Wealth Transfer Conversation Starter

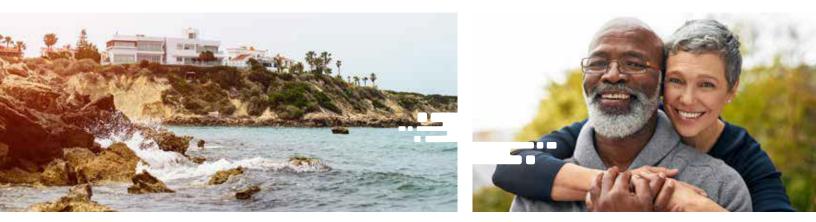


A simple way to begin talking about wealth transfer is to complete the Wealth Transfer Checklist below. Use this questionnaire with your financial professional* to help identify and assess your unique financial needs. Take steps forward today to help secure your legacy.

Life insurance products offered by Pacific Life Insurance Company offer flexible benefits to help preserve what you have worked so hard to build for the people and organizations you love.

Wealth Transfer Checklist

1 Do you have a will? Or revocable living trust?	OYes ONo
2 Do you have specific heirs or a charity to whom you want to leave a financial legacy?	OYes ONo
3 Do you have a business, real estate, or other assets that you plan to leave to certain heirs? If so, do you have a plan for how to treat other heirs fairly/equally?	OYes ONo
4 Are there certain debts or loans you want paid off at your death, so your family is not burdened with the expenses?	OYes ONo
5 Does your state have estate or inheritance taxes? Are you in the same state as when you developed your wealth transfer strategy?	OYes ONo
6 Has your family status changed since your wealth transfer strategy was developed? i.e. Married? Divorced? Have a child?	OYes ONo
7 Is the value of your estate generally the same as when your wealth transfer strategy was developed?	OYes ONo
8 Does your wealth transfer strategy provide enough income for your surviving spouse and/or heirs to maintain their lifestyle?	OYes ONo
9 Are you certain your wealth transfer strategy is up-to-date and considers potential tax-savings strategies?	OYes ONo
10 Will your estate have enough liquid assets to pay the debts and taxes that become due at death?	OYes ONo



*For more information, speak with your financial professional. In order to sell life insurance products, a financial professional must be a properly licensed and appointed life insurance producer.

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The primary purpose of life insurance is death benefit protection.

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