



# Reserve Your Spot: Executive Class Underwriting

Get Up to **\$3 Million** in Cash Value  
Life Insurance Coverage with  
No Medical Exams

## **For the Professional** *Highly Compensated*

Provide financial protection against premature death while adding a potential source of supplemental retirement income.

## **For the Business** *Incentivizing Executives*

Reward and retain your top talent by offering them the benefit of cash value life insurance.

## **About the Program**

Pacific Life Insurance Company is now offering Executive Class Underwriting for certain cash value life insurance policies using accumulation designs. Get up to \$3 million in life insurance coverage with no medical exams as part of this simplified underwriting program. Eligible candidates simply fill out a short form and complete a brief, confidential telephone interview. Attending Physicians Statement required for certain applicants. Additional requirements may be requested, depending on answers to medical and nonmedical questions in application.

Eligibility is based on health, age, gender, income, occupational risk, and other factors. Available only on certain products. Minimum face amount of \$100,000 is required for Preferred Nonsmoker and Preferred Smoker.

Only one simplified underwriting program offered per insured. Pacific Life Insurance Company reserves the right to discontinue this program at any time and issue of the policy may depend on answers to health questions contained in the application.



**PACIFIC LIFE**

Pacific Life Insurance Company

# THE FLEXIBILITY OF CASH VALUE LIFE INSURANCE

## Financial Protection

A policy's death benefit proceeds are paid to policy beneficiaries when the insured dies.

## Financial Potential

A policy's cash value has the potential to grow, less policy charges.

## Financial Features

A policy's optional features are available for additional life insurance and financial needs.

A cash value life insurance policy with an accumulation design structures and funds the policy for financial protection against premature death now and supplemental income potential later through policy loans and withdrawals from the available cash value. Any policy withdrawals, loans and loan interest will reduce policy values and may reduce benefits.

**Ask your life insurance producer for additional details.**

***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. Only a life insurance producer who is also a fiduciary is required to advise if the product purchase and any subsequent action taken with regard to the product are in their client's best interest.***



**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. 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 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.

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 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.

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