



FROM THE DESK OF

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DATE: July 11, 2022

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

SUBJECT: Offering Life Insurance to Your Clients Living with HIV

Category	
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<input type="checkbox"/>	Miscellaneous

Offering Life Insurance to Your Clients Living With HIV

Meeting the Moment and Fulfilling the Mission of Protecting People We Care About
Through the Value of Life Insurance

In keeping with Pacific Life’s mission to help people secure their financial futures, we are pleased to offer life insurance coverage to your eligible clients living with human immunodeficiency virus (HIV), effective July 11, 2022.

As a result of our continuous monitoring of medical advancements, progressive underwriting approach, and customer focus, we will make coverage available to applicants who have a favorable clinical course and are successfully responding to antiretroviral therapy (ART).

Eligibility Criteria:

Eligibility	Exclusions
✓ Ages 20-65	× Recently diagnosed with HIV
✓ Treated by a qualified physician	× Documented viral resistance to treatment
✓ Minimum one year of compliance with ART, with no lapses or delays in treatment	× Any AIDS defining illness
✓ Stable and current CD4 count greater than or equal to 500 cells/mm ³	× History of intravenous drug abuse, polysubstance use or alcohol concerns
✓ Undetectable viral load for at least one year	× Coronary artery disease, diabetes, or cancer
✓ Current negative testing for hepatitis B	× Hepatitis B (including treated)
✓ Hepatitis C in sustained viral remission	× Psychiatric conditions
✓ Self-disclosure of diagnosis	× Underweight (or losing weight)
	× Hypoalbuminemia
	× Proteinuria
	× Malignancy

Factors Affecting the Decision:

- Current age
- Date of diagnosis
- Documented favorable and stable clinical course, strict adherence and response to ART (minimum one-year favorable treatment)
- Absence of significant immunosuppression or co-morbid conditions (e.g. diabetes or coronary artery disease)

This offering includes all fully underwritten products that the proposed insured financially qualifies for and all riders are excluded.

Survivorship Cases:

For survivorship cases, the HIV-positive applicant will be assessed as indicated above, and no HIV-related rating will be applied to the HIV-negative spouse.

We look forward to working together to address the life insurance needs of your clients.

For more information, contact your Pacific Life representative.

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

(800) 800-7681 • www.PacificLife.com

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.

Pacific Life Insurance Company's individual life insurance products are marketed exclusively through independent third-party life insurance producers, which may include bank affiliated entities. Some selling entities may limit availability of some optional riders and investment options based on their client's age and other factors. Your broker-dealer or firm can help you determine which optional riders and investment options are available and appropriate for your clients.

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

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