



June 2026



### **Life Uncomplicated: GUL vs. Term**

This flyer breaks down the key differences between term and guaranteed universal life insurance. Share it with clients to help them choose the coverage that fits their financial future.

[Share Flyer](#)

### **Selling Life Insurance to Gen Z**

The life insurance conversation looks different with Gen Z clients. See what's driving their financial planning decisions.

[Learn More](#)



## A Full-Picture Approach to Underwriting

Help unlock better risk class outcomes for your clients. See how Pacific Healthy Rewards incorporates an individualized approach to optimizing underwriting decisions.

[See Strategies](#)

## Engage and Retain Female Clients

Women represent a significant and growing segment of financial decision-makers. Here's how you can help address their unique financial planning needs.

[Get Insights](#)



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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.

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