

**DATE:** September 4, 2018  
**TO:** Broker General Agencies, Office Administrators, and Technical Staff  
**SUBJECT:** Introducing More Application Submission Options for PL Smooth Sailing  
Fluidless Underwriting!

Category	
<input type="checkbox"/>	Administration
<input type="checkbox"/>	Compliance
<input type="checkbox"/>	Marketing
<input checked="" type="checkbox"/>	Product
<input type="checkbox"/>	Risk Selection
<input type="checkbox"/>	Miscellaneous

## **PL Smooth Sailing Expands Its Application Submission Process** ***Accepting Paper Applications, Beginning September 3, 2018!***

Beginning September 3, 2018, you can choose the form of application for PL Promise life insurance products\* that works best for you—use a ticket or submit a full paper application.

### **About PL Smooth Sailing Underwriting**

When your clients need life insurance with death benefit protection, give them a smoother application experience. No black box scoring. No credit data or any other hard-to-explain underwriting criteria. PL Smooth Sailing offers simple qualification standards with predictable outcomes.

- No Medical Exams — No Needles— No Bodily Fluids
- Older Ages 50–69 (age nearest birthday) with No Risk Class Restrictions
- Maximum \$500,000 Coverage: The coverage applied for and inforce with Pacific Life must be less than or equal to \$500,000.
- Comprehensive physical and blood work must be available from primary physician within last 18 months.
- **Beginning September 3, 2018, Flexible Application Process: Submit Ticket or Paper Application— Choose the method that works best for you!**

**Get more info! See pages 2-5 for Frequently Asked Questions.**

### **Transition Guidelines**

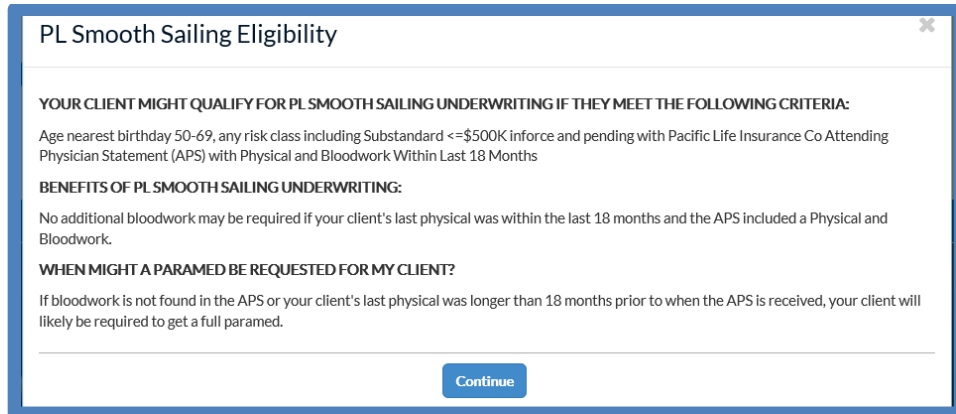
- If you submitted a paper application prior to September 3, 2018, call Pacific Life at (844) 238-4872 to check if the applicant qualifies for PL Smooth Sailing. If they do, cancel the paramed exam and Pacific Life will schedule a tele-interview and order an Attending Physician Statement (APS) to complete the application.
- If you have already ordered the APS, you may continue to pursue it. If you have not yet ordered an APS, please don't do so. Pacific Life (PL) will order any additional APSs if needed.

*\*PL Promise Term is level premium term life insurance. Policy Form #P16LYT or ICC16 P16LYT and S16LYT 10, S16LYT 15, S16LYT 20, S16LYT 25, or S16LYT 30, based on level premium period chosen and state of policy issue.*

## PL Smooth Sailing Underwriting Application Process Frequently Asked Questions (FAQs)

### Q: HOW CAN I CONFIRM MY CLIENT DOES NOT EXCEED THE \$500,000 COVERAGE THRESHOLD?

Log on to [ProducerBay](#), and click on the icon for PL Smooth Sailing Eligibility on the Quick Links screen. Click “Continue” in the pop-up banner that appears (shown below), which will take you to the Applicant Details screen.



The screenshot shows a pop-up window titled "PL Smooth Sailing Eligibility". It contains the following text:

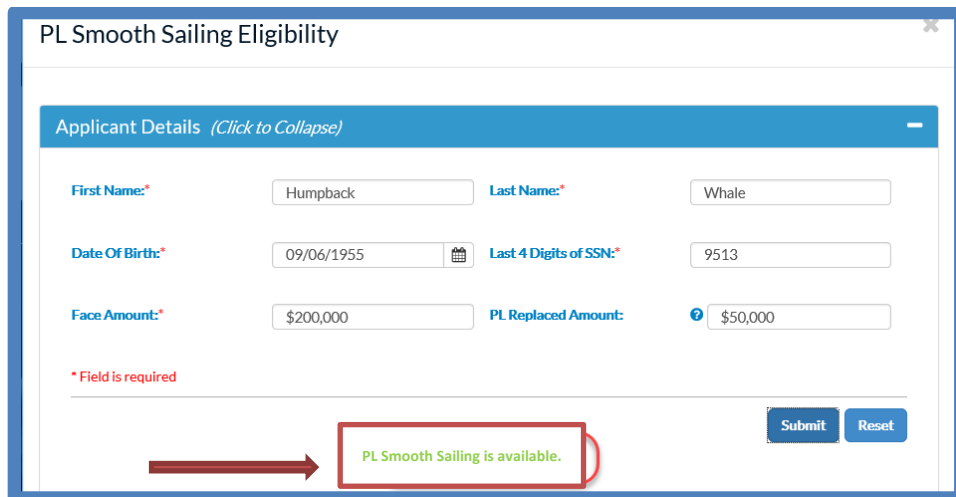
**YOUR CLIENT MIGHT QUALIFY FOR PLSMOOTH SAILING UNDERWRITING IF THEY MEET THE FOLLOWING CRITERIA:**  
Age nearest birthday 50-69, any risk class including Substandard <=\$500K in force and pending with Pacific Life Insurance Co Attending Physician Statement (APS) with Physical and Bloodwork Within Last 18 Months

**BENEFITS OF PLSMOOTH SAILING UNDERWRITING:**  
No additional bloodwork may be required if your client's last physical was within the last 18 months and the APS included a Physical and Bloodwork.

**WHEN MIGHT A PARAMED BE REQUESTED FOR MY CLIENT?**  
If bloodwork is not found in the APS or your client's last physical was longer than 18 months prior to when the APS is received, your client will likely be required to get a full paramed.

At the bottom of the window is a blue "Continue" button.

Enter the requested information in full. Once complete, click “Submit.” You will automatically receive a message indicating if your client is eligible for PL Smooth Sailing (see example below).



The screenshot shows the "PL Smooth Sailing Eligibility" form with the "Applicant Details" section expanded. The form contains the following fields:

- First Name\*: Humpback
- Last Name\*: Whale
- Date Of Birth\*: 09/06/1955
- Last 4 Digits of SSN\*: 9513
- Face Amount\*: \$200,000
- PL Replaced Amount: \$50,000


A red asterisk indicates that the first four fields are required. At the bottom right, there are "Submit" and "Reset" buttons. A red arrow points to a green message box at the bottom center that says "PL Smooth Sailing is available."

There are four possible result messages:

1. **PL Smooth Sailing is available.** This indicates that the applicant is eligible for PL Smooth Sailing.
2. **PL Smooth Sailing is not available as proposed insured age of (Age) is outside of the guidelines.** This indicates that the applicant is not eligible for PL Smooth Sailing due to Age.
3. **PL Smooth Sailing is not available as total amount at risk exceeds maximum amount by (Amount).** This indicates that the applicant is not eligible for PL Smooth Sailing due to total amount at risk. PL provides the amount the applicant is 'over' and you may have the option to reduce the face amount of the new case so the applicant may qualify.
4. **PL Smooth Sailing Eligibility tool is currently unavailable. Please re-try after some time. If issue persists, please contact us at (844) 276-5759 for assistance.** This message will be received if the web service is down and/or the service returns an error for some reason.

## Q: HOW CAN I USE PL SMOOTH SAILING WITH A PAPER APPLICATION?

Pacific Life has added the **PL Smooth Sailing Underwriting Pre-Screen Section** to the [Producer's Report](#) (see arrow below). If your client meets all the eligibility requirements listed, check the "Yes" box in the Smooth Sailing Pre-Screen Section on the Producer's Report. Do NOT order a paramed exam or an APS. Instead, submit your application directly to Pacific Life to take care of from there. (See page 4 for next steps.)

<b>PACIFIC LIFE INSURANCE COMPANY</b> 750 Main Street, Lynchburg, VA 24504 P.O. Box 42000, Lynchburg, VA 24506 (844) 276-5759 • Fax (844) 20-1618 • <a href="http://www.PacificLife.com">www.PacificLife.com</a>		 <b>PACIFIC LIFE</b>	
<b>PRODUCER'S REPORT</b>			
<b>1. Life Insurance Producers to Receive Commission</b> (Complete for each producer to receive commission.) Total Commission Share(s) to equal 100%, including a Producer Report Overflow page, if applicable. Each producer will share equally unless otherwise indicated.			
A. Producer's Name: First MI Last		B. Last four of SSN/TIN	
C. Address: Street City		State Zip	
D. Email Address	E. Telephone # (include area code)	F. Commission Share	G. Company Code #
A. Producer's Name: First MI Last		B. Last four of SSN/TIN	
C. Address: Street City		State Zip	
D. Email Address	E. Telephone # (include area code)	F. Commission Share	G. Company Code #
<b>2. Managing Agency/Brokerage Report</b>			
A. Managing Agency/Brokerage Name		B. Managing Agency/Brokerage #	
C. Email Address		D. Date	
<b>3. Smooth Sailing Underwriting Pre-Screen</b>			
The Proposed Insured may be eligible for Pacific Life Smooth Sailing underwriting without the need for a paramed exam with lab testing. If you and the Proposed Insured believe he/she meets the following criteria, please check "Yes" below indicating your client meets the pre-screen:			
<ul style="list-style-type: none"><li>• Applicant is <b>between age nearest birthday 50-69</b></li><li>• Amount of coverage <b>applied for and inforce with Pacific Life &lt;=\$500K</b></li><li>• Applicant has had a comprehensive physical and blood work with their <b>primary care health provider in the last 18 months.</b></li></ul>			
<input type="checkbox"/> <b>Yes, the applicant qualifies for Pacific Life Smooth Sailing</b> (If the box is <b>NOT</b> selected, you will be required to order the paramed exam with lab testing)			
<b>4. General Information</b>			

**NOTE: Save time and avoid unnecessary delays! Verify your applicant meets the 3 qualifications noted in the Prescreen Section before checking the "Yes" box for PL Smooth Sailing eligibility.**

**PL will re-verify the applicant's eligibility against these 3 requirements during the application process. If the applicant does not meet the requirements, PL will notify you of the applicant's ineligibility and state the reason.**

**Please see next steps on page 4.**

## Q: WHAT HAPPENS AFTER I SUBMIT MY PAPER APPLICATION?

### STEP 1) PL will verify if your applicant meets the \$500,000 maximum coverage limit.

The applicant must have \$500,000 or less in current inforce, pending, or applied-for coverage with Pacific Life to qualify for PL Smooth Sailing.

- If they do not meet the \$500,000 maximum coverage limit requirement, PL will notify you that they do not qualify for PL Smooth Sailing and request that you order a paramedical exam and APS.
- If the applicant meets the \$500,000 maximum coverage limit requirement, PL will schedule a tele-interview with the applicant and order an APS.

### STEP 2) If they meet the above requirement, PL will conduct the tele-interview with your applicant.

- As the default option, the applicant will voice-sign Part 2 (medical history) of the application and can complete the application in one phone call.
- If the client specifically requests not to voice-sign or if your Broker Dealer does not allow voice-sign or electronic signature, then PL will mail Part 2 of the application to the client for a wet-ink signature. PL will not proceed to underwriting until PL receives the client's wet signature on Part 2 of the application. Please help PL facilitate your client's signature to avoid delays.

### STEP 3) PL will review the APS and verify eligibility.

- If PL discovers that the applicant does not meet the age-nearest-birthday requirement, no blood work is found in their APS, or if the applicant's last physical/lab was older than 18 months from when PL receives the APS, PL will inform you that the applicant is not eligible for PL Smooth Sailing and state the reason.
- If it is discovered during the tele-interview that the applicant does not qualify for PL Smooth Sailing, PL will complete the tele-interview and schedule a lab/exam. If discovered outside the tele-interview, PL will notify the BGA that the applicant no longer qualifies and a lab/exam will be posted as an outstanding requirement for the BGA to order.

### STEP 4) PL will send an underwriting offer.

- After receipt of the completed application with a signed Part 2 of the application and APS, PL will evaluate the case and send an underwriting offer.

## Q: CAN I GET COPIES OF THE APS THAT PACIFIC LIFE ORDERED?

- Yes, as long as the underwriter hasn't deemed the APS contain sensitive information.

## Q: OUR BGA IMAGES THE PART 1 OF THE APPLICATION TO EXAMONE, WHO THEN TYPICALLY PACKAGES THE APPLICATION AND OTHER REQUIREMENTS BEFORE SENDING TO THE CARRIER. HOW WILL MY PROCESS CHANGE NOW?

Simply submit the Part 1 of your application image to ExamOne with either an eSignature or wet signature. Don't forget to include the Producer's Report and be sure the Smooth Sailing prescreen question on the Producer's Report is checked "Yes." Please do not order a paramedical exam or APS. Just be sure to immediately release the application to Pacific Life! There's no need to wait. PL will order the tele-interview and any needed APS(s) for your client once the application is released. That's it!

Note: It is important to ensure Part 1 of the application is signed before submitting and releasing the application to Pacific Life as there will not be a paramedical exam to facilitate a signature.

## Q: HOW WILL I KNOW WHAT IS HAPPENING WITH THE APPLICATION PROCESS?

New status updates will be provided in both your traditional status feeds and [ProducerBay](#), including the following:

- Updates regarding attempts to reach the client for the tele-interview and/or completion of the tele-interview.
- PL Smooth Sailing qualification status or change in qualification status along with the reason for change.
- Notification that a paramedical exam has been ordered (if the applicant doesn't qualify).
- Notification that Pacific Life is awaiting the client's signature on Part 2 of the application.

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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.***



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This bulletin is distributed through Pacific Life, Lynchburg, VA (844) 276-5759.

**This material may not be used in New York.**

Life insurance is subject to underwriting and approval of the application.

Pacific Life's Home Office is located in Newport Beach, CA.