

# BULLETIN

A Communication from  
the Life Insurance Division



PACIFIC LIFE

Pacific Life Insurance Company

**DATE:** August 5, 2021

**TO:** Life Insurance Producers, Management, Office Administrators, and Technical Staff

**SUBJECT:** Temporary Cessation of Applications for Washington LTC Products

Category	
<input type="checkbox"/>	Administration
<input type="checkbox"/>	Compliance
<input type="checkbox"/>	Marketing
<input checked="" type="checkbox"/>	Product
<input type="checkbox"/>	Risk Selection
<input type="checkbox"/>	Miscellaneous

## Temporary Cessation of Applications for Washington LTC Products

Washington residents must have their own LTC coverage by October 31, 2021 if they intend to apply for an exemption from the Washington LTC payroll tax law.

Due to the extremely high volume of submissions for life insurance products with long-term care coverage in Washington, we are experiencing long processing times. We are working to process the business but can make no assurances that new or pending submissions will be issued in time to meet the Oct. 31, 2021 WA deadline. **Please reach out to your WA clients with pending applications to communicate this information.**

### New Submission Information:

- **For Pacific PremierCare® Choice<sup>1</sup> products in WA**, applications must be received by the home office in good order by Aug. 13, 2021. No new WA applications will be accepted after Aug. 13, 2021.
- **For life insurance products with the Premier LTC Rider<sup>2</sup> in WA**, our prior bulletin associated with increasing our minimum face amount generated a high volume of pending applications. As such, we are no longer accepting new applications for life insurance with the LTC Rider in WA, effective immediately.
- **Note:** For both Pacific PremierCare Choice and life insurance products with the LTC Rider in WA, submissions must be paid by Oct. 29, 2021 to be placed in-force by the WA deadline. Pacific Life plans to resume taking applications in WA for life insurance with long-term care coverage in November.

Please contact your Pacific Life representative for details.

1. Pacific Life Insurance Company's Pacific PremierCare Choice suite of whole life insurance products with long-term care benefits (Policy Form #P17PCH and S17PCHMAXM or ICC17 P17PCH and ICC17 S17PCHMAXM; P17PCH and S17PCH100S or ICC17 P17PCH and ICC17 S17PCH100S; P17PCH and S17PCHMAXS or ICC17 P17PCH and ICC17 S17PCHMAXS; based on product and state of policy issue.
2. Pacific Life Insurance Company's Premiere LTC Rider (Form #R15LTC and R15LTC SP or ICC15 R15LTC and ICC15 R15LTC SP, based on state of policy issue). 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.

**Pacific Life, its affiliates, their 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 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**

**(800) 800-7681 • [www.PacificLife.com](http://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 life insurance company with regard to such guarantees as these guarantees are not backed by the broker-dealer, insurance agency, 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 life insurance company.

Pacific Life Insurance Company's individual life insurance products are marketed exclusively through independent third-party life insurance producers, which may include bank affiliated entities. Some selling entities may limit availability of some optional riders and investment options based on their client's age and other factors. Your broker-dealer or firm can help you determine which optional riders and investment options are available and appropriate for your clients.

Pacific Life Insurance Company's Home Office is located in Newport Beach, CA.

Investment and Insurance Products: Not a Deposit	Not Insured by any Federal Government Agency	
Not FDIC Insured	No Bank Guarantee	May Lose Value

BT-51263-00 8/21 E824