

Instant decision for Next Life

To say "Next Term Life Insurance"

Most Recommended

NEXT
BY PACIFIC LIFE

Medical exam
No

Application time
5 - 15 mins

Estimated cost
\$8820/mo

What's different about Next by Pacific Life?

- ✓ **Coverage to age 65** [Ⓜ]
NEXT covers you to age 65, unlike other term life options.
- ✓ **Pre-approved for additional coverage**
If your circumstances change - so can your coverage.
- ✓ **Locked in health-rating**
For affordable future increases.

Who is this product good for?

Next Term Life is great for growing families, young professionals, and individuals who want to increase their coverage over time without the stress of additional underwriting.

[View flyer](#) [Disclosures](#) 100% Online application

[Send my estimate](#) [Apply now](#)

[See more details](#)



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100% Online application

Total coverage amount
\$1,000,000

Max. coverage amount[Ⓞ]
20 Years

Years of coverage
XX Yrs (Term to 65)

Product 

NEXT by Pacific Life

Policy type

Term Life[Ⓞ]

Risk class[Ⓞ]

Line

Features

Flexible coverage[Ⓞ]
Convertible

Approval time

Instant



Apply now

[See less details](#) 

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What's different about Next by Pacific Life?

✓ **Coverage to age 65** [Ⓞ]

NEXT covers you

Why age 65?

That's the age when most of your financial obligations have been met and your beneficiaries likely need less financial support. If you want insurance protection after age 65, you can either renew your policy annually until age 95, or upgrade to a number of eligible Pacific Life cash value products. This is called conversion and has to happen before you turn 65. If you do decide to convert some or all of your coverage, then these cash value policies could last for your whole life, as long as premium payments are made.

✓ **Pre-approved for**

If your circumstan

✓ **Locked in health-**

For affordable fut

Who is this product

Next Term Life is great for individuals who want to avoid the stress of additional underwriting.

View flyer

Disclosures

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Next Term Life Insurance

Next Term Life

Disclosures



Next Term Life is a term life insurance product - policy form series ICC18 P18IFT and ICC18 S18IFT or P18IFT and S18IFT. Policy form number may vary by state of issue.

Locking in your health rating is beneficial because the younger and healthier you are, typically the lower the premium. When you purchase Next Term Life, your health rating is locking in. For every qualifying life event thereafter, you can increase your coverage with ease, without additional medical underwriting, and your premium for the increased coverage will be calculated based on your original locked-in health rating and your age at time of the increase. Qualifying life events require you to submit proof of the life event and sign a terminal illness attestation and health authorization.

Terminal Illness Rider (Accelerated Death Benefit Rider) Form #RT12TTI or ICC12 R12TTI. Rider form numbers based on state policy issue. Terminal Illness Rider: Riders will likely incur additional charges and are subject to availability, restrictions and limitations. Clients should be shown policy illustrations with and without riders to help show the rider's impact on the policy's values. The cost of exercising the rider is that the death benefit is reduced by an amount of greater than the rider benefit payment itself to reflect the early payment of the death benefit. Rider benefit payments will reduce the death benefit, cash surrender value, and any policy debt. Additionally, rider benefit payments may adversely affect the benefits under other riders. Benefits paid by accelerating the policy's death benefit may or may not qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code of 1986. Tax treatment of an accelerated death benefit due to terminal illness depends on the life expectancy of the insured at the time benefits are accelerated. Receipt of accelerated death benefits may affect eligibility for public assistance programs such as Medicaid. Tax laws relating to accelerated death benefits are complex. Pacific Life cannot determine whether the benefits are taxable. Clients are advised to consult with qualified and independent legal and tax advisors for more information.

Pacific Life is a product provider. It is not a fiduciary and therefore does not give advice or make recommendations regarding insurance or investments products.

Pacific Life, its affiliates, its distributors, and respective representatives do not provide, tax, accounting, or legal advice. Any taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor or attorney.

Pacific Life Insurance Company (home located in Newport Beach, CA) is licensed to issue insurance products in all states except New York. Product availability and features may vary by state.

Life insurance is subject to underwriting and approval of the application.

Coverage

Coverage amount

\$50,000

Coverage period

20 years

See personal summary

How much do I need?

Filters

Medical exam

Clear

- No
- Yes / In some cases

Approval time

Clear

- Instant
- 1 - 2 days
- 2 - 14 days

Best for You

Low to High

Approval Time

Most Recommended

Flexible coverage

To age 65

100% Online

NEXT
BY PACIFIC LIFE



Medical exam
No



Application time
5-15 mins

\$120.48/mo

Apply now

See more details



Medical exam
No



Application time
5 - 15 mins

\$120.48/mo

Apply now

See more details



Medical exam
In some cases



Application time
1 - 2 days

\$120.48/mo

Schedule now

See more details



Click on a quote to see more details

Flexible coverage

To age 65

100% Online

NEXT
BY PACIFIC LIFE



Medical exam
No



Application time
5-15 mins

\$120.48/mo[?]



Apply now

See more details 

Expanded quote (Instant)

Flexible coverage

To age 65

100% Online

NEXT
BY PACIFIC LIFE



Medical exam
No



Application time
5 - 15 mins

\$120.48/mo²

Apply now

Next Term Life

Total coverage amount
\$1,000,000

Max. coverage amount ²
\$1,000,000

Years of coverage
XX Yrs (Term to 65)

Product

NEXT by Pacific Life

Policy type

Term Life ²

Risk class ²

Line

Features

Flexible coverage ²
Convertible

Approval time

Instant



A++

[View product highlights](#)

[Disclosures](#)

Non-instant decision for Next Life

NEXT
BY PACIFIC LIFEMedical exam
In some casesApplication time
5 - 15 minsEstimated cost[®]**\$8820/mo**

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100% Online application

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Medical exam
In some cases



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5 - 15 mins

Estimated cost[®]
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100% Online application

Total coverage amount
\$1,000,000

Max. coverage amount[®]
\$5,000,000

Years of coverage
XX Yrs (Term to 65)

Product

NEXT by Pacific Life

Policy type

Term Life[®]

Risk class[®]

Line

Features

Flexible coverage[®]
Convertible

Approval time

Instant



Apply now

[See less details](#)

Next Term Life Insurance

Next Term Life

1-4 Weeks
Tool Tip: Approval time varies depending on applicants...

Flexible coverage

To age 65

100% Online

NEXT

BY PACIFIC LIFE



Medical exam
In some cases



Application time
5 - 15 mins

\$120.48/mo[?]

Apply now

Total coverage amount
\$1,000,000

Max. coverage amount [?]
20 Years

Years of coverage
Term to 65 (XX Yrs)

Product

NEXT by Pacific Life

Next Term Life

Features

Flexible coverage [?]
Not convertible

Policy type

Term Life [?]

Approval time

1 - 2 days

1-4 weeks
Add Tool Tip:
Approval time varies
depending on applicant...

Risk class [?]

Line



A++

XX Yrs (Term to 65)

[View product highlights](#)

[Disclosures](#)

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