



# UNDERWRITING

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

## GET TO KNOW PACIFIC ACCELERATED LIFE+ (PAL+)

A Friendlier Way to Do Life Insurance Business

PAL+ offers one seamless process with choices so you can choose the best possible path for the way you prefer to do business. With our streamlined underwriting, your clients' applications are intelligently routed for the least invasive underwriting method possible with automatic pivoting throughout. For example, if your clients are first considered for accelerated underwriting and they do not qualify, they're automatically considered for modified underwriting where a physical with full lab work within the past 12 months is required. If your clients don't qualify for the modified underwriting pathway, they're automatically pivoted to traditional underwriting.

Apply how you like or for our best experience, apply for accelerated underwriting using eApplication with online health history.

### One Seamless Process, Three Possible Pathways . . . You Apply, We Do the Rest

Accelerated	Modified	Traditional
<p>No medical exam<sup>1</sup></p> <p>No attending physician statement (APS)</p>	<p>Physical with labs required within the past 12 months</p>	<p>We will notify you of any additional requirements as we process your application</p>
<ul style="list-style-type: none"> <li>Up to \$3M single life coverage, ages 18-60</li> <li>Standard or better risk class</li> <li>Optimized with eApplication or eTicket</li> <li>Choice of online or phone health history with eApplication<sup>2</sup></li> </ul>	<ul style="list-style-type: none"> <li>Up to \$65M of single or survivorship coverage, ages 18-70</li> <li>All risk classes including substandard</li> <li>All application methods</li> <li>Choice of online or phone health history with eApplication or paper application<sup>2</sup></li> </ul>	<ul style="list-style-type: none"> <li>All ages, all face amounts</li> <li>All application methods</li> <li>Choice of online or phone health history with eApplication or paper application<sup>2</sup></li> </ul>

### Intelligent Underwriting PLUS Time Saving eCapabilities

We offer the convenience to apply in any method you like—paper, Ticket, or eApplication. For our best experience, use eApplication with online health history and explore our other eCapabilities for a truly seamless all-digital process.



**eApplication**  
Online, intuitive form fills



**Online Health History**  
Automated reminders and ability to start and stop anytime



**eDelivery with eSignature**  
Close business anywhere, no in-person meetings needed!



**Planned Performance Tracking**  
Automate policy management tasks and more

<sup>1</sup>The issuance of the policy may depend upon answers to the health questions contained in the application.

<sup>2</sup>eTickets require phone health history.



## Why Pacific Life

Pacific Life provides a variety of products and services designed to help individuals and businesses in the retail, institutional, workforce 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](https://PacificLife.com).

2025 WORLD'S MOST  
ETHICAL  
COMPANIES<sup>®</sup>  
ETHISPHERE

Pacific Life has been named one of the 2025 World's Most Ethical Companies<sup>®</sup> by the Ethisphere Institute, a global leader in defining and advancing the standards of ethical business practices.<sup>3</sup>

<sup>3</sup>Based on the Ethisphere Institute's Ethics Quotient<sup>®</sup>. "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

While ratings can be objective indicators of an insurance company's financial strength and can provide a relative measure to help select among insurance companies, they are not guarantees of the future financial strength and/or claims-paying ability of a company. The independent third party from which this annuity is purchased, including the broker/dealer, the insurance agency from which this annuity is purchased, and any affiliates of those entities, make no representations regarding the quality of the analysis conducted by the rating agencies. The rating agencies are not affiliated with the above-mentioned entities nor were they involved in any rating agency's analysis of the insurance companies.

**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 insurance company with regard to such guarantees because these guarantees are not backed by the independent broker/dealers, insurance agencies, 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 issuing company.

Not all products or optional benefits are available in all states or firms, and features may vary by state and firm. Contact your firm or Pacific Life representative for availability.

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 will incur monthly policy charges.

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

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# PACIFIC LIFE