

PACIFIC HEALTHY REWARDS

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

Holistic Underwriting As Unique as Your Clients

In keeping with Pacific Life's progressive approach to underwriting and its in-depth understanding of the advancements in clinical medicine, its underwriting team continues to look for opportunities for a more holistic approach to risk selection with a focus on delivering its most competitive underwriting decisions. Pacific Healthy Rewards substantiates the value of our holistic underwriting approach and its positive impact on risk class improvements.



166,036 Pacific Healthy Reward Credits Applied since Inception!

12.57% improved one risk class **66.57**%

improved two risk classes 20.84% improved three risk classes

Source: Pacific Healthy Rewards. Pacific Healthy Rewards Summary Report was used to calculate the 166,036 credits and percentages improvements from October 1, 2024 to May 31, 2025 on eligible cases through our modified and traditional underwriting processes. Please note these statistics include Pacific Healthy Reward Credits applied PL Promise products only.

> No bank guarantee • Not a deposit • May lose value Not FDIC/NCUA insured • Not insured by any federal government agency

Pacific Life Insurance Company

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