

Executive Class Underwriting

Up to a \$3 Million Face Amount and No Medical Exams for Certain Cash Value Life Insurance Products

Higher Limit

Up to \$3 million face amount for your high income clients
Death benefit protection now with supplemental income potential later

Hassle-Free

You: Submit a short form¹ and signed illustration^{2,3}
Your Client: Completes a brief telephone interview

No bodily fluids, no needles, no medical exams⁴

Exclusive

Only offered to highly compensated professionals using life insurance with accumulation designs

Eligibility Checklist

Be sure your client can check off all boxes before submitting a case.

- Issue ages:** 25–60, in good health with no significant medical impairment
- Occupation:** Highly compensated professionals with annual income of \$200,000 or more and no occupational risk (e.g. actuaries, architects, attorneys, dentists, doctors, office-based engineers, and pharmacists)
- Accumulation design:** Life insurance illustration reflects a minimum non-modified endowment contract (non-MEC) death benefit (Level or Increasing) with premiums illustrated at 7-Pay Premium or at least 90% of Guideline Level Premium. No premium financing sales strategy is allowed.
- Premium:** Full first year annual premium must be received to put the policy in force.
- 1035 Exchanges:**⁵ The 1035 Exchange amounts will not be counted toward minimum premium requirement. The face amount must be non-MEC minimum amount based on illustrated premium schedule for all years (including 1035 Exchange amount).
- Available Risk classes:**⁶ Preferred Nonsmoker, Preferred Smoker, Standard Nonsmoker, and Standard Smoker (excluded: Substandard and table ratings, and any foreign residency or foreign long-term travel)
- Products:** Whole Life: Flex XV, Universal Life: Versa-Flex Venture UL, Indexed Universal Life:⁷ Pacific Discovery Xelerator IUL 2, Pacific Indexed Accumulator 6, Variable Universal Life: Pacific Select VUL, Pacific Select VUL-Accumulation, Pacific Prime VUL.⁸
- Riders:** All current riders for products above are available, except the following riders, which are not eligible: Accidental Death (R84-AD), Guaranteed Insurability (R84-GI), Waiver of Charges (R84-WC & R08WC), Disability Benefit Rider (R84-DB), Children's Term Rider (R84-CT), Annual Renewal Term Rider-Additional Insured (R08RTA), R17RTA and S17RTA, or ICC17 R17RTA and ICC17 S17RTA, based on product and state of policy issue).

Remember to check "Simplified Underwriting" in the Tele-APP Life Ticket to get started today.



PACIFIC LIFE

Pacific Life Insurance Company

Program may be subject to state approval. Contact your Pacific Life representative for details.

- 1 While only a short form (Tele-APP forms kit: #KT-10192) is needed to apply, Pacific Life reserves the right to order additional requirements as determined by the underwriters. Only one simplified underwriting program offer per insured.
- 2 For non-variable products, include a signed illustration.
- 3 For all products, if applicable, include a Temporary Insurance Agreement (Form #15-30341) or state-specific equivalent.
- 4 Attending physician statement (APS) required and additional requirements may be requested, depending on the answers to the medical and nonmedical questions contained in the application.
- 5 There are circumstances in which replacing your client's existing life insurance or annuity can benefit your client. As a general rule, however, replacement is not in your client's best interest. You should make a careful comparison of the costs and benefits, including any applicable surrender charges, of your client's existing policy and the proposed policy to analyze how a replacement may affect your client's plan of insurance. You should provide this detailed information to your client and discuss whether replacement is in your client's best interest.
- 6 Preferred risk classes require the application of Pacific Healthy Rewards underwriting credits.
- 7 Indexed universal life insurance products do not directly participate in any stock or equity investments.
- 8 Pacific Life Insurance Company Eligible Products: Flex XV (Policy Form #P08F15) fixed premium interest-sensitive whole life insurance, Versa-Flex Venture UL (Policy Form #P18UL and S18VEN or ICC18 P18UL and ICC18 S18VEN) universal life insurance, Pacific Discovery Xelerator IUL 2 (policy form #P15IUL and S18PDX2 or ICC15 P15IUL and ICC18 S18PDX2) and Pacific Indexed Accumulator 6 (Policy Form #P15IUL and S18PIA6 or ICC15 P15IUL and ICC18 S18PIA6) indexed universal life insurance; Pacific PRIME VUL (Policy Form #ICC11 P11P1V or P11P1V), Pacific Select VUL (Policy Form #P12VUL or ICC12 P12VUL), and Pacific Select VUL-Accumulation (Policy Form #P15PVA, P15PVA SP or ICC15 P15PVA, ICC15 P15PVA SP) variable universal life insurance. Policy form #s are based on product and state of policy issue.

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

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Pacific Life Insurance Company is licensed to issue insurance products in all states except New York. Product 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, but they do not protect the value of the variable investment options. 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. Variable insurance products are distributed by **Pacific Select Distributors, LLC** (member FINRA & SIPC), a subsidiary of Pacific Life Insurance Company, and are available through licensed third-party broker-dealers.

Riders vary by product. Riders will likely incur additional charges and are subject to availability, restrictions, and limitations. Clients should be shown policy illustrations with and without riders to help show the rider's impact on the policy's values.

Pacific Life Insurance Company reserves the right to change or modify any non-guaranteed or current elements. The right to modify these elements is not limited to a specific time or reason.

Cash Value Life Insurance generally requires additional premium payments after the initial premium. If either no premiums are paid, or subsequent premiums are insufficient to continue coverage, it is possible that coverage will expire.

Life insurance is subject to underwriting and approval of the application and will incur monthly policy charges. In general, additional premium is required to continue coverage of the policy. Policy may lapse if premium is insufficient to continue coverage.

Pacific Life Insurance Company's individual life insurance products are marketed exclusively through independent third-party life insurance producers, which may include bank affiliated entities. Some selling entities may limit availability of some optional riders and investment options based on their client's age and other factors. Your firm can help you determine which optional riders and investment options are available and appropriate for your clients.

Investment and Insurance Products: Not a Deposit	Not Insured by any Federal Government Agency	
Not FDIC Insured	No Bank Guarantee	May Lose Value