

**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** <sup>Ⓞ</sup>  
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.

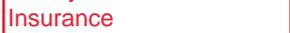
**Who is this product good for?**

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.

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

[See more details](#)



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Total coverage amount  
**\$1,000,000**

Max. coverage amount<sup>Ⓞ</sup>  
**20 Years**

Years of coverage  
**XX Yrs (Term to 65)**

Product 

NEXT by Pacific Life

Features

Flexible coverage<sup>Ⓞ</sup>  
Convertible

Policy type

Term Life<sup>Ⓞ</sup>

Approval time

Instant

Risk class<sup>Ⓞ</sup>

Line

 A++

Apply now

[See less details](#) 

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✔ **Coverage to age 65** <sup>Ⓞ</sup>

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 by Pacific Life**

Policy type

**Term Life** <sup>Ⓞ</sup>

Risk class <sup>Ⓞ</sup>

Line

Features

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**Convertible**

Approval time

**Instant**



Apply now

See less details

Next Term Life Insurance

Next Term Life

# Disclosures



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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**<sup>?</sup>



**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/mo<sup>?</sup>**

**Apply now**

Next Term Life

Total coverage amount  
**\$1,000,000**

Max. coverage amount <sup>?</sup>  
**\$1,000,000**

Years of coverage  
**XX Yrs (Term to 65)**

Product

**NEXT by Pacific Life**

Policy type

**Term Life <sup>?</sup>**

Risk class <sup>?</sup>

Line

Features

**Flexible coverage <sup>?</sup>**  
**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<sup>®</sup>**\$8820/mo**

### What's different about Next by Pacific Life?

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100% Online application

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Next Term Life Insurance

Most Recommended

**NEXT**  
BY PACIFIC LIFE

Medical exam  
In some cases

Application time  
5 - 15 mins

Estimated cost<sup>®</sup>  
**\$8820/mo**

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

Total coverage amount <b>\$1,000,000</b>	Product <a href="#">↓</a> <b>NEXT by Pacific Life</b>	Features <b>Flexible coverage<sup>®</sup></b> Convertible
Max. coverage amount <sup>®</sup> <b>\$5,000,000</b>	Policy type <b>Term Life<sup>®</sup></b>	Approval time <b>Instant</b>
Years of coverage <b>XX Yrs (Term to 65)</b>	Risk class <sup>®</sup> <b>Line</b>	

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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<sup>?</sup>

Apply now

Total coverage amount  
**\$1,000,000**

Max. coverage amount <sup>?</sup>  
**20 Years**

Years of coverage  
**Term to 65 (XX Yrs)**

Product

**NEXT by Pacific Life**

Next Term Life

Features

**Flexible coverage** <sup>?</sup>  
**Not convertible**

Policy type

**Term Life** <sup>?</sup>

Approval time

**1 - 2 days**

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

Risk class <sup>?</sup>

**Line**



A++

XX Yrs (Term to 65)

[View product highlights](#)

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