

PRE-QUALIFICATION QUESTIONNAIRE

Up to \$10 Million with No Medical Exams
Accelerated and Frictionless Underwriting Programs



PACIFIC LIFE

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 \$10 million in life insurance coverage with no medical exams, blood draws, or bodily fluids with our new underwriting programs—Accelerated and Frictionless Underwriting. Use the following pre-qualification questions to see if your client may qualify.

General Classifications

In Good Health			
Life Insurance Coverage	Issue Ages		
	18-50	51-60	61-70
Up to \$3M	No Medical Exams, No APS		No Medical Exams, but APS and a physical with lab work required within the past 12 months
\$3M to \$5M	No Medical Exams, No APS	No Medical Exams, but APS and a physical with lab work required within the past 12 months	
Up to \$10M	No Medical Exams, but APS and a physical with lab work required within the past 12 months		

*Phone interview is required.

☒ ACCELERATED UNDERWRITING* ☐ FRICTIONLESS UNDERWRITING*

PRODUCT AVAILABILITY:

Pacific Life Insurance Company's Pacific Indexed Accumulator 6 (PIA 6), Pacific Discovery Xelerator IUL 2 (PDX 2), and Pacific Trident IUL indexed universal life (IUL) insurance products; Pacific Elite Term (Pac Elite Term) term life insurance; Pacific Select Harbor VUL, Pacific Admiral VUL and Pacific Select VUL 2 variable universal life (VUL) insurance products; Flex 16 whole life insurance product; Versa-Flex Venture UL universal life (UL) insurance product.^{1,2}

Generally, healthy clients who have completed a physical with full lab work within the past 12 months will qualify for Accelerated or Frictionless Underwriting.³ Certain medical and non-medical conditions may trigger full underwriting including required labs, paramedical exams, or an APS. Errors on the application may also impact eligibility.

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 late or missing payments, outstanding liens, judgments, or bankruptcy?		
Participation in hazardous activities?		
Prior application to Pacific Life within 12 months?		

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), Pacific Discovery Xelerator IUL 2 (Policy Form #P15IUL and S18PDX2 or ICC15 P15IUL and ICC18 S18PDX2), Pacific Elite Term is term life insurance, Policy Form #ICC12 P12TRF or P12TRF, and ICC12 P12TRF 10,20,30 or P12TRF 10,20,30, based on level premium period, Pacific Harbor VUL (Policy Form #P19PHV and S19PHV or ICC19 P19PHV and ICC19 S19PHV), Pacific Admiral VUL, (Policy Form #P19VUL and S20ADM or ICC19 P19VUL and ICC20 S20ADM), Pacific Select VUL 2 (Policy Form # P19VUL and S19VUL or ICC19 P19VUL and ICC19 S19VUL), Pacific Trident IUL, (Policy Form #P15IUL and S20TRI or ICC15 P15IUL and ICC20 S20TRI), Flex 16, (Policy Form #P18ISL and S18F16 or ICC18 or ICC18 P18ISL S18F16), Versa-Flex Venture UL (Policy Form #P18UL and S18VEN or ICC18 P18UL and ICC18 S18VEN), based on state of policy issue.
- 2 Certain life insurance products with long-term care or chronic illness riders have additional underwriting requirements. To help, please reference the Pre-Qualifying Questionnaire Form #15-44597. For additional information, please contact your Pacific Life Insurance Company representative.
- 3 Pacific Life is not offering Accelerated or Frictionless Underwriting on informal applications at this time.

Indexed Accounts do 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 Insurance Company
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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 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.

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

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 investment options. This and other information about Pacific Life Insurance Company are provided in the applicable product prospectus. These prospectuses should be read carefully by clients before investing or sending money.

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