



## PL Smooth Sailing Underwriting

**NOW ticket or full application - it's your choice!**

[GET MY TOOLKIT](#)

- ✓ Up to \$500,000 Life Insurance Death Benefit\* With No Medical Exams
- ✓ No Needles – No Blood Work – No Bodily Fluids – No EKGs – No Treadmills
- ✓ Ages 50–69, Any Risk Class Including Substandard
- ✓ Client Experience: Phone Interview and Application with Comprehensive Physical and Blood Work available from Primary Physician within last 18 months
- ✓ Flexible Application Process: Submit Ticket or Full Application. Choose the Method that Works Best for You!
- ✓ Additional Requirements: We will order the typical prescription report, medical information bureau, and motor vehicle reports

**That's it! Simple. Easy.  
Transparent.  
It's PL Smooth Sailing.**

**Start Promoting PL Smooth Sailing With Your Life Insurance Producers Today!**

[Get My Marketing Toolkit, Including Email Templates](#)

\* PL Smooth Sailing is available with PL PROMISE TERM 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. The total amount of life insurance coverage applied for and inforce with Pacific Life may not exceed \$500,000.

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