



PACIFIC LIFE



WHAT HAPPENS NEXT...

PL EXPRESS APP

for PL Promise Life Insurance Products*

* PL PROMISE TERM Level Premium Term Life Insurance. Policy Form #P16LYT or ICC16 P16LYT and S16LYT 10, S16LYT 15, S16LYT 20, S16LYT 25, or S16LYT 30, based on level premium period chosen and state of policy issue. PL PROMISE GUL No-Lapse Guarantee Universal Life Insurance. Policy Form #P18PRUL and S18PRUL or ICC18 P18PRUL and ICC18 S18PRUL, based on state of policy issue.

You've taken the first step to protect your family financially in the event of your premature death. Now, here's what happens next.



YOUR PHONE INTERVIEW

Within the next 24 hours we will call you to perform a confidential telephone interview that will last approximately 30 minutes. This call will come from an approved Pacific Life fulfillment center.

During your interview

You should be prepared to tell the interviewer about any medical conditions you have now or have may have been diagnosed with in up to the past 10 years:

- Name of condition(s) and date(s) of diagnosis
- Name and address of the doctor seen for the condition(s)
- Names and dates of any medications taken for the condition(s)
- Names, dates, and results of treatments and tests performed
- Name, address and phone number of any treatment facilities consulted

You will be asked for your driver's license number.

After your interview

The interviewer will offer the option of scheduling the paramedical exam at the end of the call, if required. There is no cost to you for this exam, and it can take place at your home, workplace, or a patient service center.

If you are age 71 or older, a Functional Cognitive Assessment (FCA) will be conducted as part of your paramedical exam. Because the FCA requires word recall exercises, it is suggested that the exam/FCA be completed in the privacy of your home.

If your application does not require an exam, your application will be forwarded to Pacific Life where the underwriting process will begin. We may need to obtain additional information from your doctor and/or consumer reporting agencies.



YOUR PARAMEDICAL EXAM






The examiner will provide any forms that require your signature. Please follow the instructions, make any necessary corrections, initial next to the corrected item(s), and return the signed documents to the examiner.

The exam includes a check of your:

- Height and weight
- Blood pressure and pulse
- Chest and waist measurements (males only)

The examiner also will take urine and blood samples and, depending on your age and amount of life insurance coverage requested an electrocardiogram (EKG) may be required. Be sure to tell the examiner about any medications you are taking.

PRIOR TO YOUR EXAM

-  Get a good night's sleep.
-  Avoid drinking alcoholic beverages for at least eight hours before your exam.
-  Do not drink coffee for at least one hour before your appointment.
-  Drink a glass of water at least two hours prior to your exam.
-  Arrange FCA interview to be completed in a quiet location such as your home.



AFTER YOUR EXAM

The results of your exam will be forwarded to Pacific Life and the underwriting process will begin. Based on your medical history and the amount of life insurance coverage you request, we may need to obtain additional information from your doctor, and/or consumer reporting agencies.

Your life insurance producer will contact you regarding your coverage eligibility based upon your application. If your application is approved, your insurance producer will deliver your policy, which will detail your coverage amount, duration of coverage and actual premiums calculated based on your underwriting classification.



***Please contact your life insurance producer
with any questions about your life insurance policy.***

THE POWER OF PACIFIC

At Pacific Life, putting customers first has allowed us to serve families and businesses successfully for over 150 years.

As part of a mutual holding company structure, we have no publicly-traded stock, so we can focus on long-term strategies, financial strength, and the best interest of our policyowners.

You as our policyowners are at the heart of the business decisions we make.

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

Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. Insurance products are issued by Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state. Each insurance company is solely responsible for the financial obligations accruing under the products it issues. 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 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.

Pacific Life 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.

Life insurance is subject to underwriting and approval of the application.

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Pacific Life's Home Office is located in Newport Beach, CA.

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Not FDIC Insured	No Bank Guarantee	May Lose Value