

WHAT HAPPENS NEXT...

Applying for Pacific Life's Life Insurance Products

Congratulations, you've taken the first step to protect your family financially in the event of your premature death.



Your Online Health History Experience

Upon receipt of your electronic application, Pacific Life will email you a link to our online tool, AboutMe, to complete a health history questionnaire. You can complete your health history at your convenience and it is completely confidential!

Advantages

- **Easy:** Straightforward without confusing paperwork or phone calls.
- **Convenient:** Complete the AboutMe online health history questionnaire on any device (phone, tablet, or computer) at anytime, anywhere.
- **Contactless:** No need to arrange a telephone or in-person interview by an examiner.
- **Saves Time:** Potentially faster turn around times.

Please check your email for a welcome email with your dedicated link to your AboutMe online health history questionnaire. If you're not comfortable providing your health information online, a telephone interview, paper questionnaire, or in-person interview by an examiner is available by request. You only need to complete either the online health history questionnaire or the telephone interview, not both.



How to Prepare

When you are ready to begin, be prepared to answer questions regarding any medical conditions you have now or have been diagnosed with in the last 10 years:

- Name of condition(s) and date(s) of diagnosis (diagnoses)
- Name and address of the doctor seen for the condition(s)
- Names and dates of any medications taken for the condition(s)
- Names, dates, and results of treatments and tests performed
- Name, address, and phone number of any treatment facilities consulted

You will be asked for your driver's license number to verify identity and to access driving records in your motor vehicle report.

After the Online Health History is Complete

If required, you will be presented with an option of scheduling a paramedical exam at a location and time convenient for you. There is no cost to you for this exam, and it can take place at your home, workplace, or a patient service center.



Your Paramedical Exam (if required)

The examiner will provide exam-related paperwork for your signature. Please follow the instructions, make any necessary corrections, initial next to the corrected item(s), and return the signed documents to the examiner.

The exam includes a check of your:

- Height and weight
- Blood pressure and pulse
- Chest and waist measurements (males only)

The examiner also will take urine and blood samples. Be sure to tell the examiner about any medications you are taking.

If you are age 71 or older, a Functional Cognitive Assessment (FCA) will be conducted as part of your paramedical exam. Because the FCA requires word recall exercises, it is suggested that the exam/FCA be completed in the privacy of your home.

PRIOR TO YOUR EXAM

- ✓ Get a good night's sleep.
- ✓ Avoid drinking alcoholic beverages for at least eight hours before your exam.
- ✓ Do not drink coffee for at least one hour before your appointment.
- ✓ Drink a glass of water not more than two hours prior to your exam.
- ✓ Arrange FCA interview to be completed in a quiet location such as your home.





After Your Application Is Received

Once your application is received by Pacific Life, the underwriting process will begin. Based on your medical history and the amount of life insurance coverage you request, we may need to obtain additional information from your doctor, and/or consumer reporting agencies.

eDelivery of Your Policy Documents

Your life insurance producer will contact you regarding your coverage eligibility. If your application is approved, you will receive your policy documents via eDelivery, Pacific Life's contact-free delivery process.

- **Easy:** Simplicity of DocuSign allows us to obtain signatures virtually.
- **Fast:** Faster turnaround time to ensure prompt delivery of your policy documents.
- **Secure:** A secure authentication method is used to ensure confidentiality and data security.

Your policy will detail your coverage amount, duration of coverage, and actual premiums based on your underwriting classifications.

Please contact your financial professional* with any questions about your life insurance application or policy.



The Power of Pacific

Pacific Life provides a variety of products and services designed to help individuals and businesses in the retail, institutional, workplace benefits, and reinsurance markets achieve financial security. Whether your goal is to protect loved ones or grow your assets for retirement, Pacific Life offers innovative life insurance and annuity solutions, as well as mutual funds, that provide value and financial security for current and future generations. Supporting our policyholders for more than 150 years, Pacific Life is a Fortune 500 company headquartered in Newport Beach, California. For additional company information, including current financial strength ratings, visit www.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

Pacific Life Insurance Company
Omaha, NE
(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.

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

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