



FROM THE DESK OF

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To: Broker General Agencies, Life Insurance Producers, Management, Office Administrators, and Technical Staff
Subject: PL Promise June 2023 Underwriting Updates
Category: Underwriting

In keeping with Pacific Life's ongoing efforts to make it easier for our customers to do business with us, while maintaining our underwriting as a significant market differentiator, we are happy to announce the following enhancements.

Underwriting Enhancements, Effective Immediately:

- Elimination of EKG as a routine requirement (all ages and face amounts)
- Increased capacity for Professional Athletes (up to \$20M; jumbo limit of \$65M)
- Increased capacity for Entertainers and Celebrities (\$46M for PL Promise Term and \$20M for PL Promise GUL)

Elimination of EKG as a Routine Age/Face Amount Requirement—Our mission is to be a company that is easy to do business with. Removal of the EKG as a routine age/face amount requirement allows Pacific Life underwriting to remain competitive, while significantly improving the customer experience.

Increase Overall Capacity for Professional Athletes —Our capacity to place coverage on professional athletes is now \$20M for GUL, with a jumbo limit of \$65M. Note that there is an overall coverage limit for any team, so please consult with your underwriter on these cases.

Increase Overall Capacity for Entertainers & Celebrities—Our capacity to place coverage on entertainers & celebrities is now \$46M for PL Promise Term and \$20M for PL Promise GUL for most ages.

For additional details, contact your Pacific Life representative.

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