

What's the Difference Between PL Swift Sailing and PL Smooth Sailing?



When your clients need the financial protection of life insurance, Pacific Life offers convenient, predictable underwriting options delivered through a no-touch process.

Which underwriting option could be the better choice for your client?

PL SWIFT SAILING	PL SMOOTH SAILING
Accelerated and Fluidless Underwriting	Fluidless Underwriting
Up to \$2 Million in coverage	Up to \$1 Million in coverage
No medical examinations, labs, or attending physician statements (APS) required	Physical and blood work must be available from a physician within last 18 months
Ages 18-60 (nearest birthday)	Ages 50-69 (nearest birthday)
Standard or better rate classes, including nicotine use	For all rate classes up to Table 4*
Electronic ticket	Electronic ticket or paper application
Underwriting based on numerous data sources that are accessible within minutes	Underwriting based on APS
Quicker decisions	Decisions within standard timeframe
Use the Prequalifying Checklist (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

* Due to COVID-19, Pacific Life is currently accepting risk classes up to Table 4.

Clients who do not qualify for PL Swift Sailing accelerated underwriting will automatically be assessed for PL Smooth Sailing fluidless underwriting for ages and face amounts that overlap (50-69, up to and including \$1 Million), providing a seamless underwriting experience. Those who do not qualify for either program will enter full underwriting.

Questions? We're here to help.
(844) 238-4872, Option 3 or LynInternalSales@PacificLife.com

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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.



PACIFIC LIFE

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.

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

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