



JANUARY 2022



The No-Prospecting Opportunity

Great opportunities may be hiding in your book of business! January can be a great time for **policy reviews** to make sure your clients' life insurance coverage meets their current needs. Get started with this handy client-approved worksheet.

Start the Conversation

5 Steps to Policy Review

Pacific Life has made policy reviews easier with this comprehensive field guide to get you started—with tools and tips to help prepare, prospect, and conduct more effective policy reviews

Show Me



The \$12 Trillion Opportunity¹

Odds are your clients are underinsured. This infographic from Pacific Life shows three opportunities in life insurance.

Take a Look

The Most-Read **Broad Market Insights** of 2021 Are...

- [The Psychology of Selling Life Insurance](#)
- [How to Soft Sell Life Insurance](#)
- [Adapting to Sell Life Insurance in a Changing Landscape](#)
- [Life Insurance Copywriting for Non-Marketers](#)

Missed an issue? No problem! All issues are available on Producer Bay. Broad Market Insights offer ideas you can use now with your business and share with your producers using personalized emails.

Thought Leadership Library



Fast Pass to Client Guides

Here are some quick links to our client guides:

- [PL Promise Term²](#)
- [PL Promise GUL³](#)
- [PL Promise Conversion UL⁴](#)

Or, visit Producer Bay for robust toolkits that provide you access to all the PL Promise marketing materials and customizable emails in one place!

Access Product Toolkits

1 LIMRA Press Release: "Industry Associations Unite to Help Address the Life Insurance Coverage Gap in the United States." February 2021
2 PL PROMISE TERM Level Premium Term Life Insurance. Policy Form #P16LYT or ICC16 P16LYT and S16LYT10, S16LYT15, S16LYT20, S16LYT25, or S16LYT30, based on level premium period chosen and state of policy issue.
3 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.
4 PL PROMISE CONVERSION UL Universal Life Insurance with No-Lapse Guarantee available upon conversion from PL Promise Term Life Insurance. Policy Form #P17LYCUL or ICC17 P17LYCUL, based on state of policy issue.

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

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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.

Life insurance is subject to underwriting and approval of the application and may incur monthly policy charges.

Pacific Life Insurance Company's individual life insurance products are marketed exclusively through independent third-party life insurance producers, which may include bank affiliated entities. Some selling entities may limit availability of some optional riders based on their client's age and other factors. Your broker-dealer or firm can help you determine which optional riders are available and appropriate for your clients.

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