

More Competitive PL Promise Term¹

Pricing for Older Ages.

Plus Fluidless Underwriting!



Pacific Life has repriced PL Promise Term Life Insurance with death benefit protection to ensure you have pricing and underwriting advantages for clients ages 50-69.

These improvements can maximize the number who may qualify for PL Smooth Sailing, Pacific Life's answer to fluidless underwriting.

Revised rates are currently available in the following states: AK, AR, CA, DE, DC, FL, GA, HI, IL, IN, ME, MI, MN, MT, NC, ND, NE, NH, NM, OH, PA, RI, SD, TN, TX, VA, VT, WV, and WY. Pacific Life will communicate when the new pricing is made available to additional states.

Male Age 65, Preferred Best No Nicotine (PBNN), \$500K, 15-Year Term

	Annual Premium	Annual Rank	Monthly Premium	Monthly Rank
Pacific Life PL Promise Term 15	\$3,133.79	2	\$266.37	1
Banner OPTerm 15	\$3,120.73	1	\$268.38	3
Protective Classic Choice Term 15	\$3,133.85	3	\$266.38	2
Lincoln LifeElements Level 15	\$3,154.50	4	\$276.02	7
AIG Select-a-Term 15	\$3,154.95	5	\$269.75	4
Transamerica Trendsetter Super 15	\$3,155.00	6	\$271.33	5
John Hancock Term 15	\$3,170.00	7	\$274.21	6
Principal 15-Year Term	\$3,170.00	8	\$277.38	8
SBLI Term 15	\$3,222.00	9	\$280.31	9
ANICO Signature Term 15	\$3,280.00	10	\$287.00	10
Prudential Term Essential 15	\$3,425.00	11	\$299.69	11
United of Omaha Term Life Answers 15	\$3,797.50	12	\$332.28	12



NO paramed exam if applicant has had a comprehensive physical and blood work with primary physician within the last 18 months; up to two years of medical history may be requested.

1 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.

2 Competitive Positioning as of 5/22/2019 CompuLife: American General Life Insurance Company (AIG) Select-a-Term (ICC16-16901), American National Insurance Company Signature Term (ART12), Banner Life Insurance Company OP Term (ICC18-OPTC), John Hancock Insurance Company Term (ICC17 TL22, TL22 0417), Lincoln National Corporation LifeElements Level Term (TRM6063), Pacific Life PL Promise Term (P16LYT or ICC16 P16LYT & S16LYT), Principal National Life Insurance Company Term (ICC17 SN 104/SN 104), Protective Life Insurance Company Classic Choice Term (ICC16-TL 21/TL-21), Pruco Life Insurance Company (Prudential) Term Essential (ICC16 PLTIC-2016), The Savings Bank Mutual Life Insurance Company of Massachusetts Term (B-56), Transamerica Life Insurance Company Trendsetter Super (ICC17 TL22, TL22 0417), United of Omaha Life Insurance Company Term Life Answers (6181L-0696).

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Life insurance is subject to underwriting and approval of the application.

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

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

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Not FDIC Insured	No Bank Guarantee	May Lose Value	