

# ACCELERATED LIFE INSURANCE UNDERWRITING

Fewer Requirements, Less Hassle, Faster Approval



Pacific Life Insurance Company

*When your clients need the death benefit protection of life insurance, underwriting can make all the difference. Now, your clients can apply for up to \$5 million (ages 18-50) in life insurance coverage with no medical exams, blood draws, or bodily fluids with our new expedited underwriting process—Accelerated Underwriting. Use the following pre-qualification questions to see if your client may qualify.*

## General Classifications

- Issue Ages 18-50 (up to \$5 million in life insurance coverage)
- Issue Ages 51-60 (up to \$3 million in life insurance coverage)
- Available on Pacific Indexed Accumulator 6 (PIA 6) and Pacific Discovery Xelerator IUL 2 (PDX 2) indexed universal life insurance products; Pacific Elite Term (Pac Elite Term) term life insurance<sup>1</sup>
- In Good Health

Not all clients will qualify for Accelerated Underwriting. Certain medical and non-medical conditions may trigger full underwriting including required labs, paramedical exams, and attending physician statements. Errors on the application may also impact eligibility for Accelerated Underwriting. Double check that the proposed insured's information is in good order so Pacific Life can begin the underwriting process sooner!

## Pre-Qualifying Questionnaire

**All applicants must be able to answer NO to all of the pre-qualifying questions below. A YES answer to any of these questions may trigger full underwriting. For additional underwriting information, please refer to the Underwriting Guidelines Brochure Form #15-48955.**

	Yes	No
Major medical conditions? (see page 2)		
Overweight or underweight?		
High blood pressure?		
High cholesterol?		
Pending medical tests?		
Alcohol/drug abuse or treatment?		
History of DUI or moving violations within last 5 years?		
Criminal history or felony convictions?		
History of outstanding liens, judgments, or bankruptcy?		
Participation in hazardous activities?		
Prior application to Pacific Life within 12 months?		

**If your applicant is between the ages of 18-50 and is applying for PDX 2 or PIA 6 with the Premier LTC Rider<sup>2,4</sup> or Premier Living Benefits Rider 2<sup>2,4</sup> (Premier Living Benefits Rider<sup>3,4</sup> in California), please reference the Pre-Qualifying Questionnaire Form #15-44597.**

## Major Medical Conditions

The following chart lists some of the medical conditions that may trigger full underwriting. For questions about the impact of other medical conditions, please contact your Pacific Life Underwriting team.

Atrial fibrillation	Dementia/Alzheimer's disease	Hypertension
Bipolar disorder	Diabetes	Kidney disease
Cancer	Emphysema	Melanoma
Cardiomyopathy	Epilepsy/seizure	Multiple sclerosis
Chronic obstructive pulmonary disease (COPD)	Heart disease/surgery	Muscular dystrophy
Cirrhosis	Hepatitis B or Hepatitis C	Parkinson's disease
Crohn's disease	Huntington's disease	Peripheral artery disease (PAD)/ peripheral vascular disease (PVD)

- 1 Pacific Life Insurance Company's Pacific Indexed Accumulator 6 (Policy Form #P15IUL and S18PIA6 or ICC15 P15IUL and ICC18 S18PIA6, based on state of policy issue), Pacific Discovery Xelerator IUL 2 (Policy Form #P15IUL and S18PDX2 or ICC15 P15IUL and ICC18 S18PDX2, based on state of policy issue), Pacific Elite Term (Pac Elite Term) is term life insurance with level premiums, policy #ICC12 P12TRF or P12TRF, and ICC12 P12TRF 10,20,30 or P12TRF 10,20,30, based on level premium period and state of policy issue.
- 2 Long-term care benefit is provided by the optional Premier LTC Rider, Accelerated Death Benefit Rider for Long-Term Care, Form #R15LTC, R15LTC SP or ICC15 R15LTC, ICC15 R15LTC SP, based on state of policy issue. Chronic illness protection is Premier Living Benefits Rider 2 (PLBR 2) Accelerated Death Benefit Rider for Chronic and Terminal Illness, Form #R18ADB and S18ADB or ICC18 R18ADB and ICC18 S18ADB, based on state of policy issue.
- 3 Form #R12CII.
- 4 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.

Indexed Universal Life Insurance does not directly participate in any stock or equity investments.

***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  
Newport Beach, CA  
(800) 800-7681 • [www.PacificLife.com](http://www.PacificLife.com)

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.

Life insurance is subject to underwriting and approval of the application and may incur monthly policy charges.

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