



WHO DO YOU KNOW? IT'S TIME TO CONNECT.

Your clients may be facing specific planning challenges, and we're here to help. But first, you need to identify who they are. Use this flyer to list clients who may benefit from the following strategies using life insurance.

Long-Term Care (LTC)

Client Profile

- Does not currently have LTC coverage
- Have experienced LTC needs/costs with family members

Client Names: _____

Estate Planning and Wealth Transfer

Client Profile

- Wants to maximize wealth passed to heirs
- Planning for potential taxation or estate equalization

Client Names: _____

Business Owner Opportunities

Client Profile

- Key person or buy-sell arrangement
- Executive retention
- Business succession planning

Client Names: _____

Policy Review

Client Profile

- Has had major life events in the family such as marriages, births, or deaths
- May benefit from life insurance industry and product developments
- May benefit from underwriting innovations

Client Names: _____

Investment and insurance products: Not a deposit • Not insured by any federal government agency
Not FDIC insured • No bank guarantee • May lose value

For help with your next case, please reach out to your
Broker General Agency (BGA) or your PL Promise Team at
(888) 900-9777 • LynInternalSales@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.

Pacific Life, its affiliates, their distributors and respective representatives do not provide tax, accounting or legal advice. Any taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor or attorney.

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.

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer. All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

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.

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

For financial professional use only. Not for use with the public.

