

Wealth Transfer Conversation Starter



Pacific Life Insurance Company

A simple way to begin talking about wealth transfer is to complete the Wealth Transfer Checklist below. While not an exhaustive list of the questions you might ask, this questionnaire can be used with your financial professional* to help identify and assess your unique financial needs. Take steps forward today to help secure your legacy.

Life insurance products offered by Pacific Life Insurance Company offer flexible benefits to help preserve what you have worked so hard to build for the people and organizations you love.

Wealth Transfer Checklist

- | | |
|---|--|
| 1 Do you have a will? Or revocable living trust? | ☐ Yes ☐ No |
| 2 Do you have specific heirs or a charity to whom you want to leave a financial legacy? | ☐ Yes ☐ No |
| 3 Do you have a business, real estate, or other assets that you plan to leave to certain heirs?
If so, do you have a plan for how to treat other heirs fairly/equally? | ☐ Yes ☐ No |
| 4 Are there certain debts or loans you want paid off at your death, so your family is not burdened with the expenses? | ☐ Yes ☐ No |
| 5 Does your state have estate or inheritance taxes? Are you in the same state as when you developed your wealth transfer strategy? | ☐ Yes ☐ No |
| 6 Has your family status changed since your wealth transfer strategy was developed?
i.e. Married? Divorced? Have a child? | ☐ Yes ☐ No |
| 7 Is the value of your estate generally the same as when your wealth transfer strategy was developed? | ☐ Yes ☐ No |
| 8 Does your wealth transfer strategy provide enough income for your surviving spouse and/or heirs to maintain their lifestyle? | ☐ Yes ☐ No |
| 9 Are you certain your wealth transfer strategy is up-to-date and considers potential tax-savings strategies? | ☐ Yes ☐ No |
| 10 Will your estate have enough liquid assets to pay the debts and taxes that become due at death? | ☐ Yes ☐ No |



*For more information, speak with your financial professional. In order to sell life insurance products, a financial professional must be a properly licensed and appointed life insurance producer.

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 Insurance Company
(800) 800-7681 • 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.

The primary purpose of life insurance is death benefit protection.

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

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