

Pacific Healthy Rewards

More Ways to Qualify for Better Risk Classes



Pacific Life Insurance Company

Pacific Life continues to deliver on its commitment to make the best underwriting offer with Pacific Healthy Rewards—a winning combination of wellness crediting and underwriting expertise.

Pacific Healthy Rewards is an individualized underwriting philosophy that recognizes and rewards your clients for their ongoing management of their health, active lifestyle, and commitment to wellness.

INSUREDS AGES
18-70

- ✓ Opportunity to improve up to 4 Risk Classes
- ✓ Includes multiple Substandard Risks up to Table D
- ✓ Potential to improve a Standard Risk to Super Preferred

INSUREDS AGES
71-75

- ✓ Opportunity to improve up to 2 Risk Classes
- ✓ Includes multiple Substandard Risks up to Table B
- ✓ Potential to improve a Standard Risk to Preferred Plus

Pacific Life Underwriting continues to provide the best offer as its first offer through its holistic underwriting process!

Ask your Pacific Life representative for details.



Fitness



Mental



**Prevention/
Screening**



Emotional



Social

Excluding all Promise Products & Riders

For Financial Professional use only. Not for use with the public.

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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
(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.

This material reflects the Pacific Life Insurance Company policy features and benefits. All policy features and benefits may not be available through some Broker Dealers. Life insurance is subject to underwriting and approval of the application and will incur monthly policy charges.

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The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.

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