



January 2026



## Underwriting That Stands Apart

Discover how Pacific Life's bold underwriting innovation is raising the bar for life insurers.

[Read Now](#)

## 3 Optimization Strategies: How to Thrive and Survive

Position your business for success by putting these tips into practice.

[Get Started](#)

### 3 Optimization strategies:

#### How to thrive and survive



Karen Taylor, Vice President, Broad Marketing of Pacific Life Insurance Company, has over 30 years in the insurance and financial services, marketing, advertising, financial professionals and sales. She is well known for addressing client concerns by using the insurance

In today's competitive market, the difference between thriving and surviving often comes down to one thing: optimization. From operational workflows to customer experiences, businesses that optimize intelligently have the opportunity to outperform those that rely on outdated processes and practices.

##### What is business optimization?

Business optimization isn't about working harder or at a faster pace. By analyzing and streamlining existing processes, you may boost your company's growth and increase its overall profitability – all while enhancing your customers' satisfaction and loyalty.



## Using PL Promise Term<sup>1</sup> with Business Owners

Case Study: See how a key person strategy using life insurance could protect a client's business.



[Check It Out](#)

## Fresh Year. Fresh Look.

Use our popular guide for conducting efficient life insurance policy reviews.

[Get Guide](#)



<sup>1</sup> PL Promise Term level premium term life insurance (Form series P16LYT and S16LYT10, S16LYT15, S16LYT20, S16LYT25, or S16LYT30, varies based on level premium period chosen and state of policy issue).

For financial professional use only. Not for use with the public.

**This email may be considered advertising under applicable law.**

*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.

The primary purpose of life insurance is to provide death benefit protection in the event of the insured's death.

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 insurance company with regard to such guarantees because these guarantees are not backed by the independent broker/dealers, insurance agencies, 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 issuing company.

Not all products or optional benefits are available in all states or firms, and features may vary by state and firm. Contact your firm or Pacific Life representative for availability.

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

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