

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 business clients' executive benefit planning needs

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 executives using a Life Insurance Retirement Plan (LIRP) design

Eligibility Checklist

Be sure you've checked off all boxes before submitting a case.

- In good health:** No significant medical impairment
- Occupation:** Highly compensated executives with no risk exposure (e.g. actuaries, architects, attorneys, dentists, doctors, office-based engineers, and pharmacists)
- LIRP design:** Minimum non-modified endowment contract (non-MEC) death benefit (level or increasing) with premiums illustrated at least 90% of Guideline Level Premium or 7-Pay Premium (no premium financing)
- Issue ages:** 25–60
- Face amount:** Up to \$3 million
- Death benefit option:** Level or increasing
- Premium:** Full first year annual premium must be received in order to pay policy.
- 1035 Exchanges:** 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).
- Risk classes:** Preferred Nonsmoker, Preferred Smoker, Standard Nonsmoker, and Standard Smoker (excluded: Substandard and table ratings, and any foreign residency or foreign long-term travel)⁵
- Products: Indexed Universal Life:**⁶ Pacific Indexed Protector 2,⁷ Pacific Indexed Accumulator 5,⁸ Pacific Indexed Performer LT 2,⁹ **Variable universal life insurance** Pacific Select VUL-Accumulation,¹⁰ Pacific PRIME VUL,¹¹ Pacific Select VUL¹²
- 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), Scheduled Increase Rider (R15SIR or ICC15 R15SIR)

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-10018) 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 Minimum Face Amount of \$100,000 is required for Preferred Nonsmoker and Preferred Smoker.
- 6 Indexed universal life insurance products do not directly participate in any stock or equity investments.
- 7 Pacific Indexed Protector 2 (Policy Form #P15IUL, S15PIAPR or ICC15 P15IUL, ICC15 S15PIAPR, based on state of policy issue) is flexible premium indexed universal life insurance.
- 8 Pacific Indexed Accumulator 5 (Policy Form #P15IUL, S15PIA5 or ICC15 P15IUL, ICC15 S15PIA5, based on state of policy issue) is flexible premium indexed universal life insurance.
- 9 Pacific Indexed Performer LT 2 (Policy Form #P15IUL, S15PIAP or ICC15 P15IUL, ICC15 S15PIAP, based on state of policy issue) is flexible premium indexed universal life insurance.
- 10 Pacific Select VUL-Accumulation (Policy Form #P15PVA, P15PVA SP or ICC15 P15PVA, ICC15 P15PVA SP—form # based on state of policy issue) is flexible premium variable universal life insurance.
- 11 Pacific PRIME VUL (Policy Form #ICC11 P11P1V or P11P1V—form number based on state of policy issue) variable universal life insurance.
- 12 Pacific Select VUL (Policy Form #P12VUL or ICC12 P12VUL—form # based on state of policy issue) is flexible premium variable universal life insurance.

This material is not intended to be used, nor can it be used by any taxpayer, for the purpose of avoiding U.S. federal, state or local tax penalties. This material is written to support the promotion or marketing of the transaction(s) or matter(s) addressed by this material. Pacific Life Insurance Company, its distributors and their respective representatives do not provide tax, accounting or legal advice. Any taxpayer should seek advice based on the taxpayer’s particular circumstances from an independent tax advisor.

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
 Newport Beach, CA
 (800) 800-7681 • www.PacificLife.com

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.

Non-guaranteed elements are not guaranteed by definition. As such, Pacific Life Insurance Company reserves the right to change or modify any non-guaranteed element. This right to change non-guaranteed elements is not limited to a specific time or reason.

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 life insurance producer can help you determine which optional riders are available and appropriate for you. Your broker-dealer or firm can help you determine which optional riders and investment options are available and appropriate for your clients.

Clients should carefully consider a variable life insurance product’s risks, charges, limitations, and expenses, as well as the risks, charges, expenses, and investment goals/objectives of the underlying options. This and other information about Pacific Life are provided in the applicable product and underlying fund prospectuses. These prospectuses should be read carefully by clients before investing.

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