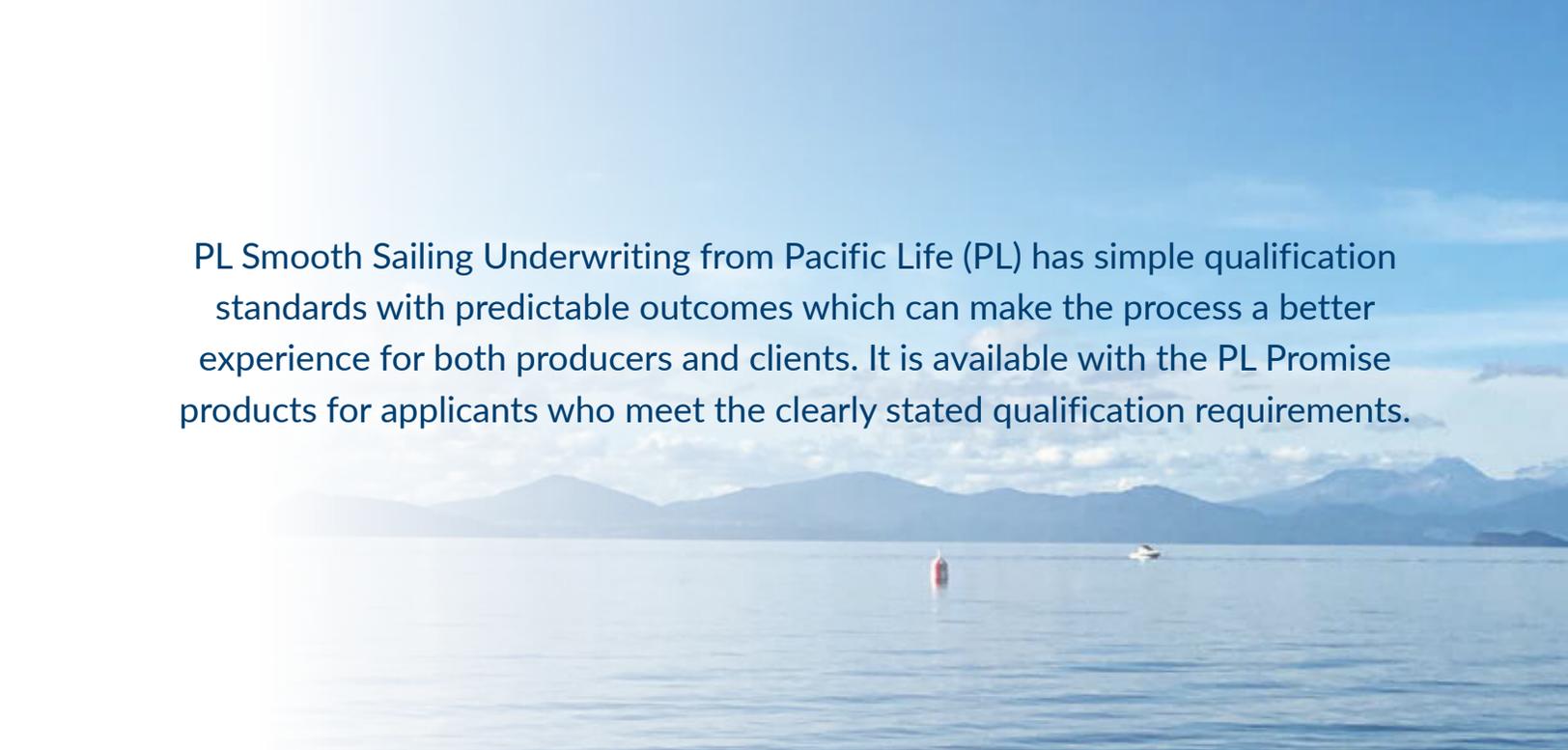# PL SMOOTH SAILING

Fluidless Underwriting for PL Promise Products

A Predictable Alternative to Today's Unpredictable Fluidless Underwriting Offerings

PL PROMISE TERM Level Premium Term Life Insurance. Policy Form #P16LYT or ICC16 P16LYT and S16LYT10, S16LYT15, S16LYT20, S16LYT25, or S16LYT30, based on level premium period chosen and state of policy issue. PL PROMISE GUL No-Lapse Guarantee Universal Life Insurance. Policy Form #P18PRUL and S18PRUL or ICC18 P18PRUL and ICC18 S18PRUL, based on state of policy issue.

PL Smooth Sailing Underwriting from Pacific Life (PL) has simple qualification standards with predictable outcomes which can make the process a better experience for both producers and clients. It is available with the PL Promise products for applicants who meet the clearly stated qualification requirements.

Qualification Requirements

- Client's age nearest birthday 50-69
- Amount of coverage applied for and in force with PL must be less than or equal to $1 Million
- Medical records to include a comprehensive physical and blood work within the last 18 months

Your clients may qualify for PL Smooth Sailing Underwriting regardless of how you submit the application. Ticket or full application — it's your choice.

Available in Five Easy Steps for PL Promise Products

1
Complete and submit an electronic ticket or paper application that meets the qualification requirements for PL Smooth Sailing Underwriting.

- Answer "Yes" to the prescreen question on the Producer's Report.
- For the electronic ticket, once submitted, you will receive a status update in your regular data feed or on the Producer Bay website that indicates if the application qualifies for PL Smooth Sailing.

2
PL will confirm if your client's coverage does not exceed the maximum of inforce or applied for limit of $1 Million. If it exceeds the limit, PL will revert to full underwriting and require a paramedical exam.

3
A confidential online health history questionnaire or telephone interview will be conducted and the appropriate Attending Physician Statement (APS) will be ordered with the lab and exam information from the past 18 months. Additional information may be requested.

4
PL will underwrite the case using the APS and information gathered from the online health history questionnaire or telephone interview.

5
If the application is approved, the underwriting offer will be made and the policy will be issued.

Frequently Asked Questions (FAQs)

Below are the answers to several FAQs. They can help you to familiarize yourself with the program to help deliver a seamless experience to your clients.

What should I tell my client about the PL Smooth Sailing Underwriting process?

Applications for PL Smooth Sailing Underwriting are submitted through the PL Express App (electronic ticket) process or a standard paper application. Upon receipt of the application, your client will either be contacted 1.) by email with a dedicated link to the online health history questionnaire within minutes (electronic ticket only), or 2.) by telephone call from PL's phone interview team within 24 hours (electronic ticket or paper application). The online health history questionnaire or telephone interview (tele-interview) includes medical questions that allow PL to order an Attending Physician Statement (APS) early in the process versus later. If your client qualifies for PL Smooth Sailing Underwriting, no paramedical examiner will visit the client to conduct an exam and specimen collection. This innovative underwriting program allows PL to streamline the underwriting process for many clients.

How does my client sign the portion of the application completed via the online questionnaire or tele-interview?

Depending on method for gathering health history, the applicant will either provide an electronic signature at the end of the online health history questionnaire or voice-sign at the end of the tele-interview. If the client specifically requests not to voice-sign or if your Broker-Dealer does not allow voice-sign or electronic signature, then PL will mail Part 2 of the application to the client for a wet-ink

signature. Additionally, a signed Health Insurance Portability and Accountability Act (HIPAA) authorization will be required. PL will not proceed with underwriting until the client's wet signature is received. Help facilitate your client's signature to avoid delays.

Why is an online questionnaire or tele-interview required for PL Smooth Sailing Underwriting?

The online questionnaire or tele-interview allows PL to assess the client's health information more quickly and to determine which APS and/or other records PL needs to order up front to make the underwriting decision.

Are there any rate classes that do not qualify for PL Smooth Sailing?

No. All rate classes, including substandard, are eligible.

What are the hours for the Teleunderwriting Interview Contact Center?

- Monday – Thursday: 7:00 a.m.–11 :00 p.m. CT
- Friday: 7:00 a.m.–9:00 p.m. CT
- Saturday: 8:00 a.m.–4:00 p.m. CT

What types of data are used during the PL Smooth Sailing Underwriting process?

PL may use Medical Information Bureau (MIB), prescription history, and Motor Vehicle Record (MVR) reports, information collected during the online questionnaire or tele-interview, and APS(s) from the applicant's physician.

What happens if clients do not meet the qualifications for PL Smooth Sailing Underwriting? What kinds of factors might result in my client not qualifying?

A client who does not meet the qualification requirements for PL Smooth Sailing Underwriting will go through PL's traditional underwriting process and requirements. If it is discovered during the online questionnaire or tele-interview that the applicant does not qualify for PL Smooth Sailing, PL will schedule a lab/exam. If discovered outside the online questionnaire or tele-interview, PL will notify the Broker General Agency (BGA) that the applicant no longer qualifies and a lab/exam will be posted as an outstanding requirement.

Some factors that would preclude your client from qualifying for the PL Smooth Sailing Underwriting process are:

- The client is not within the qualified age range of 50-69 (age nearest birthday).
- The amount of coverage applied for and in force with Pacific Life exceeds $1 Million.
- The client has not had a comprehensive physical or blood work within the last 18 months.
- The applicant's history with their attending physician is insufficient.

How can I confirm my client is below the $1 Million coverage threshold?

Log on to Producer Bay and click on the icon for PL Smooth Sailing Eligibility on the Quick Links screen. Click "Continue" in the pop-up banner and enter the requested information. Once complete, click "Submit." You will get a message indicating whether your client is eligible for PL Smooth Sailing. For your convenience, PL will provide you with the dollar amount the applicant is over the PL Smooth Sailing limit of $1 Million.

For example, if your applicant already has a $600K policy with PL and is looking for an additional $500K in coverage, the applicant would not be eligible for PL Smooth Sailing. However, by knowing the applicant is over by $100K, you may have the option to reduce the face amount of the new case so the applicant may qualify.

If my client does not qualify for PL Smooth Sailing Underwriting, how much will the underwriter be able to share with me?

- The underwriter will be able to share that the client did not meet the basic qualification requirements such as age, coverage amount, or lack of a comprehensive physical with blood work within 18 months.

- For adverse decisions and declines, PL will use the same communication methods that are used for the traditional underwriting process.

If my client does not qualify for PL Smooth Sailing Underwriting and is underwritten using PL's traditional underwriting process, is the underwriting class likely to be worse?

In many cases, your client may get the same rate class regardless of the underwriting approach used. The underwriter will evaluate the risk class based on the information available.

Will PL Smooth Sailing Underwriting work on replacement business?

Yes. Just be sure to submit the appropriate replacement forms for your state.

Our BGA images the application Part 1 to ExamOne, who then typically packages the application and other requirements before sending to the carrier. How will my process change now?

Simply submit your Part 1 of the application image to ExamOne with either an eSignature or wet signature. Don't forget to include the Producer's Report and be sure the Smooth Sailing prescreen question on the Producer's Report is checked "Yes." Please do not order a paramedical exam or APS. Just be sure to immediately release the application to PL! There's no need to wait. PL will order the online questionnaire or tele-interview and any needed APS(s) for your client once the application is released. That's it!

Note: It is important to ensure Part 1 of the application is signed before submitting and releasing the application to PL as there will not be a paramedical exam to facilitate a signature.

How do I follow the status of my client's application and whether the client's qualification status for PL Smooth Sailing Underwriting changes along the way?

New status updates will be provided in both your traditional status feeds and on Producer Bay, including the following:

- Updates regarding attempts to reach the client for the online questionnaire or tele-interview and/or completion of the online questionnaire or tele-interview.

- PL Smooth Sailing qualification status or change in qualification status along with the reason for change.

- Notification that a paramedical exam has been ordered (if the applicant does not qualify).

- Notification that PL is awaiting the client's signature on Part 2 of the application.

For additional questions, contact us at LynInternalSales@PacificLife.com or (844) 238-4872, Option3.
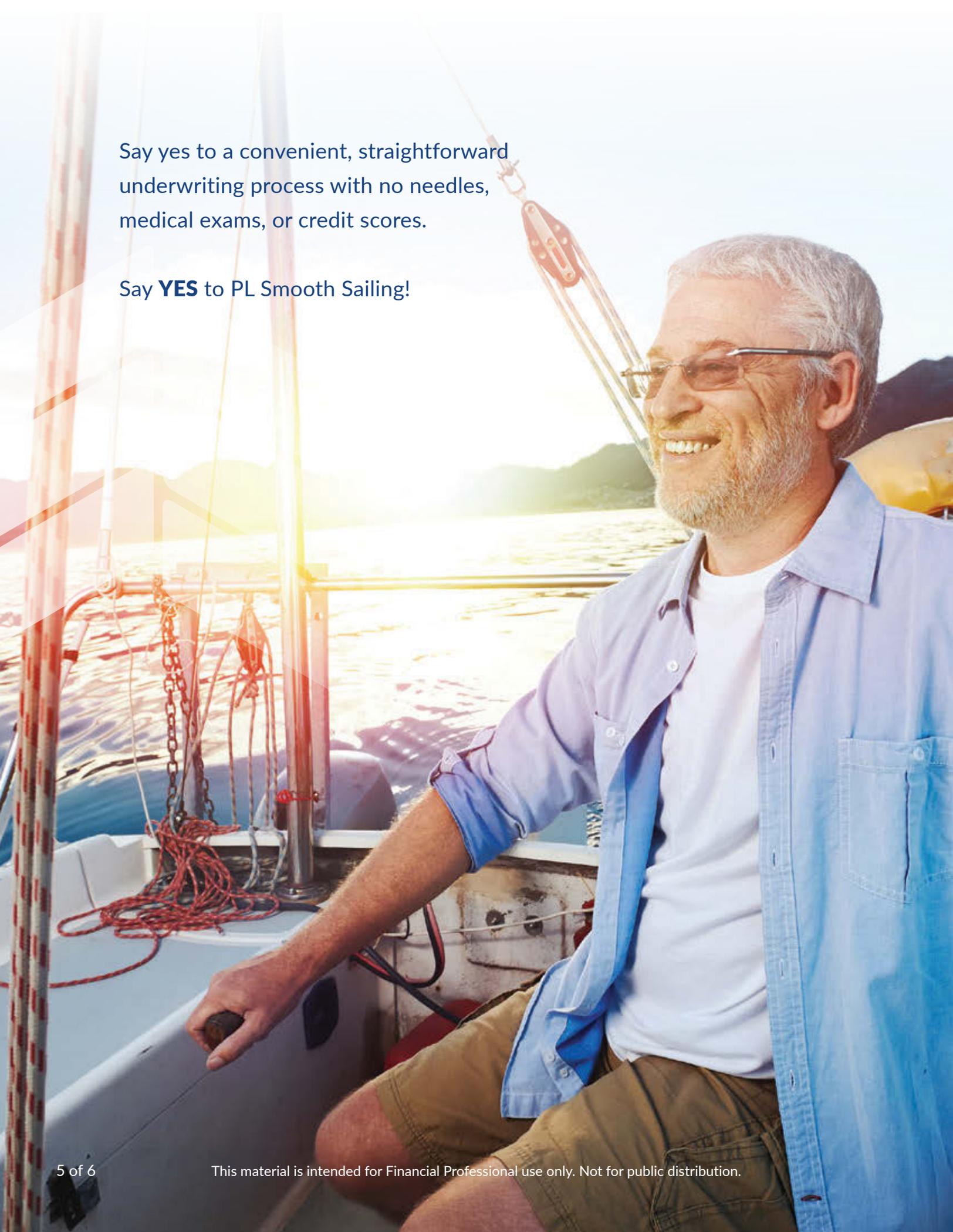
Say yes to a convenient, straightforward underwriting process with no needles, medical exams, or credit scores.

Say **YES** to PL Smooth Sailing!

THE POWER OF PACIFIC

At Pacific Life, putting customers first has allowed us to serve families and businesses successfully for over 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 and your clients, our policyowners, are at the heart of the business decisions we make.

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.

The primary purpose of life insurance is to protect the policy beneficiaries from the adverse financial consequences of the insured's death.

PACIFIC LIFE