

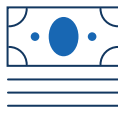
2026 PL PROMISE PRODUCER INCENTIVE PROGRAM

Put PL Promise to work.

Earn \$500 in incentive compensation for selling five PL Promise Term or PL Promise GUL¹ life insurance policies, plus \$100 for each additional policy sold between 7/20/26 and 12/31/26.



12 New Policies



\$500 + \$500 + \$200



= \$1,200 Additional Compensation

Why PL Promise?

- **Client-Ready:** Competitive pricing and a straightforward products designed to provide affordable death benefit protection and more.
- **Enhanced Earning Potential:** Collect additional compensation on top of traditional commissions on competitively priced life insurance from a premier carrier.
- **Faster Business with PAL+:** Pacific Life's Pacific Accelerated Life+ streamlined underwriting delivers a 73% accelerated and modified underwriting success rate² with no medical exam required.

How the Program Works

- Submit PL Promise Term or PL Promise GUL applications by 12/31/26.
- Place a minimum of five in-force PL Promise Term or PL Promise GUL policies by 2/28/27.
- Incentive will be paid within one month of every five paid cases, and final payments will be paid by 3/31/27.
- Policies must remain in force for at least one policy year or a chargeback will apply.
- The producer incentive is paid in the same form as regular commission payments.
- Designed for life insurance brokers only; direct marketers and e-retailers are not eligible.

¹PL Promise Term (Form Series P16LYT and S16LYT10, S16LYT15, S16LYT20, S16LYT25, or S16LYT30, varies based on level premium period chosen and state of policy issue). PL Promise GUL (Form Series P18PRUL, S18PRUL, varies based on state of policy issue).

²Percentage of eligible cases meeting the accelerated underwriting criteria of ages 18–60, standard or better risk class, drop ticket submission, and up to \$3 million in coverage, or the modified underwriting criteria of ages 18–70 and coverage up to \$3 million for PL Promise Term and up to \$2 million for PL Promise GUL. Data for 1/1/2025 to 11/30/2025. Created by Pacific Life Insurance Company data as of 12/1/2025.

Ready to start earning?
Contact the Pacific Life PL Promise Sales Desk for more information.

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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.

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.

The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.

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PACIFIC LIFE