

PACIFIC HEALTHY REWARDS

ONE TEAM. ONE MISSION. A BEST-IN-CLASS EXPERIENCE.

Holistic Underwriting Process—Now Available with PL Promise Life Insurance Products

We are pleased to announce the introduction of Pacific Healthy Rewards to our PL Promise products.

Pacific Life continues to deliver on its commitment to best-in-class underwriting.

Pacific Healthy Rewards is a holistic and individualized underwriting philosophy that recognizes and rewards your clients for their ongoing commitment to their health, active lifestyle, and wellness.*

Insureds Ages
18–75

- All face amounts
- Opportunity to improve **Standard or Better Risks**
- Up to **Preferred Best** improvement for eligible risks

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.

*Applications qualifying for Accelerated Underwriting are not eligible for Pacific Healthy Rewards.

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

For more information, please contact your Pacific Life representative

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 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.

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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