检前

- ✓ 晚上睡个好觉。
- ✓ 在体检前至少 8 小时内停止饮用酒精饮料。
- ✓ 在预约前至少一小时内不要喝咖啡。
- ✓ 在体检前两小时内饮用一杯水。
- ✓ 安排在安静的地方(如家中)完成 FCA 检测。





收到您的申请后

提交申请后, 人寿保险提供商会与您联系, 告知您有资格享受的承保范围。申请获批后, 人寿保险提供商将向您寄送保单, 详细说明投保金额、保障期限及实际保费(根据核保分类确定)。



如您对人寿保险申请或保单有任何疑问, 请联系您的人寿保险提供商。

太平洋人寿的实力

太平洋人寿保险公司提供多样化的产品和服务,旨在帮助零售、机构、职场福利和再保险市场的个人及企业实现财务安全。不管您是为了保护您所关爱的家人还是为退休而累积资产,太平洋人寿都会为您提供创新的寿险产品和年金解决方案以及共同基金服务,帮助您为自己和后代提供价值和财务保障。太平洋人寿是一家财富 500 强公司,总部位于加利福尼亚州纽波特海滩,近160 多年来始终坚持不懈地为我们的客户提供一流的服务。如欲了解更多公司信息,包括最新的财务实力评级,请访问 PacifiLife.com。

太平洋人寿是产品提供方。太平洋人寿并非财产受托人,因此公司不向客户提供保险或投资产品的投资建议或产品推荐。

请注意,太平洋人寿保险公司的产品、资料(包括但不限于保险产品申请表)和服务仅提供英语版本。此外,任何及所有通信(包括但不限于拨打下面所列电话号码)将仅收到英文回复。在某种程度上,由于翻译版本本身存在局限性,因此本手册可能与英文版本有所不同。如果发生涉及本手册的争议或投诉,则英文版本为正式版本,并将控制争议或投诉的解决,而其他语言版本仅供参考,不得解释为修改或变更太平洋人寿保险公司的产品和/或保单。

Please note, Pacific Life Insurance Company products, materials (including, but not limited to, the application for insurance products), and services are only available in English. Additionally, any and all communications, including, but not limited to, calls made to the phone numbers listed below, will only receive a response in English. Due in part to limitations inherent in translations, this brochure may be different from the English version. In the event of a dispute or complaint that references this brochure, the English version is the official version and shall control the resolution of the dispute or complaint, while the foreign language version is for informational purposes only and may not be construed to modify or change the Pacific Life Insurance Company product and/or policy.



太平洋人寿保险公司
(800) 800-7681 • PacifiLife.com

太平洋人寿拥有除纽约州之外的美国各州保险营销牌照。
产品/资料的适用性可能会因州而异。

保险产品及其承诺,包括可选的保险项目及任何收益率,均由承保公司自身的财务实力和理赔能力提供保障。请考察人寿保险公司的实力是否足以保障其保险承诺,因为出售保险产品的代理经销商,保险经纪,或保险销售机构及其附属机构不会为这些承诺提供保障。这些机构实体及其代表均不对承保公司的理赔能力做出保证。

太平洋人寿保留改变或修订任何非保证的或当前条款之权利。这些改变修订的权利不受限于特定的时间或缘由。

人寿保险需经核保并批准申请,并可能产生每月保单费用。

太平洋人寿保险公司的总部位于内布拉斯加州的奥马哈。

理财与保险产品:非储蓄类	不受任何联邦政府机构的保险保护	
不由联邦存款保险公司 (FDIC) 承保	无银行担保	有价值折损的可能

WHAT HAPPENS NEXT...

Applying for PL Promise Life Insurance Products*



Pacific Life Insurance Company

You've taken the first step to protect your family financially in the event of your premature death. Now, here's what happens next.



Your Health History

Upon receipt of your electronic application, Pacific Life will reach out to you to conduct a confidential AboutMe online health history questionnaire or phone interview that will last approximately 30 minutes.

Please check your email that you provided on your application for a welcome email with your dedicated link to your AboutMe online health history questionnaire. If the online health history questionnaire is not available, you will be receiving a call, within 24 hours or at a previously scheduled time, from our phone interview team.

During your interview

You should be prepared to answer questions regarding any medical conditions you have now or have been diagnosed with in the past 10 years:

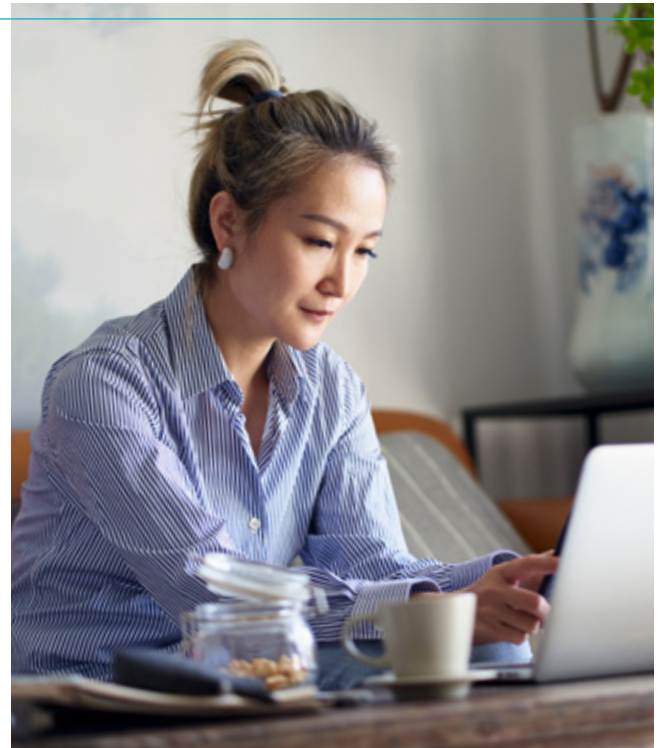
- Name of condition(s) and date(s) of diagnosis (diagnoses)
- Name and address of the doctor seen for the condition(s)
- Names and dates of any medications taken for the condition(s)
- Names, dates, and results of treatments and tests performed
- Name, address, and phone number of any treatment facilities consulted

You will be asked for your driver's license or identification card number to verify identity and access driving records.

After your interview

If required, you will be presented with an option of scheduling a paramedical examination (exam) at a location and time convenient for you. There is no cost to you for this exam, and it can take place at your home, workplace, or a patient service center.

If your application does not require an exam, your application will be forwarded to Pacific Life where the underwriting process will begin. We may need to obtain additional information from your doctor and/or consumer reporting agencies.



This material must be accompanied by the English version.

* 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. PL PROMISE GUL No-Lapse Guarantee Universal Life Insurance. Form series P18PRUL, S18PRUL, varies based on state of policy issue.



Your Paramedical Exam (if required)

The examiner will provide exam-related paperwork for your signature. Please follow the instructions, make any necessary corrections, initial next to the corrected item(s), and return the signed documents to the examiner.

The exam includes a check of your:

- Height and weight
- Blood pressure and pulse
- Chest and waist measurements (males only)

The examiner will also take urine and blood samples depending on your age and amount of life insurance requested. Be sure to tell the examiner about any medications you are taking.

If you are age 71 or older, a Functional Cognitive Assessment (FCA) will be conducted as part of your paramedical exam. Because the FCA requires word recall exercises, it is suggested that the exam/FCA be completed in the privacy of your home.

PRIOR TO YOUR EXAM

- ✓ Get a good night's sleep.
- ✓ Avoid drinking alcoholic beverages for at least eight hours before your exam.
- ✓ Do not drink coffee for at least one hour before your appointment.
- ✓ Drink a glass of water not more than two hours prior to your exam.
- ✓ Arrange FCA interview to be completed in a quiet location such as your home.





After Your Application Is Received

Your life insurance producer will contact you regarding your coverage eligibility based upon your application. If your application is approved, your life insurance producer will deliver your policy, which will detail your coverage amount, duration of coverage, and actual premiums based on your underwriting classification.



Please contact your life insurance producer with any questions about your life insurance application or policy.

THE POWER OF PACIFIC

Pacific Life provides a variety of products and services designed to help individuals and businesses in the retail, institutional, workplace benefits, and reinsurance markets achieve financial security. Whether your goal is to protect loved ones or grow your assets for retirement, Pacific Life offers innovative life insurance and annuity solutions, as well as mutual funds, that provide value and financial security for current and future generations. Supporting our policyholders for nearly 160 years, Pacific Life is a Fortune 500 company headquartered in Newport Beach, California. For additional company information, including current financial strength ratings, visit 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.

Please note, Pacific Life Insurance Company products, materials (including, but not limited to, the application for insurance products), and services are only available in English. Additionally, any and all communications, including, but not limited to, calls made to the phone numbers listed below, will only receive a response in English. Due in part to limitations inherent in translations, this brochure may be different from the English version. In the event of a dispute or complaint that references this brochure, the English version is the official version and shall control the resolution of the dispute or complaint, while the foreign language version is for informational purposes only and may not be construed to modify or change the Pacific Life Insurance Company product and/or policy.



PACIFIC LIFE

Pacific Life Insurance Company
(800) 800-7681 • 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.

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 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.

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.

Investment and Insurance Products: Not a Deposit	Not Insured by any Federal Government Agency	
Not FDIC Insured	No Bank Guarantee	May Lose Value