PACIFIC LIFE

UNDERWRITING

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

A Leader in the Large Case and Specialty Markets

Pacific Life continues to raise the bar of what's possible in the large-case and specialty markets, delivering greater flexibility and opportunity with **First in the Industry Wealthy Global Citizen Automatic & Jumbo Capacity of $75 million** and increased Auto-Excess capacity now up to $145 million!

Now available for International Applicants with ties to the U.S. (A & B Countries)

TWO POWERFUL CAPACITY SOLUTIONS

Single Life and Survivorship[1]
Now including Promise GUL
Ages 18 to 70, All risk classes up to Table D

More Ways Pacific Life Can Help with Your Large Cases

- One of the largest automatic capacities: $75 million
- Extensive underwriting expertise
- Focus on the large-case and specialty markets
- One of the industry's largest internal retention: $30 million for individual and $35 million for survivorship policies
- Strong partnerships with the top reinsurance carriers
- Award-winning service with dedicated underwriting and new-business teams

[1]Final amount determined by available capacity. Excludes M Proprietary and PL Promise Term (Form series P16LYT and S16LYT10, S16LYT20, S16LYT30, varied based on level premium period chosen and state of policy issue).

WGC applicants are not eligible for Auto-Excess.

Note, Wealthy Global Citizen and product availability, including Promise GUL, may vary based on the contractual relationship with Pacific Life.

No bank guarantee • Not a deposit • May lose value

Not FDIC/NCUA insured • Not insured by any federal government agency

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.

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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.

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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