

BULLETIN

A Communication from
the Life Insurance Division



PACIFIC LIFE

Pacific Life Insurance Company

DATE: October 15, 2019

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

SUBJECT: 2019 Year-End Procedures for PL Promise Products

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

2019 Year-End Procedures for PL Promise Products

It's time to prepare for 2019 year-end closing. As always, our goal is to make this a successful year-end for everyone. Important dates and information about year-end closing are highlighted below.

Cutoff Dates for PL Promise Term¹ & PL Promise GUL² Life Insurance Business

The following table provides cutoff dates for receipt of requests and in good order requirements for 2019 year-end processing. Please note that these dates are based on estimated underwriting review, and service times are not guaranteed.

Cutoff Date	PL Promise Term & PL Promise GUL Life Insurance Business
December 24, 2019	Pacific Life Holiday
December 25, 2019	Pacific Life Holiday
December 26, 2019	Last day to receive requirements for 2019 production credit (paid as 2019 income): initial premium and all in good order last requirements must be received to fund the policy regardless of funding source.
December 27, 2019	Last commission cycle for 2019 income will be December 27, 2019. Direct Deposit payments will be disbursed on Monday, December 30, 2019. Receipt of payment is dependent on your financial institution processing times.
January 1, 2020	Pacific Life Holiday

The primary purpose of life insurance is to protect the policy beneficiaries from the adverse financial consequences of the insured's death.

1 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.

2 PL PROMISE GUL No-Lapse Guarantee Universal Life Insurance. Policy Form #P18PRUL and S18PRUL or ICC18 P18PRUL and ICC18 S18PRUL, based on state of policy issue.

Mailing Address & Contact Information

The following table has been provided for your convenience.

Mail and Web Addresses	Contact Information
<p>Mail: New Business Pacific Life Insurance Company – Lynchburg Operations PO Box 2869 Omaha, NE 68103-2869</p> <p>Web Address: http://producerbay.pacificlife.com/ To upload requirements and check application status</p> <p>Note: Save Producer Bay as a favorite after logging in</p> <p>Note: Original 1035 Exchange paperwork is required</p>	<p>Email: Your dedicated New Business Email address</p> <p>Fax: 844-520-1618</p> <p>Phone: 844-276-0193 ext 6910</p>
<p>Mail: Licensing & Commissions Pacific Life Insurance Company – Lynchburg Operations PO Box 2375 Omaha, NE 68103-2375</p> <p>Web Address: http://producerbay.pacificlife.com/ To access producer status and commission information</p> <p>Note: Save Producer Bay as a favorite after logging in</p>	<p>Email: LynFrontEndLicComm@PacificLife.com</p> <p>Fax: 949-219-8816</p> <p>Phone: 844-238-4872</p>

Million Dollar Round Table Certification

Certification for Million Dollar Round Table (MDRT) remains the same as 2018. If a life insurance producer is a registered representative, his/her broker-dealer must sign the certifying letter. Pacific Life's office will sign MDRT certifying letters from life insurance producers requesting certification for first-year commissions and commissionable premiums paid for PL Promise Term and PL Promise GUL products.

Requests must be received at Pacific Life by February 15, 2020 in order to meet the MDRT deadline of March 1, 2020. All MDRT requests for PL Promise Term and PL Promise GUL products should be emailed to the LynFrontEndLicComm@PacificLife.com or faxed to 949-219-8816 with a subject: **MDRT**.

We value our relationship with you and wish you a most successful year-end.

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

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

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

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