

# BULLETIN

A Communication from  
the Life Insurance Division



**DATE:** March 28, 2018

**SUBJECT:** Introducing PL Smooth Sailing Underwriting

| Category                            |                |
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| <input type="checkbox"/>            | Administration |
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| <input type="checkbox"/>            | Miscellaneous  |

## Tired of 'Black Box' Underwriting Surprises? There's a Better Way! *Introducing PL Smooth Sailing Underwriting*

Are today's 'black box' fluidless underwriting programs causing you to lose credibility with your clients? Avoid the embarrassment! Fluidless underwriting offers should be predictable and easy to explain.

### Get to Know PL Smooth Sailing

- ✓ Up to \$500,000 of PL Promise Term Life Insurance Coverage\*
- ✓ No Medical Exams — No Needles— No Bodily Fluids
- ✓ Ages 50–69, Any Risk Class Including Substandard
- ✓ One Requirement: Comprehensive Physical and Blood Work Available from Primary Physician Within Last 18 Months
- ✓ Simple Application Process: PL Express App Ticket and Client Follow-Up Phone Interview with Voice Signature to Complete the App-Interview

**That's it! Simple. Easy. Transparent. It's PL Smooth Sailing.**

See Frequently Asked Questions on page 2.

\*PL Smooth Sailing is available with PL PROMISE TERM 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). The total amount of life insurance coverage applied for and inforce with Pacific Life may not exceed \$500,000.

## Frequently Asked Questions

### **HOW DO I APPLY?**

Apply using our PL Express App Ticket available on United Underwriters Drop&Go!

### **CAN I SUBMIT PACIFIC LIFE'S FULL APPLICATION INSTEAD OF A TICKET?**

For now, you must use the PL Express App Ticket. Phase 2 of the program will allow a wider range of applications, as long as you use our follow-up client phone interview. Stay tuned for program updates.

### **WHEN MIGHT A PARAMED BE REQUESTED FOR MY CLIENT?**

If blood work is not found in the APS or your client's last physical was longer than 18 months prior to when the APS is received, your client will likely be required to get a full paramed.

### **HOW WILL I KNOW IF MY CLIENT QUALIFIES FOR COVERAGE UNDER THE PROGRAM?**

The PL Express App ticket helps you initially screen your client for qualification. From there, the phone interview will confirm whether your client qualifies. When your client completes the phone interview, they can sign the entire application over the phone using Pacific Life's convenient Voice Signature process. Status updates will be provided after the interview to let you know if your client still qualifies for PL Smooth Sailing based on their answers regarding past doctor visits and the status of their APS, physical, and blood work requirement. You will be notified of these requirements in your normal status updates.

Please be sure your client is careful in communicating the dates of their last comprehensive physical and blood work.

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This bulletin is distributed through Pacific Life, Lynchburg, VA (844) 276-5759.

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