



# UNDERWRITING

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

## **PACIFIC LIFE HOLDS** THE KEYS TO SUCCESSFUL LARGE-CASE UNDERWRITING

At Pacific Life, we continue to advance the script. Introducing a holistic, noninvasive underwriting approach that meets your client where they want to be met.

### **Start the Conversation with One of Our Underwriting Experts and Explore These Opportunities**

#### **Holistic Underwriting**

Streamlined underwriting process, using readily available health data\* in lieu of traditional underwriting evidence for up to \$75 million of automatic capacity.

#### **Auto-Excess**

First-in-industry, expedited access up to \$125M of life insurance coverage with Auto-Excess

#### **Collaboration**

Strong relationships with highly regarded reinsurance carriers.

#### **Pacific Healthy Rewards**

Individualized approach to application of wellness credits up to four risk classes to include Standard up to Super Preferred.

Excluding all PL Promise products and riders.

\*Medical records to contain historical and recent full physical & labs within the past 12-18 months. Additional evidence may be requested if deemed necessary.

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

Help your clients achieve their financial goals  
with Pacific Life's competitive underwriting, innovation, and  
strong reinsurance relationship.

For more information, contact your Pacific Life representative today!

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***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.

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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