



PL PROMISE TERM*

WHAT HAPPENS NEXT...

PL EXPRESS APP

* PL Promise Term is 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.

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 PHONE INTERVIEW

Within the next 24 hours we will call you to perform a confidential telephone interview that will last approximately 30 minutes. This call will come from an approved Pacific Life fulfillment center.

During your interview

You should be prepared to tell the interviewer about any medical conditions you have now or have may have been diagnosed with in up to the past 10 years:

- Name of condition(s) and date(s) of diagnosis
- 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 number.

After your interview

The interviewer will offer the option of scheduling the paramedical exam at the end of the call. There is no cost to you for this exam, and it can take place at your home, workplace, or a patient service center.

If you are age 70 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.



YOUR PARAMEDICAL EXAM

The examiner will provide any forms that require 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.



PRIOR TO YOUR EXAM

- Get a good night's sleep. ✓
- Avoid drinking alcoholic beverages for at least eight hours before your exam. ✓
- Do not smoke or drink coffee for at least one hour before your appointment. ✓
- Drink a glass of water at least two hours prior to your exam. ✓
- Arrange FCA interview to be completed in a quiet location such as your home. ✓



AFTER YOUR EXAM

The results of your exam will be forwarded to Pacific Life and the underwriting process will begin. Based on your medical history and the amount of life insurance coverage you request, we may need to obtain additional information from your doctor, and/or consumer reporting agencies.

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

Please contact your life insurance producer with any questions about your life insurance policy.

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.

THE POWER TO HELP YOU SUCCEED

At Pacific Life, putting customers first has allowed us to serve families and businesses successfully for nearly 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

Pacific Life Insurance Company
(800) 800-7681
Newport Beach, CA

Pacific Life & Annuity Company
(888) 595-6996
Newport Beach, CA

Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. Insurance products are issued by Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state. Each insurance company is solely responsible for the financial obligations accruing under the products it issues. 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 INSURANCE COMPANY

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NOTICE TO PROPOSED INSURED AND OWNER

DETACH AND LEAVE WITH PROPOSED INSURED(S)

In this disclosure, "we", "us", "our", and "PLIC" refer to Pacific Life Insurance Company, its affiliates, and its subsidiaries. This brief description of our underwriting process is designed to help you understand how an application for life insurance, which may contain long-term care benefits, is handled, the types and sources of information we may collect about you, the circumstances under which we may disclose that information to others and your right, or that of your authorized representative, to learn the nature and substance of that information upon written request. The purpose of the underwriting process is to make sure you qualify for insurance under our rules, and assuming you do, establish the proper premium charge for that insurance. The goal of the underwriting process is to have the cost of insurance distributed equitably among all policyowners, so that each individual pays his or her fair share. To determine your insurability, we must consider such factors as your medical history, physical condition, occupation, and hazardous avocations. We get this information from various sources.

Application and Medical Records – Your application, including the medical history, is the primary source of information in the evaluation process. In addition, we may ask you to take a physical examination or other special test such as an electrocardiogram. We may also ask for a report from your doctor or hospital, another insurance company, or MIB, Inc. ("MIB", see below). When we do so, we will use the Authorization To Obtain Information that you signed. The purpose of MIB is to protect member companies, their policyowners, and insureds from those who would conceal significant facts relevant to their insurability.

MIB, Inc. – Information regarding your insurability will be treated as confidential. PLIC or its reinsurers may, however, make a brief report thereon to MIB, Inc., formerly known as Medical Information Bureau, a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information it may have about you in its file. Please contact MIB at 866-692-6901 (TTY 866-346-3642). If you question the accuracy of information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734.

PLIC, or its reinsurers, may also release information from its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at www.mib.com.

Federal Fair Credit Reporting Act – As part of our underwriting, we may ask that an investigative consumer report be prepared. An independent source known as a consumer reporting agency will prepare the report. The report will typically include information as to your character, general reputation, mode of living and personal characteristics, as well as information obtained from other data sources. ("Mode of living" does not include information related directly or indirectly to your sexual orientation.) The agency may conduct personal interviews with your family, friends, neighbors, business associates, financial sources, or others with whom you are acquainted in order to get this information. If you write to us within a reasonable time after you receive this notice, we will tell you whether or not a report was requested. If a report was requested, we will tell you the name, address and telephone number of the agency to whom the request was made. Upon request, the agency will furnish information as to the nature and scope of its investigation. If you would like to inspect and to receive a copy of the report, you may do so by contacting the agency directly.

DISCLOSURE TO OTHERS

Personal information obtained about you during the underwriting process and at other times is confidential and will not be disclosed to other persons or organizations without your written authorization except to the extent necessary for the conduct of our business and only to the extent permitted by applicable state law. Examples of situations where we may share information about you are as follows:

- The Producer may retain a copy of your application, and if a policy is issued will have access to ongoing policy information to better serve your needs.
- If reinsurance is required, the reinsurance company would have access to our application file.
- We may release information to another insurance company to whom you have applied for life, long-term care, or health insurance or to whom you have submitted a claim for benefits, if you have authorized it to obtain such information.
- As stated earlier, we may report information to MIB.
- We will disclose information to government regulatory officials, law enforcement authorities, and others where required by law.

DISCLOSURE TO YOU

In general, you have a right to learn the nature and substance of any personal information about you in our file upon written request. Whenever an adverse underwriting decision is made, we will notify you of the reason(s) for the decision and the source of the information upon which our action is based. Medical record information, however, will normally be given only to a licensed physician of your choice. Please refer to the section on MIB for that organization's disclosure procedure. Should you feel that any information we have is inaccurate or incomplete, please write to: Manager, New Business Services, Pacific Life Insurance Company, P.O. Box 42000, Lynchburg, VA 24506. Your comments will be carefully considered and corrections made where justified. We hope this Notice will help you to understand how we obtain and use personal information in the underwriting process, and the ways you can learn about this information. We are concerned with ensuring privacy as well as lives, and the collection, use, and disclosure of personal information is limited as specified in this Notice.