



# 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.

## Supplemental Retirement Planning

### Client Profile

- Aged 30–60
- 15+ year time horizon
- Looking for an additional way to save for retirement
- Has maxed out existing retirement plan contributions

Client Names: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## IRA/Annuity Max

### Client Profile

- Aged 60–75
- Has existing income rider on an annuity
- Not using/will not use income from existing IRA/annuity

Client Names: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## Long-Term Care (LTC)

### Client Profile

- Aged 45–70
- Does not currently have LTC coverage
- Have experienced LTC needs/ costs with family members

Client Names: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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## Estate Planning and Wealth Transfer

### Client Profile

- To age 90
- Wants to maximize wealth passed to heirs
- Planning for potential taxation or estate equalization

Client Names: \_\_\_\_\_

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## Business Owner Opportunities

### Client Profile

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

Client Names: \_\_\_\_\_

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## 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: \_\_\_\_\_

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\_\_\_\_\_

\_\_\_\_\_

**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 contact:

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[Full Name]

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[Business Position/Title] Pacific Life Insurance Company

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Email: [Full.Name@PacificLife.com]

Phone: [(999) 999-9999]

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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.

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