

SPECIAL REPORT



DATE: July 1, 2021

TO: Broker General Agencies, Life Insurance Producers, Management, Office Administrators, and Technical Staff

SUBJECT: COVID-19: Lifting Temporary Underwriting Guidelines

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

Temporary COVID-19 Underwriting Guidelines Lifted

Due to the overall improvement in the Coronavirus impact, we are pleased to report that Pacific Life's temporary COVID-19 underwriting guidelines are being lifted, effective 6/30/21. We will continue to monitor the situation, reevaluate as needed, and communicate any changes.

- Ages 70 and below returning to pre-pandemic underwriting guidelines
- Allowance up to and including Table 6 for ages 71-80

Thank You!

We appreciate your patience and understanding during these unusual times. Pacific Life will continue to be here for you during this time of uncertainty and into the future. Please feel free to contact your Pacific Life representative with any questions.

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

(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.

Pacific Life Insurance Company's individual life insurance products are marketed exclusively through independent third-party life insurance producers, which may include bank affiliated entities. Some selling entities may limit availability of some optional riders and investment options based on their client's age and other factors. Your broker-dealer or firm can help you determine which optional riders and investment options are available and appropriate for your clients.

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

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

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

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

BT-51214-00 7/21