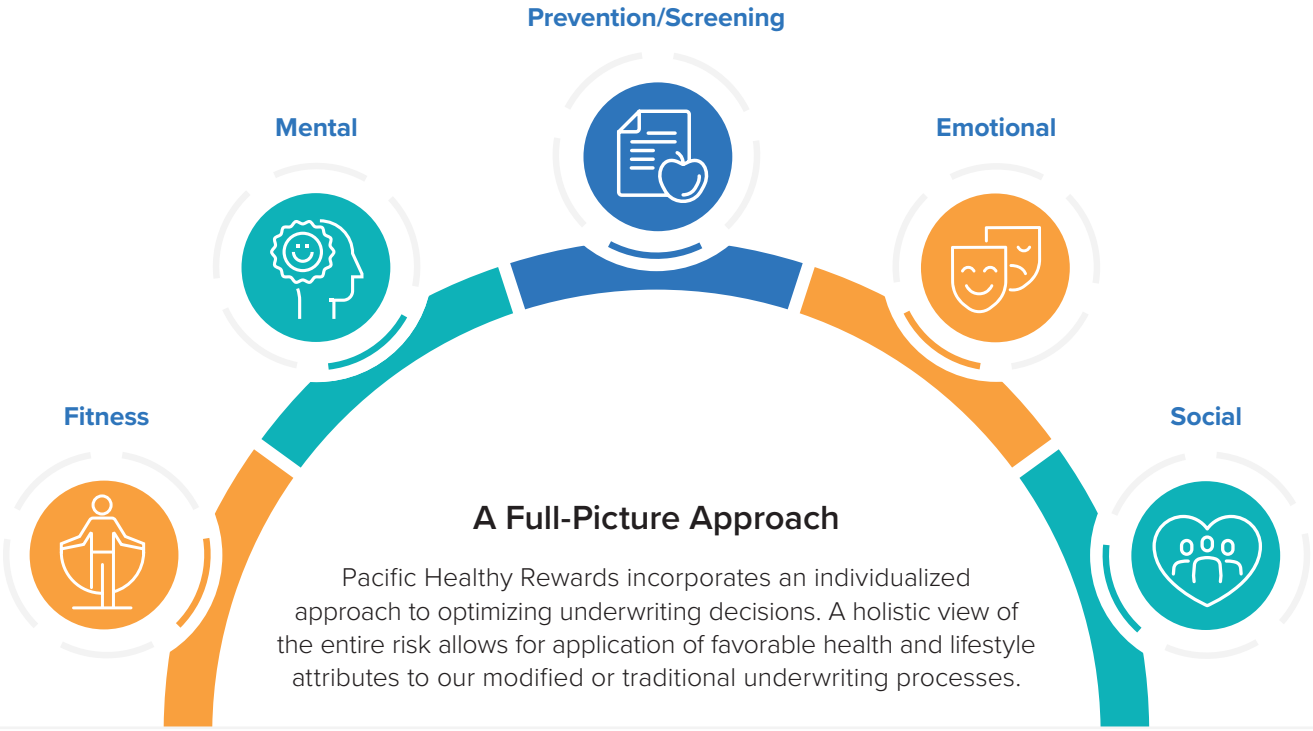
PACIFIC LIFE

PACIFIC HEALTHY REWARDS

ONE TEAM. ONE MISSION. A BEST-IN-CLASS EXPERIENCE.

Holistic Underwriting As Unique as Your Clients

In keeping with Pacific Life's progressive approach to underwriting and its in-depth understanding of the advancements in clinical medicine, its underwriting team continues to look for opportunities for a more holistic approach to risk selection with a focus on delivering its most competitive underwriting decisions. Pacific Healthy Rewards substantiates the value of our holistic underwriting approach and its positive impact on risk class improvements.



A Full-Picture Approach

Pacific Healthy Rewards incorporates an individualized approach to optimizing underwriting decisions. A holistic view of the entire risk allows for application of favorable health and lifestyle attributes to our modified or traditional underwriting processes.

248,145 Pacific Healthy Reward Credits Applied since inception!

88% had a two or more risk class improvement using Pacific Healthy Rewards

Source: Pacific Healthy Rewards. Pacific Healthy Rewards Summary Report was used to calculate the 248,145 credits and percentages improvements from January 1, 2025 to December 31, 2025 on eligible cases through our modified and traditional underwriting processes.
Please note these statistics include Pacific Healthy Reward Credits applied PL Promise products only.

No bank guarantee • Not a deposit • May lose value
Not FDIC/NCUA insured • Not insured by any federal government agency

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Pacific Life Insurance Company

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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 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.

The primary purpose of life insurance is death benefit protection. Life insurance is subject to underwriting and approval of the application and will incur monthly policy charges.

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

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