

# PL SWIFT SAILING

## *Accelerated Underwriting for PL Promise*



**PACIFIC LIFE**

Pacific Life Insurance Company

Welcome aboard Pacific Life's accelerated underwriting program for PL Promise—PL Swift Sailing. Using digital tools, available data, and predictive modeling, PL Swift Sailing offers your clients a more convenient and less invasive underwriting process so they can get the life insurance coverage they need faster.

PL Swift Sailing requires no medical exams, needles, fluids, or attending physician statements. Greater transparency and frequent communication help you provide an improved customer experience. Less restrictive requirements can mean that more of your clients qualify, and those up to age 60 could get up to \$2 million in coverage, even with nicotine use. Upgrade your clients' underwriting experience with PL Swift Sailing.

***Offer your clients up to \$2 million in life insurance coverage with a faster, predictable underwriting process:***

- **Faster**
- **More Convenient**
- **More Transparent**

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

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## Qualifications

- Ages 18-60
- Up to \$2 million of coverage
- In good health with full disclosure of the proposed insured's medical history
- Evidence of routine medical care in the past 3 years
- No formal or informal application with Pacific Life in the past year
- Not previously rated or declined
- Standard or better rate classes (no nicotine use and nicotine use)
- Submit by electronic ticket
- Available on PL Promise Term 10-, 15-, 20-, 25-, or 30-year level premium periods<sup>2</sup>

***Use the Prequalifying Checklist (#15-49941) to help identify candidates for potentially higher pass-through rates!***

*Clients (ages 50-60) who don't qualify for PL Swift Sailing accelerated underwriting are automatically assessed for our PL Smooth Sailing fluidless underwriting<sup>1</sup> for a seamless client experience!*

<sup>1</sup> PL Smooth Sailing fluidless underwriting qualification requirements: For clients ages 50-69. Medical records to include a comprehensive physical and blood work within the last 18 months. The total amount of life insurance coverage applied for and in force with Pacific Life may not exceed \$1 million.

<sup>2</sup> 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.