

# BULLETIN

A Communication from  
the Life Insurance Division



**PACIFIC LIFE**

Pacific Life Insurance Company

**DATE:** September 13, 2021

**TO:** Broker General Agencies, Life Insurance Producers, Office Administrators, and Technical Staff

**SUBJECT:** Online Health History Available on PL Promise Products Beginning September 13, 2021

Category	
<input type="checkbox"/>	Administration
<input type="checkbox"/>	Compliance
<input type="checkbox"/>	Marketing
<input type="checkbox"/>	Product
<input checked="" type="checkbox"/>	Risk Selection
<input type="checkbox"/>	Miscellaneous

## Online Health History Questionnaire Is Here!

Beginning September 13, 2021, Pacific Life Insurance Company is pleased to announce that the **AboutMe Online Health History questionnaire** has been added to **PL Swift Sailing Accelerated underwriting, PL Smooth Sailing Fluidless underwriting, and Full Underwriting programs for PL Promise<sup>1</sup> life insurance products**. The Online Health History questionnaire is a simpler way for your clients to complete their health history by offering another alternative to the current tele-interview process.

### AboutMe Online Health History

#### Criteria

- ✓ Up to \$2 million amount of coverage for ages 18-60
- ✓ Electronic ticket, no paper application (initial phase)
- ✓ Requires a unique email address for each insured

#### How It Works

- ✓ Submit electronic ticket
- ✓ Link to questionnaire emailed to client within minutes—includes link to [“What Happens Next” guide](#) (#15-50908) to help clients prepare for questionnaire
- ✓ Complete at own convenience (estimated time to complete is 20-30 minutes)
- ✓ Reminder emails sent to clients to complete questionnaire
- ✓ Sign electronically
- ✓ Provides option to schedule paramedical examination at the end of questionnaire (if required)
- ✓ Direct line to phone support
- ✓ Tele-interview automatically scheduled if online health history questionnaire is not completed to keep the application moving forward

<sup>1</sup> Pacific Life Insurance Company’s PL Promise Term (Policy Form #P16LYT or ICC16 P16LYT and S16LYT 10, S16LYT 15, S16LYT 20, S16LYT 25, or S16LYT 30, and 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.

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## PL Swift Sailing<sup>2</sup> and PL Smooth Sailing

Our goal is to continue to look for more ways to innovate and transform the underwriting experience. Clients ages 50-60 who don't qualify for PL Swift Sailing accelerated underwriting will automatically be assessed for our PL Smooth Sailing fluidless underwriting process for a more seamless client experience.

PL Swift Sailing	PL Smooth Sailing
Accelerated & fluidless underwriting	Fluidless underwriting (not accelerated)
Ages 18-60 (nearest birthday)	Ages 50-69 (nearest birthday)
Up to \$2 million amount of coverage	Up to \$1 million amount of coverage
Labs, examinations, and attending physical statement (APS) are not required	Physical and blood work within the last 18 months required
Standard or better, including nicotine use	All rate classes
Electronic ticket (initial phase)	Electronic ticket or paper application
Quicker decisions	Decisions within standard time
Underwriting based on numerous data sources that are accessible within minutes	Underwriting based on APS
Available on PL Promise Term 10-, 15-, 20-, 25-, or 30-year level premium periods	Available on PL Promise Term 10-, 15-, 20-, 25-, or 30-year level premium periods AND PL Promise GUL
Use our <a href="#">Prequalifying Checklist</a> (#15-49941) to quickly identify clients that may be a good fit by reviewing criteria upfront	Straightforward qualification standards with predictable outcomes for applicants who meet requirements

<sup>2</sup> Not all clients will qualify for PL Swift Sailing accelerated underwriting. Certain medical and non-medical conditions may trigger full underwriting including required labs, paramedical examinations, and attending physician statements.

If you have questions or would like more information on underwriting or the AboutMe online health history process, please contact your Broker General Agency (BGA) or the PL Promise Sales Desk at (844) 238-4872, Option 3 or [LynInternalSales@PacificLife.com](mailto:LynInternalSales@PacificLife.com).

***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 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. 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.

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

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

Pacific Life Insurance Company's Home Office is located in Newport Beach, CA.

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

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