

BULLETIN



A Communication for Financial Professionals

Date: 10/15/26
To: Broker General Agencies, Life Insurance Producers, Office Administrators, and Technical Staff
Subject: 2026 Year-End Procedures for PL Promise Products
Category: Administrative

2026 Year-End Procedures for PL Promise Products

It's time to prepare for 2026 year-end closing. As always, our goal is to make this a successful year-end for everyone. Important dates and information about year-end closing are highlighted below.

Cutoff Dates for PL Promise Term & PL Promise GUL Life Insurance Business

The following table provides cutoff dates for receipt of requests and in good order requirements for 2026 year-end processing. Please note that these dates are based on estimated underwriting review, and service times are not guaranteed.

Cutoff Date	PL Promise Term and PL Promise GUL Life Insurance Business
November 25, 2026	Term Conversions, Reinstatements, Policy Changes
December 15, 2026	Last day for non-variable Loan, Withdrawal and Surrender Requests for distribution in 2026.
December 24, 2026 December 25, 2026	Pacific Life Holiday
December 23, 2026	Last day to receive all delivery requirements in good order for Promise Internal Replacements, Internal 1035 Exchanges, or New Business Paid Reissues. Last day to receive critical requirements for 2026 income and production credit: Initial premium and all delivery requirements, in good order, must be received to fund the policy
December 25, 2026	Last weekly commission cycle for 2026 income will be December 25, 2026. Direct Deposit payments will be disbursed on Monday December 28 th , 2026. Receipt of payment is dependent on your financial institution processing times.
January 1, 2027	Pacific Life Holiday

Mailing Addresses

The following table has been provided for your convenience.

Mail and Web Addresses		Contact Information	
Mail: New Business Pacific Life Insurance Company – Lynchburg Operations PO Box 2869 Omaha, NE 68103-2869 Web Address: http://producerbay.pacificlife.com/ To upload requirements and check application status		Email: Your dedicated New Business Email address Fax: 844-520-1618 Phone: 844-276-5759 Option 1	
Mail: Licensing & Commissions Pacific Life Insurance Company – Lynchburg Operations PO Box 2375 Omaha, NE 68103-2375 Web Address: http://producerbay.pacificlife.com/ To access producer status and commission		Email: LynFrontEndLicComm@PacificLife.com Fax: 949-219-8816 Phone: 844-238-4872	

Million Dollar Round Table Certification

Certification for Million Dollar Round Table (MDRT) remains the same as 2025. If a life insurance producer is a registered representative, his/her broker-dealer must sign the certifying letter. Pacific Life's Lynchburg VA Office will sign MDRT certifying letters from life insurance producers requesting certification for first-year commissions and commissionable premiums paid for PL Promise Term and PL Promise GUL products.

All MDRT requests for PL Promise Term and PL Promise GUL products should be emailed to the LynFrontEndLicComm@PacificLife.com or faxed to 949-219-8816 with a subject: **MDRT**.

We value our relationship with you and wish you a most successful year-end.

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.

(800) 800-7681 | [PacificLife.com](https://www.PacificLife.com)

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 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.

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

**No bank guarantee • Not a deposit • May lose value
Not FDIC/NCUA insured • Not insured by any federal government agency**



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