

WHAT HAPPENS NEXT...

Applying for PL Promise Life Insurance Products*



PACIFIC LIFE

Pacific Life Insurance Company

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 Health History

Upon receipt of your electronic application, Pacific Life will reach out to you to conduct a confidential AboutMe online health history questionnaire or phone interview that will last approximately 30 minutes.

Please check your email that you provided on your application for a welcome email with your dedicated link to your AboutMe online health history questionnaire. If the online health history questionnaire is not available, you will be receiving a call, within 24 hours or at a previously scheduled time, from our phone interview team.

During your interview

You should be prepared to answer questions regarding any medical conditions you have now or have been diagnosed with in the past 10 years:

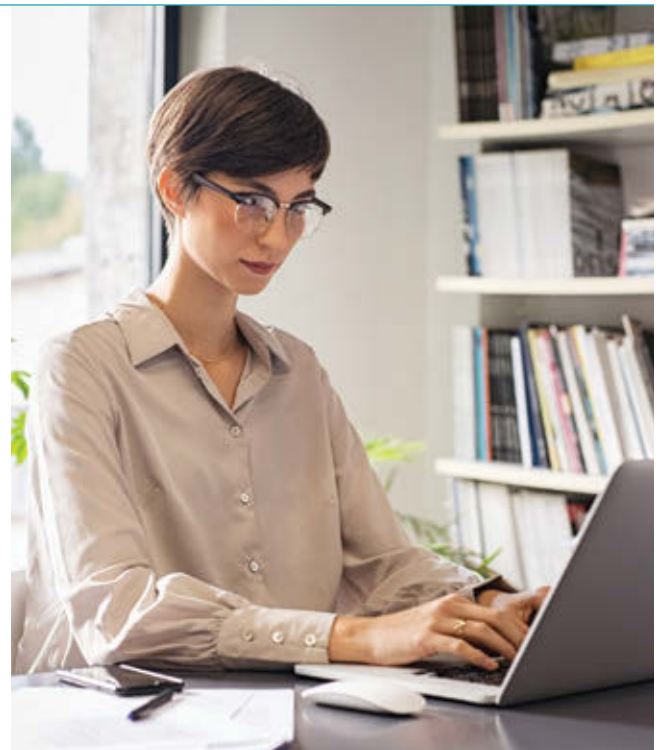
- Name of condition(s) and date(s) of diagnosis (diagnoses)
- Name and address of the doctor seen for the condition(s)
- Names and dates of any medications taken for the condition(s)
- Names, dates, and results of treatments and tests performed
- Name, address, and phone number of any treatment facilities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

You will be asked for your driver's license or identification card number to verify identity and access driving records.

After your interview

If required, you will be presented with an option of scheduling a paramedical examination (exam) at a location and time convenient for you. There is no cost to you for this exam, and it can take place at your home, workplace, or a patient service center.

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.



* 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.



Your Paramedical Exam (if required)

The examiner will provide exam-related paperwork for 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.

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.



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 not more than two hours prior to your exam.
-  Arrange FCA interview to be completed in a quiet location such as your home.



After Your Application Is Received

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

Please contact your life insurance producer with any questions about your life insurance application or 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 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 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.

This brochure is distributed through Pacific Life, Lynchburg, VA (844-276-5759).

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

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