



2021 Crump Affluent Markets  
**Virtual Fall Symposium**



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# Swift Sailing and the Art of Early Conversions

Brought to you by Pacific Life

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# Swift Sailing vs Smooth Sailing

## PL Swift Sailing

- Accelerated & fluidless underwriting
- Ages 18-60
- Up to \$2 million amount of coverage
- Labs, exams and attending physician statements (APS) are not required
- Standard or better including nicotine use
- Electronic ticket (initial phase)
- Underwriting based on numerous data sources that are accessible within minutes

## PL Smooth Sailing

- Fluidless underwriting (not accelerated)
- Ages 50-69
- Up to \$1 million amount of coverage
- Physical and blood work within the last 18 months required
- All rate classes up to Table H thru age 65\*
- Electronic ticket or paper application
- Underwriting based on APS

\* Due to COVID-19, Pacific Life is currently accepting risk classes up to Table 8.

# PL Promise Conversion UL

## Innovative Design Drives Conversions

### Early

- Most Competitive Premium
- High Compensation

### Mid

- Most Competitive Premium
- Full Compensation

### Late

- Competitive Premium
- Adjusted Compensation

100% of enhanced compensation is also bonusable.

Bonus is paid only on first year commissions, and would exclude commissions paid on target premiums in year 2 or greater.

Compensation Incentive			
Premium Incentive	Lowest Premiums	Lowest Premiums (same as early)	Higher Premiums
	EARLY Conversion	MID Conversion	LATE Conversion
PL Promise Term 10	1-4	5-8	9-10
PL Promise Term 15	1-7	8-12	13-15
PL Promise Term 20	1-9	10-15	16-20
PL Promise Term 25	1-12	13-20	21-25
PL Promise Term 30	1-14	15-25	26-30
Any Duration of PL Promise Term	Conversion prior to age 70 for issue ages 65-69		Conversion at insured's attained age 68 or 69 (nearest birthday)

Term duration at time of conversion

# THANK YOU

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