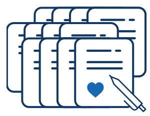
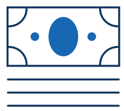
2026 PL PROMISE PRODUCER INCENTIVE PROGRAM

Put PL Promise to work.

Earn $500 in incentive compensation for selling five PL Promise Term or PL Promise GUL[1] 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 rate[2] 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.

[1]PL 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).

[2]Percentage 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.

(888) 900-9777
LynInternalSales@PacificLife.com

PACIFIC LIFE

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