

Pacific Indexed Performer LT

A Flexible Premium Indexed Adjustable Life Insurance Policy

A Life Insurance Policy Illustration Prepared For
Valued Client

Presented by:

Tim Voorhees
695 Town Center Drive Ste 700
Costa Mesa, CA 92626

Pacific Life Insurance Company has authorized the above-referenced Life Insurance Producer to act on its behalf solely for purposes of soliciting and accepting Pacific Life Insurance Company insurance applications.

Proposed Insured: Valued Client
 Male, Age 45
 Preferred Nonsmoker

Initial Death Benefit Option = B -
 (Increasing)
 Initial Total Face Amount = \$2,150,000
 Premium Frequency = Annual

Life Insurance Producer:
 Tim Voorhees
 695 Town Center Drive Ste 700
 Costa Mesa, CA 92626

Non-Guaranteed Policy Values: Ledger

						Non-Guaranteed Values (EOY) @ 6.50% *		
Year	Your Age	Premium Outlay (1)	Withdrawal (2)	Policy Loan (3)	Net Outlay (4)	Net Accumulated Value (5)	Net Cash Surrender Value (6)	Death Benefit (7)
1	45	100,000	0	0	100,000	61,871	13,483	2,211,871
2	46	100,000	0	0	100,000	132,598	108,403	2,282,598
3	47	100,000	0	0	100,000	212,937	191,162	2,362,937
4	48	100,000	0	0	100,000	301,933	282,577	2,451,933
5	49	100,000	0	0	100,000	400,321	383,385	2,550,321
6	50	0	0	0	0	406,790	392,274	2,550,321
7	51	0	0	0	0	415,689	403,593	2,550,321
8	52	0	0	0	0	427,264	417,588	2,550,321
9	53	0	0	0	0	441,776	436,937	2,550,321
10	54	0	0	0	0	459,232	459,232	720,993
Total		500,000	0	0	500,000			
11	55	0	0	0	0	491,923	491,923	737,885
12	56	0	0	0	0	526,915	526,915	769,295
13	57	0	0	0	0	564,361	564,361	801,393
14	58	0	0	0	0	604,445	604,445	834,134
15	59	0	0	0	0	647,344	647,344	867,441
16	60	0	0	0	0	693,235	693,235	901,206
17	61	0	0	0	0	742,340	742,340	950,195
18	62	0	0	0	0	794,883	794,883	1,001,553
19	63	0	0	0	0	851,109	851,109	1,055,375
20	64	0	0	0	0	911,284	911,284	1,111,766
Total		500,000	0	0	500,000			
21	65	0	78,767	0	-78,767	893,879	893,879	1,072,654
22	66	0	78,767	0	-78,767	875,154	875,154	1,041,433
23	67	0	78,767	0	-78,767	855,017	855,017	1,008,920
24	68	0	78,767	0	-78,767	833,369	833,369	975,041
25	69	0	78,767	0	-78,767	810,106	810,106	939,723
26	70	0	78,767	0	-78,767	779,844	779,844	896,820
27	71	0	27,398	51,369	-78,767	747,689	747,689	851,622
28	72	0	0	78,767	-78,767	713,468	713,468	806,545
29	73	0	0	78,767	-78,767	677,086	677,086	757,410
30	74	0	0	78,767	-78,767	638,457	638,457	704,147
Total		500,000	500,000	287,670	-287,670			

This report is not complete and cannot be presented without the Basic Illustration. Please refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.

A zero in the Premium Outlay column does not mean the policy is paid up. Charges will continue to be deducted from the Accumulated Value as long as the policy remains in-force. The actual premium amounts and number of years of premium payments that are needed to maintain the illustrated non-guaranteed policy benefits will depend on the policy's non-guaranteed elements and on your actual use of the policy's options.

Non-Guaranteed Policy Values: Ledger

						Non-Guaranteed Values (EOY) @ 6.50% *		
Year	Your Age	Premium Outlay (1)	Withdrawal (2)	Policy Loan (3)	Net Outlay (4)	Net Accumulated Value (5)	Net Cash Surrender Value (6)	Death Benefit (7)
31	75	0	0	78,767	-78,767	597,502	597,502	646,699
32	76	0	0	78,767	-78,767	553,758	553,758	605,189
33	77	0	0	78,767	-78,767	507,026	507,026	560,641
34	78	0	0	78,767	-78,767	457,093	457,093	512,834
35	79	0	0	78,767	-78,767	403,740	403,740	461,540
36	80	0	0	78,767	-78,767	346,719	346,719	406,500
37	81	0	0	78,767	-78,767	285,763	285,763	347,438
38	82	0	0	78,767	-78,767	220,592	220,592	284,061
39	83	0	0	78,767	-78,767	150,900	150,900	216,051
40	84	0	0	78,767	-78,767	76,361	76,361	143,067
Total		500,000	500,000	1,075,340	-1,075,340			
41	85	0	0	0	0	78,156	78,156	146,367
42	86	0	0	0	0	79,664	79,664	149,397
43	87	0	0	0	0	80,807	80,807	152,076
44	88	0	0	0	0	81,494	81,494	154,310
45	89	0	0	0	0	81,624	81,624	155,994
46	90	0	0	0	0	81,083	81,083	157,007
47	91	0	0	0	0	81,011	81,011	143,041
48	92	0	0	0	0	81,726	81,726	129,262
49	93	0	0	0	0	83,639	83,639	116,044
50	94	0	0	0	0	87,272	87,272	103,857
Total		500,000	500,000	1,075,340	-1,075,340			
51	95	0	0	0	0	90,941	90,941	107,915
52	96	0	0	0	0	94,609	94,609	111,983
53	97	0	0	0	0	98,270	98,270	116,050
54	98	0	0	0	0	101,864	101,864	120,057
55	99	0	0	0	0	105,334	105,334	123,948
56	100	0	0	0	0	108,639	108,639	127,681
57	101	0	0	0	0	111,654	111,654	131,130
58	102	0	0	0	0	114,262	114,262	134,177
59	103	0	0	0	0	116,335	116,335	136,694
60	104	0	0	0	0	117,720	117,720	138,524
Total		500,000	500,000	1,075,340	-1,075,340			

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Non-Guaranteed Policy Values: Ledger

						Non-Guaranteed Values (EOY) @ 6.50% *		
Year	Your Age	Premium Outlay (1)	Withdrawal (2)	Policy Loan (3)	Net Outlay (4)	Net Accumulated Value (5)	Net Cash Surrender Value (6)	Death Benefit (7)
61	105	0	0	0	0	118,293	118,293	139,545
62	106	0	0	0	0	117,940	117,940	139,640
63	107	0	0	0	0	116,554	116,554	138,702
64	108	0	0	0	0	114,037	114,037	136,632
65	109	0	0	0	0	110,343	110,343	133,384
66	110	0	0	0	0	105,505	105,505	128,991
67	111	0	0	0	0	99,428	99,428	123,358
68	112	0	0	0	0	91,986	91,986	116,358
69	113	0	0	0	0	83,806	83,806	108,623
70	114	0	0	0	0	74,836	74,836	100,103
Total		500,000	500,000	1,075,340	-1,075,340			
71	115	0	0	0	0	65,022	65,022	90,743
72	116	0	0	0	0	54,309	54,309	80,486
73	117	0	0	0	0	42,634	42,634	69,271
74	118	0	0	0	0	29,934	29,934	57,034
75	119	0	0	0	0	16,141	16,141	43,706
76	120	0	0	0	0	1,182	1,182	29,214
Total		500,000	500,000	1,075,340	-1,075,340			

The Allocations and Hypothetical Interest Rates below are for policy year 1. For any illustrated changes to the Allocations and Hypothetical Interest Rates see the Narrative Summary.

	<u>Allocation</u>	<u>Hypothetical Interest Rate</u>
Fixed Account	0.00%	N/A
1 Year Indexed Account	100.00%	6.50%
1 Year International Indexed Account	0.00%	N/A
1 Year High Par Indexed Account	0.00%	N/A
2 Year Indexed Account	0.00%	N/A
High Par 5 Year Indexed Account	0.00%	N/A

*The values shown reflect the illustrated interest rate assumptions that you have requested, as shown in the Narrative Summary.

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Proposed Insured: Valued Client
 Male, Age 45
 Preferred Nonsmoker

Initial Death Benefit Option = B -
 (Increasing)
 Initial Total Face Amount = \$2,150,000
 Premium Frequency = Annual

Life Insurance Producer:
 Tim Voorhees
 695 Town Center Drive Ste 700
 Costa Mesa, CA 92626

The Life Insurance Illustration: Narrative Summary

Thank you for considering Pacific Life. We look forward to helping you meet your goals throughout your lifetime. The Narrative Summary introduces you to the policy options you have chosen to illustrate.

Your life insurance producer can provide you with more information about policy options that have not been illustrated, as well as additional illustrations with different assumptions. Requesting illustrations with different assumptions may help you better understand how the policy charges and non-guaranteed elements, like interest crediting rates, will affect the policy. Please choose your illustrated rate carefully. Once your policy is in force, you should consider a periodic review of your policy with your life insurance producer.

Important Information

This is a life insurance illustration and not a contract. This illustration is intended to demonstrate the impact of policy charges and illustrated assumptions on the policy's Accumulated Value and Death Benefit and is not intended to predict actual performance. Interest rates and values in the illustration are not guaranteed, except for those items clearly labeled as guaranteed.

Underwriting Class

The underwriting class used in the illustration has a significant impact on the resulting values. Your actual underwriting class will be determined prior to issue.

Death Benefit

The Death Benefit is paid to the beneficiaries at the insured's death. The actual amount paid to beneficiaries will be reduced by any distributions taken from the policy. You have the flexibility to raise or lower your death benefit in the future, but increases may require additional underwriting.

Initial Death Benefit:
 \$2,150,000

Your Death Benefit can include Basic Coverage plus other coverage types. Each coverage type has unique features that should be considered when determining your coverage mix.

- Annual Renewable Term Rider (ARTR, Form Series 1CC11 R11RTP or R11RTP)

Death Benefit comprised of both Basic Coverage and other coverage types may more effectively meet your needs than obtaining the same Death Benefit through Basic Coverage alone. These coverage types do not offer the same features as Basic Coverage, have different current and guaranteed charges than Basic Coverage and may not be available in all situations. Your life insurance producer can provide you with additional illustrations showing the effects of different combinations of Basic Coverage and other coverage types to help you decide what fits your insurance needs. Each coverage type, including Basic Coverage, will result in different amounts and patterns of compensation for your life insurance producer.

The charges for both Basic Coverage and these coverage types are based on various factors including, but not limited to, age, gender, underwriting classification, death benefit option and coverage amount.

Illustrated Coverage

The following face amounts are illustrated:

Basic Coverage	Face Amount	Start Year	End Year	
	1,471,825	1	9	
	693,589	10	76	
ARTR Coverage	ICC11 R11RTP or R11RTP	Face Amount	Start Year	End Year
		678,175	1	5
		1,078,496	6	9
		0	10	76

Decreases in ARTR Coverage amounts must be requested at the time of the decrease.

Death Benefit Option	Death Benefit Option	Start Year	End Year
	B - (Increasing)	1	5
	A - (Level)	6	76

This is the Basic Illustration

Premium

Your policy's flexible premiums allow you to choose the amount and frequency of your premium payments, within limits. Flexible Premium Indexed Adjustable Life Insurance generally requires additional payments after the initial premium. If either no premiums are paid, or subsequent premiums are insufficient to continue coverage, it is possible that the coverage will lapse.

Initial Premium:
\$100,000.00

Initial Frequency:
Annual

Illustrated premium payments are made at the beginning of the frequency shown.

<u>Premium</u>	<u>Frequency</u>	<u>Annualized Premium</u>	<u>Start Year</u>	<u>End Year</u>
\$100,000.00	Annual	\$100,000.00	1	5
\$0.00	Annual	\$0.00	6	76

The annual premium required to guarantee the initial Total Face Amount for the duration of the contract exceeds the maximum allowable Guideline Level Premium of \$109,751.60.

Premium Allocation & Transfers

When you pay a premium, we subtract a premium load and then allocate the net premium to the Fixed Account. You have the option to transfer some or all of the Fixed Account to the Indexed Account, subject to restrictions outlined in the policy. The amount transferred to the Indexed Account is the lesser of: 1) your selected transfer percentage multiplied by all net premium and loan repayments paid since the last Transfer Date; and 2) the balance of the Fixed Account as of the applicable Transfer Date. The illustrated allocation and transfer percentages are:

Please note, not all indexed accounts are available in all states. Please have your Life Insurance Producer check indexed account availability for your state.

<u>Accounts</u>	<u>Percentage</u>	<u>Start Year</u>	<u>End Year</u>
1-Year Indexed Account	100.00%	1	76

Accumulated Value

Accumulated Value is equal to the premiums paid, less premium load, cost of insurance, other charges and deductions, and withdrawals, accumulated at interest. Net Accumulated Value equals the Accumulated Value minus any outstanding Policy Debt. If the Net Accumulated Value is less than the monthly charges, you will need to pay additional premium to keep the policy in force, unless the policy has a no-lapse guarantee in effect.

Cash Surrender Value

The Cash Surrender Value equals the Accumulated Value less any surrender charge. The Net Cash Surrender Value equals the Cash Surrender Value minus any outstanding Policy Debt. The Net Cash Surrender Value is the amount you would receive if you surrender the policy and the amount available for distributions.

The surrender charge reaches zero 120 policy months after the issue date of any Basic Coverage amount whether it is included at policy issue or added later through a face amount increase.

Fixed Account

The Fixed Account earns interest at the current interest rate, which is declared by us. The current interest rate when the policy is issued is guaranteed for the first policy year. After the first policy year, the current interest rate may change at our discretion, but will never be less than the guaranteed interest rate.

Current Interest Rate: 5.00%
Guaranteed Interest Rate: 2.00%
Illustrated Interest Rate:

<u>Rate</u>	<u>Start Year</u>	<u>End Year</u>
5.00%	1	76

Illustrated Interest Bonus: The non-guaranteed Fixed Account Interest Bonus credits an additional 0.56% to the Fixed Account beginning in policy year 11 and continuing to the later of end of policy year 20 or the policy anniversary coinciding with insurance age 70. This additional interest is reflected in this illustration.

All policy charges, Standard Policy Loans and Withdrawals will be deducted from the Fixed Account. If the Fixed Account is depleted, further deductions will be made from the Indexed Accounts.

This is the Basic Illustration

Transfer to the Indexed Account

In accordance with contract provisions, net premiums paid are initially allocated to the Fixed Account and subsequently transferred to the Indexed Account(s) selected per your instructions. Transfers from the Fixed Account to the Indexed Accounts are processed on specified Transfer Dates, currently the 15th of every month. To make a transfer, adequate Accumulated Value must be available in the Fixed Account, and transfer instructions must be filed with us no later than two business days prior to the 15th.

Segment Lifecycle

- Each transfer creates a new Segment in the Indexed Account.
- When a new Segment is created, the current segment components are locked-in as a minimum guarantee for that Segment's term.
- Once the Segment matures it will be credited interest, if applicable.
- At Segment Maturity, it may be reallocated to any account. If you don't specify a new account, it will create a new Segment in the same Indexed Account.

Lockout Period

If a deduction from an Indexed Account(s) occurs as a result of a Policy Loan or Withdrawal that is not part of the Automated Income Option (AIO), then no allocations from the Fixed Account into the Indexed Account(s) will be allowed for 12 months following the date of the deduction. This 12 month period is called the lockout period.

Transactions that may be impacted include:

- Transfers from the Fixed Account into the Indexed Accounts
- Premium or loan repayments with allocations to the Indexed Accounts

Based on the assumptions used in this illustration, a lockout has not occurred.

Indexed Interest

Each Segment earns Indexed Interest based on the percentage change in value of its underlying index, subject to the segment components and will mature at the end of the Segment Term. Indexed Interest Credits, if any, will be credited at that time.

In this illustration, for Segments created in the first policy month of any policy year, Indexed Interest is shown as applied at the end of the Segment Term. In fact, Segment Start Dates and Segment Maturity Dates occur on the 15th of each month, and any such Indexed Interest earned will be credited in the policy year following the Segment Term. For example, this illustration assumes that, with respect to the 1-Year Indexed Account, a Segment created in Year 1 will reflect Indexed Interest in the Net Accumulated Value column at the end of Year 1. In fact, any such Indexed Interest will be credited in Year 2.

Each Indexed Account is projected at its own rate and the results are combined with the Fixed Account in this illustration. Actual policy performance will be either more or less favorable than illustrated.

Historical Indexed Crediting Rate

The following sections show a Historical Indexed Interest Rate. This is not an indication of future performance and is not guaranteed. Be sure to select an illustrated rate that is right for you. There are many different ways that a historical average could be calculated and each way will produce a different result.

1-Year Indexed Account
Segment Components:

Segment Term	Underlying Index (excluding dividends)	Participation Rate	Growth Cap 12% Current (3% guaranteed minimum)	Segment Guaranteed Interest Rate
12 Months	S&P 500®	100% Guaranteed		0%

Historical Indexed Interest Rate: The average annual Indexed Interest Rate over the last 20 years would have been 7.63%, assuming current segment components.

Hypothetical Interest Example: Here is an example of Indexed Interest Rates assuming different S&P 500® index growth rates and current segment components.

	Year 1	Year 2	Year 3	Year 4	Year 5
S&P 500® index Growth Rate	17.64%	12.58%	6.98%	-1.75%	35.60%
Corresponding Indexed Interest Rate	12.00%	12.00%	6.98%	0.00%	12.00%

Illustrated Indexed Interest Rate:

Rate Start Year End Year

This is the Basic Illustration

6.50%

1

76

**1-Year
International
Indexed Account**
Segment Component:

Segment Term	Underlying Indexes (excluding dividends)	Participation Rate	Growth Cap	Segment Guaranteed Interest Rate
12 Months	Hang Seng, EURO STOXX 50® & MSCI Emerging Markets	100% Guaranteed	12% Current (3% guaranteed minimum)	0%

This account is called the 1 Year Indexed Account 2 in the contract. The Participation Rate, Growth Cap and Segment Guaranteed Interest Rate are applied to the performance of each index, and the results are averaged to determine the Indexed Interest Rate.

Historical Indexed Interest Rate: The average annual Indexed Interest Rate over the last 15 years would have been 6.97%, assuming current segment components.

Hypothetical Interest Example: Here is an example of Indexed Interest Rates assuming different index growth rates and current segment components.

	Hang Seng Index Growth Rate	Hang Seng Index Interest Rate	EURO STOXX 50® Index Growth Rate	EURO STOXX 50® Index Interest Rate	MSCI Emerging Markets Index Growth Rate	MSCI Emerging Markets Index Interest Rate	Average Segment Indexed Interest Rate
Year 1	33.46%	12.00%	7.54%	7.54%	38.96%	12.00%	10.51%
Year 2	26.27%	12.00%	0.89%	0.89%	14.91%	12.00%	8.30%
Year 3	90.23%	12.00%	38.93%	12.00%	60.42%	12.00%	12.00%
Year 4	-20.19%	0.00%	-5.22%	0.00%	5.05%	5.05%	1.68%
Year 5	23.59%	12.00%	15.56%	12.00%	-13.21%	0.00%	8.00%

**1-Year High Par
Indexed Account**
Segment Components:

Segment Term	Underlying Index (excluding dividends)	Participation Rate	Growth Cap	Segment Guaranteed Interest Rate
12 Months	S&P 500®	150% Current 140% Guaranteed	11.00% Current (2% guaranteed minimum)	0%

This account is called the 1 Year Indexed Account 3 in the contract. The Indexed Interest Rate is determined by applying the Participation Rate to the index growth rate, but the Indexed Interest Rate will never be greater than the Growth Cap.

Historical Indexed Interest Rate: The average annual Indexed Interest Rate over the last 20 years would have been 7.66%, assuming current segment components.

Hypothetical Interest Example: Here is an example of Indexed Interest Rates assuming different S&P 500® index growth rates using the current segment components.

	Year 1	Year 2	Year 3	Year 4	Year 5
S&P 500® index Growth Rate	17.64%	12.58%	6.98%	-1.75%	35.60%
Corresponding Indexed Interest Rate	11.00%	11.00%	10.47%	0.00%	11.00%

**2-Year Indexed
Account**
Segment Components:

Segment Term	Underlying Index (excluding dividends)	Participation Rate	Growth Cap	Segment Guaranteed Interest Rate
24 Months	S&P 500®	100% Guaranteed	32% over 2 years (6% over 2 years guaranteed minimum)	0%

Historical Indexed Interest Rate: The average annual Indexed Interest Rate over the last 20 years, would have been 8.87%, assuming current segment components.

Hypothetical Interest Example: Here is an example of Indexed Interest Rates assuming different S&P 500® index growth

This is the Basic Illustration

rates using the current segment components.

	Year 1	Year 2	Year 3	Year 4	Year 5
S&P 500® index Growth Rate	n/a	32.44%	n/a	5.11%	n/a
Corresponding Indexed Interest Rate	0.00%	32.00%	0.00%	5.11%	0.00%

High Par 5-Year Indexed Account

Segment Components:

Segment Term	Underlying Index (excluding dividends)	Participation Rate	Growth Cap	Segment Guaranteed Interest Rate
60 Months	S&P 500®	115% Current (105% Guaranteed)	No Current Growth Cap (15% over 5 years guaranteed minimum)	0%

This account is called the 5 Year Indexed Account 2 in the contract.

Historical Indexed Interest Rate: The average annual Indexed Interest Rate over the last 20 years, would have been 10.10%, assuming current segment components.

Hypothetical Interest Example: Here is an example of Indexed Interest Rates assuming different S&P 500® index growth rates using the current segment components.

	Year 1	Year 2	Year 3	Year 4	Year 5
S&P 500® index Growth Rate	n/a	n/a	n/a	n/a	65.93%
Corresponding Indexed Interest Rate	0.00%	0.00%	0.00%	0.00%	75.82%

Illustrated Interest Bonus

The non-guaranteed Indexed Account Interest Bonus increases the illustrated Indexed Interest Rate(s) at Segment Maturity by 10.67% of the rate excluding the bonus. The bonus begins with segments created in policy year 11 and continuing to the later of end of policy year 20 or the policy anniversary coinciding with insurance age 70. This additional interest is reflected in this illustration but is not guaranteed.

Illustrated Riders

Riders add benefits that can provide flexibility or additional coverage for you or a family member. Some riders are optional and others are automatically included. The next section includes a brief description of the riders, including costs, that are included in this illustration. There may be other riders available to you. Your life insurance producer can provide more information.

Premier Living Benefits Rider¹

Provides an accelerated payment of the Death Benefit if you have a chronic illness. Each time you receive a benefit payment, the Net Death Benefit and the Net Cash Surrender Value will be reduced based on the amount of the benefit payment. If a policy loan is outstanding at the time of a benefit payment, a portion of the benefit payment will go towards repaying the loan, in effect reducing the amount you owe and receive. Accelerating the entire death benefit will terminate the policy. The benefit payment is subject to a maximum, which will vary each time you receive a benefit payment. You can choose to receive an amount less than the maximum benefit payment. For each benefit requested we must receive written certification that you have a chronic illness. Chronic illness as defined in the tax code means that the insured is certified in writing by a Licensed Health Care Practitioner as unable to perform at least two Activities of Daily Living without substantial assistance from another individual due to a loss of functional capacity and the condition is expected to be permanent; or requiring substantial supervision to protect the individual from threats to health and safety due to severe cognitive impairment and the condition is expected to be permanent.

The table below shows the maximum annual benefit payment and the corresponding reduction in Net Death Benefit and Net Cash Surrender Value at the specified exercise age(s).

Age	Net Maximum Annual Payment	Net Cash Surrender Value		Net Death Benefit	
		Before Exercise	After Exercise	Before Exercise	After Exercise
75	\$90,237.49	\$597,502	\$511,286	\$646,699	\$553,384
80	\$45,303.17	\$346,719	\$305,591	\$406,500	\$358,281
85	\$12,227.92	\$78,156	\$70,026	\$146,367	\$131,142

There is no up-front cost or monthly rider charge. The cost of exercising the rider is that the death benefit is reduced by an amount 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. The rider will be added to your policy if you qualify, unless you specifically decline it in the application. (Form Series ICC12 R12CII or R12CII, based on state in which policy is issued)

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Terminal Illness Rider¹ Gives you access to a portion of the policy's Basic or ARTR Coverage face amount(s) if the insured has been diagnosed by a licensed physician as terminally ill, resulting in a life expectancy of 12 months or less. We will pay the terminal illness benefit proceeds only once per policy.

There is no up-front cost or monthly rider charge. The cost of exercising the rider is that the death benefit is reduced by an amount 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. The rider will be added to your policy, unless you specifically decline it in the application. (Form Series ICC12 R12TII or R12TII, based on state in which policy is issued)

¹Benefits 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 may depend on factors such as life expectancy at the time benefits are accelerated, the amount of benefits, the amount of qualified expenses incurred or if similar benefits are being received under other contracts. Tax laws relating to accelerated death benefits are complex. Receipt of accelerated death benefits may affect eligibility for public assistance programs such as Medicaid. Clients are advised to consult with their legal and tax advisors for more information.

Short-Term No-Lapse Guarantee Rider While the Short-Term No-Lapse Guarantee Rider (STNLG) is in effect, your death benefit is guaranteed, regardless of future changes to interest rates or policy charges. In order for the rider to be in effect, a minimum premium must be paid.
Maximum STNLG Duration: 20 years

	STNLG Minimum Premium			
	Annual	Semi-Annual	Quarterly	Monthly
	40,048.57	20,220.62	10,159.88	3,397.70

Important Information

The actual STNLG Minimum Premium depends on the actual amount of premium payments and distributions. Any changes in benefit amounts will also affect the STNLG Duration. Paying only STNLG Minimum Premium will guarantee the death benefit for the STNLG Duration, but will not guarantee cash value accumulation. If you do not pay the STNLG Minimum Premiums, the no-lapse feature will terminate before the guaranteed duration. Additional premiums will be required to continue the policy beyond the guaranteed duration.

This rider is provided at no additional cost. (Form Series R02NL5)

Conversion Rider Anytime during the 8th policy year, while your policy is in force, you may convert this policy to any cash value life insurance policy that is available for conversions. The Total Face Amount of the new policy will equal the current Basic Coverage of your current policy. All applicable surrender charges on the surrendered policy will be waived, and no evidence of insurability will be required for the conversion. This conversion right is subject to state availability. This rider is provided at no additional cost. (Form Series R06CON)

Other Riders The following riders have not been illustrated. See individual rider descriptions for more information.

Overloan Protection 2 Rider If exercised and as long as the rider remains in-force, the policy will not lapse even if the Policy Debt exceeds the Accumulated Value. The rider can be exercised only if all of the conditions of the rider are met. At the fifth policy anniversary, the cumulative premium paid, minus any loans and withdrawals, must be equal to at least \$357,896.81. You may not be able to exercise this rider as illustrated if your actual use of the policy's options, actual interest rate, policy charges, premium amount or frequency, differs from those assumed. Upon exercising this rider, a one-time rider exercise charge will be assessed. This amount will vary depending on the actual Accumulated Value at the time of exercising this rider. Certain transactions and policy changes after exercising the rider will terminate the rider. If this rider terminates other than by the death of the insured, any amount by which the Policy Debt exceeds the Accumulated Value is due and payable. This rider is provided at no additional cost until the rider is exercised. The potential tax consequences of the Overloan Protection 2 Rider have not specifically been ruled on by the IRS or the courts. Consult your tax adviser. (Form Series R08OLP)

Distributions Distributions can be taken as Policy Loans and Withdrawals when there is adequate Net Cash Surrender Value available, as explained in the policy. The illustrated distributions may not be available if the policy does not perform as illustrated. This illustration shows distributions that are requested and distributed in 12 equal monthly payments. Distributions will reduce policy values and may reduce Death Benefits.

Interest credited to the Accumulated Value of a life insurance policy is generally tax-deferred but may be taxable at the time of withdrawal, surrender or lapse. See the **Tax Information** section information about when distributions or other policy events could result in taxable income.

Currently, the charge for each Withdrawal is \$0. However, we reserve the right to charge up to \$25 for each withdrawal.

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Automated Income Option

Automated Income Option (AIO) is a program that electronically deposits distributions into your checking or savings account on a recurring basis. Enrollment is not automatic; certain requirements must be met, and you must request enrollment when distributions to begin.

Policy Loans

A policy loan, if not repaid earlier, is eventually repaid from policy proceeds at death, surrender, or lapse. The Death Benefit and Net Cash Surrender Value columns reflect values net of policy loans.

Standard Loans Compared to Alternate Loans

You may take policy loans as Standard Loans or Alternate Loans or a combination of both types of loans, subject to the policy provisions. **Your choice of a Standard Loan or Alternate Loan can have a significant impact on policy values and the cost of a loan.**

	Maximum Loan Amount Available	Loan Interest Crediting & Loan Interest Charged
Standard Loans	The entire policy's Accumulated Value is available.	Neither the loan interest charged nor the loan interest credited is affected by the performance of the policy.
Alternate Loans	Only the Accumulated Value in any of the 1-Year Indexed Accounts is available.	The loan interest charged is <u>not</u> affected by the performance of the policy. However, the loan interest credited <u>is</u> affected by the performance of the policy.

This causes Alternate Loans to be significantly more volatile than Standard Loans

Standard Loans

Interest is due at the end of each policy year when a policy loan is outstanding. In this illustration the policy loan interest charged is borrowed and added to the loan balance.
Loan Charge Rate: 2.25%

Interest is credited to the portion of Accumulated Value securing the Policy Loan. We reserve the right to decrease the current loan interest crediting rate. However, we will not reduce the rate to less than the guaranteed rate.
Current Loan Interest Crediting Rate: 2.00% in years 1-5 and 2.25% in years 6+
Guaranteed Loan Interest Crediting Rate: 2.00%

This illustration also assumes that standard policy loan interest payments are allocated to the Fixed Account and earn Fixed Account Interest Credits at the declared rate.

Alternate Loans

Interest is due at the end of each policy year when a policy loan is outstanding. We reserve the right to increase the current loan interest charge rate. However, we will not increase the rate to more than the guaranteed rate.
Current Loan Interest Charge Rate: 5.75%
Guaranteed Loan Interest Charge Rate: 7.50%

Future Action Required

Certain policy changes will not happen automatically and will require a written request. This illustration reflects possible future changes. Please contact your Life Insurance Producer prior to each change to see if a written request is required.

Policy Year	Calendar Year	Age	Policy Changes	Amount
6	2018	50	Change Death Benefit Option to A	N/A
10	2022	54	Reduce Basic Coverage	778,236
10	2022	54	Reduce ARTR Coverage	1,078,496
21	2033	65	***Start Distributions	78,767

Calendar years specified above assume the policy is issued in year 2013.

***This illustration reflects Policy Loan(s) and Withdrawal(s). Each requires a written request. The specific amount and timing of the Policy Loan(s) and Withdrawal(s) can be affected by your actual use of the policy's options, actual rates of return, policy charges, premium amount or frequency and may not be available as illustrated.

Tax Information

This material is not intended to be used, nor can it be used by any taxpayer, for the purpose of avoiding U.S. federal, state or local tax penalties. This material is written to support the promotion or marketing of the transaction(s) or matter(s) addressed by this material. Pacific Life, its distributors and their life insurance producer 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.

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**Tax Information
(continued)**

Although the information contained in this illustration is based on our understanding of the Internal Revenue Code (IRC) and on certain tax and legal assumptions, it is not intended to be tax or legal advice. Such advice should be obtained from your own counsel or other tax advisor. Tax laws or interpretations of tax laws can change, which may cause the performance and underlying tax assumptions of this policy, including any riders, to be different than illustrated. For example, tax law changes may result in distributions that are more or less than illustrated. In some cases, these changes could result in a decrease in policy values or lapse. Regularly request an inforce illustration to help you monitor your policy's performance in light of any tax law changes. Actual taxes will be different from those illustrated.

Tax Rates The following tax rates have been used to estimate your taxes, if any, on distributions.

Illustrated Tax Rates:

<u>Rate</u>	<u>Start Year</u>	<u>End Year</u>
31.00%	1	76

Death Proceeds

For federal income tax purposes, life insurance Death Benefits generally pay income tax-free to beneficiaries pursuant to IRC Sec. 101(a)(1). In certain situations, however, life insurance Death Benefits may be partially or wholly taxable. Situations include, but are not limited to: the transfer of a life insurance policy for valuable consideration unless the transfer qualifies for an exception under IRC Sec. 101(a)(2)(i.e. the "transfer-for-value rule"); arrangements that lack an insurable interest based on state law; and an employer-owned policy unless the policy qualifies for an exception under IRC Sec. 101(j).

Guideline Premium Test

A life insurance policy qualifies as life insurance under IRC Section 7702 if it meets one of two alternative tests. This illustration uses the Guideline Premium Test which limits the sum of premiums paid by the greater of the guideline single premium or the sum of the guideline level premiums at such time. In addition, the Death Benefit payable under the policy must at all times be at least equal to an applicable percentage of the Accumulated Value. Guidelines are calculated at issue, but must be recalculated upon certain changes in the terms or benefits of the policy. Failure to qualify as life insurance will result in adverse tax consequences.

Modified Endowment Contract (MEC)

A Modified Endowment Contract (MEC) is a life insurance policy and like other life insurance policies provides favorable tax treatment of death benefits and the tax deferred growth of cash value. However, a MEC is subject to less favorable taxation on distributions of cash value, including withdrawals, policy loans and certain other "deemed" distributions. Rules defining a MEC and its tax treatment can be found in IRC Section 7702A and 72, respectively. Depending upon whether or not future distributions are taken from a policy, the MEC status may or may not impact the taxation of the policy. **As such, we recommend you consult your tax advisor prior to taking any action on your policy that may cause it to become a MEC.**

As provided in IRC Section 7702A, a life insurance policy becomes a MEC if it fails the Seven-Pay Test. The Seven-Pay Test compares the premiums paid into the policy during the testing period against the Seven-Pay Premium Limit, which grows from year to year over that period. The Seven-Pay Test starts at policy issue and continues for seven years. Also, upon any Seven-Pay Material Change a new Seven-Pay Test with a new limit will start and continue for seven more years. A policy may never have a Seven-Pay Material Change, or it may have more than one, depending upon any policy changes made over the life of the policy.

A Seven-Pay Material Change will generally occur if there are both: 1) an increase in policy benefits; and 2) a premium payment not necessary to fund the policy benefits assumed in the most recent Seven-Pay Premium Limit determination. This can occur whether or not the policy is currently in a Seven-Pay Test Period. A Seven-Pay Material Change may also occur as a result of certain other policy changes.

Generally, once a policy is a MEC, it is always a MEC. However, if premiums in excess of the Seven-Pay Premium Limit are paid, the MEC status can be avoided if the excess premium payments, plus interest (which is taxable), are returned to you prior to 60 days after the end of the 'measuring year' in which the premium payment was made.

A policy may be subject to retroactive 're-testing' if policy benefits are reduced. Premiums previously applied to the policy during the Seven-Pay Test Period will be retested against a new Seven-Pay Premium Limit reflecting the lower policy benefits and can cause the policy to become a MEC. Before you request a withdrawal or otherwise reduce your policy benefits, you should confirm with us whether your policy would become a MEC. **Prior to any Seven-Pay Material Change you should consider whether future reductions or withdrawals may take place. If so, we recommend that you request an in-force illustration and consult your tax advisor.**

This is the Basic Illustration

MEC Status Based on our understanding of the Internal Revenue Code a policy issued and maintained consistent with the assumptions in this illustration would not be a MEC at issue or become one thereafter.

Whether and when your policy might actually become a MEC depends on the timing and amounts of premium payments and Withdrawals, the policy's non-guaranteed elements, your actual use of the policy's options, and any policy changes made pursuant to your request. The federal income tax consequences of a MEC can be significant. Consult your tax advisor for further details.

Tax-Free Income Tax-free income assumes, among other things: 1) withdrawals do not exceed tax basis (generally, premiums paid less prior withdrawals); 2) policy remains in force until death; 3) withdrawals taken during the first 15 policy years do not occur at the time of, or during the two years prior to, any reduction in benefits; and 4) the policy does not become a modified endowment contract. See IRC Secs. 72, 7702(f)(7)(B), 7702A. Any policy withdrawals, loans and loan interest will reduce policy values and may reduce benefits.

Taxable Income Lapses or Surrenders With an Outstanding Policy Loan:
If a life insurance Policy Loan is still outstanding when a policy is surrendered or lapses, the Policy Loan is automatically repaid from policy values. This will result in taxable income to the extent the Net Cash Surrender Value plus the amount of the repaid loan exceeds the cost basis of the policy. This potential tax is not reflected in any tax calculation(s) included in this illustration.

Assuming the life insurance policy is not a MEC:

1. Withdrawals (and other distributions) are taxed under the "cost recovery rule" and are generally taxable only to the extent the Withdrawal exceeds the cost basis of the policy. Policy cost basis generally equals the gross premiums paid less prior untaxed Withdrawals.
2. However, Withdrawals in the first 15 policy years may be taxable in part or in full under IRC 7702(f)(7)(B) if they occur in connection with a reduction in benefits.
3. Further, when such a reduction in benefits has occurred during the first 15 policy years, it is possible that earlier Withdrawals (within the two years prior to the reduction in benefits) may be similarly taxable. This illustration does not reflect this "two years prior" taxation.
4. After 15 policy years, Withdrawals up to policy cost basis are not taxable.

If the life insurance policy is a MEC:

1. Distributions from a MEC, including Withdrawals, Policy Loans, and certain assignments, are taxed to the extent of gain in the policy and may be subject to additional penalties. Generally, gain in the policy is the excess, if any, of the Accumulated Value, not reduced by Policy Debt over the policy cost basis.
2. Further, distributions taken from a policy during the two years prior to the policy becoming a MEC will be subject to MEC rules in the year the policy became a MEC and may become taxable at that time. This illustration does not reflect this "two years prior" taxation.

Initial Premium Limits Summary
Seven Pay Premium: 102,256.23
Guideline Single Premium: 551,595.20
Guideline Level Premium: 109,751.60

When the Death Benefit is greater than the Face Amount due to Accumulated Value growth, payment of additional premium will be subject to approval.

Other Information This illustration assumes you are the owner of the policy.

The sale or liquidation of any stock, bond, individual retirement account (IRA), certificate of deposit (CD), mutual fund, annuity, or other asset to fund the purchase of this product may have tax consequences, early Withdrawal penalties, or other costs or penalties as a result of the sale or liquidation. You may wish to consult independent legal or financial advice before selling or liquidating any assets, prior to the purchase of the life insurance product being solicited.

Pacific Life does not provide qualified plan administrative services or impartial investment advice, and does not act in a fiduciary capacity for any plan.

Pacific Life Insurance Company is licensed to issue insurance products in all states except New York. Product availability and features may vary by state. Insurance products and their guarantees, including optional benefits and any fixed subaccount 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.

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Not a deposit | Not FDIC insured | Not insured by any government agency | Not bank guaranteed | May lose value

This is the Basic Illustration

Policy Values: Numeric Summary

Yr	Age	Cumulative			End of Year Guaranteed Values*		End of Year Non-Guaranteed Values*			
		Premium Outlay (1)	Withdrawal (2)	Policy Loan (3)	0.00%		Intermediate		Illustrated 6.50%	
					Net Cash Surrender Value (4)	Death Benefit (5)	Net Cash Surrender Value (6)	Death Benefit (7)	Net Cash Surrender Value (8)	Death Benefit (9)
5	49	500,000	0	0	167,397	2,334,332	268,395	2,435,331	383,385	2,550,321
10	54	500,000	0	0	##	##	137,151	578,599	459,232	720,993
20	64	500,000	0	0			##	##	911,284	1,111,766
26	70	500,000	472,602	0					779,844	896,820
30	74	500,000	500,000	287,670					638,457	704,147

The Allocations and Hypothetical Interest Rates below are for policy year 1. For any illustrated changes to the Allocations and Hypothetical Interest Rates see the Narrative Summary.

	Allocation	Initial Guaranteed Interest Rate	Non-Guaranteed Intermediate Hypothetical Interest Rate	Non-Guaranteed Hypothetical Interest Rate
Fixed Account	0.00%	N/A	N/A	N/A
1 Year Indexed Account	100.00%	0.00%	3.25%	6.50%
1 Year International Indexed Account	0.00%	N/A	N/A	N/A
1 Year High Par Indexed Account	0.00%	N/A	N/A	N/A
2 Year Indexed Account	0.00%	N/A	N/A	N/A
High Par 5 Year Indexed Account	0.00%	N/A	N/A	N/A

*Guaranteed columns reflect maximum policy charges and guaranteed interest. Intermediate columns reflect non-guaranteed elements, including charges and credits at rates that are halfway between the rates used in the "guaranteed" and "illustrated" columns. Illustrated columns reflect assumptions about non-guaranteed elements, including the interest rate assumptions that you have requested, as shown in the Narrative Summary.

Insurance coverage will cease in year 9 based on guaranteed assumptions. Insurance coverage will cease in year 16 based on intermediate assumptions. Insurance coverage would remain in force at least through year 76 (insured's age 120) based on illustrated assumptions.

Historical performance of the underlying Index should not be considered a representation of past or future performance of the Indexed Accounts under this life insurance policy. Actual Segment Indexed Interest Credits will vary from year to year depending on the underlying Index, Growth Cap, Participation Rate and Threshold Rate if applicable.

I have received and read a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be higher or lower. I understand this is an illustration and not a contract. For full policy details, I will refer to the contract.

APPLICANT'S SIGNATURE**

DATE

**If a Corporation, the signature and title of an authorized officer is required, and the full name of the Corporation must be shown. If a Trust all required Trustees must sign according to the trust agreement.

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements are subject to change. I have made no statements that are inconsistent with this illustration nor have I made any promises about the expected future Index Credits of this contract

LIFE INSURANCE PRODUCER'S SIGNATURE
PL LIFE INSURANCE PRODUCER #

DATE

This is the Basic Illustration

Policy Values: Tabular Detail & Statement of Policy Cost and Benefit Information

		Guaranteed Values EOY @ 0.00%					Non-Guaranteed Values EOY @ 6.50%				
Yr	Age	Premium Outlay	Withdrawal	Policy Loan	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit	
1	45	100,000	0	0	37,865	0	2,187,865	61,871	13,483	2,211,871	
2	46	100,000	0	0	75,192	50,997	2,225,192	132,598	108,403	2,282,598	
3	47	100,000	0	0	111,937	90,161	2,261,937	212,937	191,162	2,362,937	
4	48	100,000	0	0	148,339	128,984	2,298,339	301,933	282,577	2,451,933	
5	49	100,000	0	0	184,332	167,397	2,334,332	400,321	383,385	2,550,321	
6	50	0	0	0	126,608	112,092	2,334,332	406,790	392,274	2,550,321	
7	51	0	0	0	67,993	55,897	2,334,332	415,689	403,593	2,550,321	
8	52	0	0	0	8,195	0	2,334,332	427,264	417,588	2,550,321	
9	53	0	0	0	0	0	0	441,776	436,937	2,550,321	
10	54	0	0	0	0	0	0	459,232	459,232	720,993	
Total		500,000	0	0							
11	55	0	0	0	0	0	0	491,923	491,923	737,885	
12	56	0	0	0	0	0	0	526,915	526,915	769,295	
13	57	0	0	0	0	0	0	564,361	564,361	801,393	
14	58	0	0	0	0	0	0	604,445	604,445	834,134	
15	59	0	0	0	0	0	0	647,344	647,344	867,441	
16	60	0	0	0	0	0	0	693,235	693,235	901,206	
17	61	0	0	0	0	0	0	742,340	742,340	950,195	
18	62	0	0	0	0	0	0	794,883	794,883	1,001,553	
19	63	0	0	0	0	0	0	851,109	851,109	1,055,375	
20	64	0	0	0	0	0	0	911,284	911,284	1,111,766	
Total		500,000	0	0							
21	65	0	78,767	0	0	0	0	893,879	893,879	1,072,654	
22	66	0	78,767	0	0	0	0	875,154	875,154	1,041,433	
23	67	0	78,767	0	0	0	0	855,017	855,017	1,008,920	
24	68	0	78,767	0	0	0	0	833,369	833,369	975,041	
25	69	0	78,767	0	0	0	0	810,106	810,106	939,723	
26	70	0	78,767	0	0	0	0	779,844	779,844	896,820	
27	71	0	27,398	51,369	0	0	0	799,484	747,689	851,622	
28	72	0	0	78,767	0	0	0	846,155	713,468	806,545	
29	73	0	0	78,767	0	0	0	892,486	677,086	757,410	
30	74	0	0	78,767	0	0	0	938,430	638,457	704,147	
Total		500,000	500,000	287,670							

*Guaranteed columns reflect maximum policy charges and guaranteed interest. Non-guaranteed columns reflect assumptions about non-guaranteed elements, including the interest rate assumptions that you have requested, as shown in the Narrative Summary.

A zero in the Premium Outlay column does not mean the policy is paid up. Charges will continue to be deducted from the Accumulated Value as long as the policy remains in-force. The actual premium amounts and number of years of premium payments that are needed to maintain the illustrated non-guaranteed policy benefits will depend on the policy's non-guaranteed elements and on your actual use of the policy's options.

This is the Basic Illustration

Policy Values: Tabular Detail & Statement of Policy Cost and Benefit Information

		Guaranteed Values EOY @ 0.00%					Non-Guaranteed Values EOY @ 6.50%				
Yr	Age	Premium Outlay	Withdrawal	Policy Loan	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit	
31	75	0	0	78,767	0	0	0	983,951	597,502	646,699	
32	76	0	0	78,767	0	0	0	1,028,629	553,758	605,189	
33	77	0	0	78,767	0	0	0	1,072,309	507,026	560,641	
34	78	0	0	78,767	0	0	0	1,114,822	457,093	512,834	
35	79	0	0	78,767	0	0	0	1,155,995	403,740	461,540	
36	80	0	0	78,767	0	0	0	1,195,626	346,719	406,500	
37	81	0	0	78,767	0	0	0	1,233,498	285,763	347,438	
38	82	0	0	78,767	0	0	0	1,269,378	220,592	284,061	
39	83	0	0	78,767	0	0	0	1,303,011	150,900	216,051	
40	84	0	0	78,767	0	0	0	1,334,121	76,361	143,067	
Total		500,000	500,000	1,075,340							
41	85	0	0	0	0	0	0	1,364,216	78,156	146,367	
42	86	0	0	0	0	0	0	1,394,660	79,664	149,397	
43	87	0	0	0	0	0	0	1,425,391	80,807	152,076	
44	88	0	0	0	0	0	0	1,456,330	81,494	154,310	
45	89	0	0	0	0	0	0	1,487,394	81,624	155,994	
46	90	0	0	0	0	0	0	1,518,483	81,083	157,007	
47	91	0	0	0	0	0	0	1,550,753	81,011	143,041	
48	92	0	0	0	0	0	0	1,584,537	81,726	129,262	
49	93	0	0	0	0	0	0	1,620,263	83,639	116,044	
50	94	0	0	0	0	0	0	1,658,470	87,272	103,857	
Total		500,000	500,000	1,075,340							
51	95	0	0	0	0	0	0	1,697,491	90,941	107,915	
52	96	0	0	0	0	0	0	1,737,307	94,609	111,983	
53	97	0	0	0	0	0	0	1,777,929	98,270	116,050	
54	98	0	0	0	0	0	0	1,819,315	101,864	120,057	
55	99	0	0	0	0	0	0	1,861,427	105,334	123,948	
56	100	0	0	0	0	0	0	1,904,244	108,639	127,681	
57	101	0	0	0	0	0	0	1,947,660	111,654	131,130	
58	102	0	0	0	0	0	0	1,991,578	114,262	134,177	
59	103	0	0	0	0	0	0	2,035,892	116,335	136,694	
60	104	0	0	0	0	0	0	2,080,466	117,720	138,524	
Total		500,000	500,000	1,075,340							

*Guaranteed columns reflect maximum policy charges and guaranteed interest. Non-guaranteed columns reflect assumptions about non-guaranteed elements, including the interest rate assumptions that you have requested, as shown in the Narrative Summary.

A zero in the Premium Outlay column does not mean the policy is paid up. Charges will continue to be deducted from the Accumulated Value as long as the policy remains in-force. The actual premium amounts and number of years of premium payments that are needed to maintain the illustrated non-guaranteed policy benefits will depend on the policy's non-guaranteed elements and on your actual use of the policy's options.

This is the Basic Illustration

Policy Values: Tabular Detail & Statement of Policy Cost and Benefit Information

		Guaranteed Values EOY @ 0.00%					Non-Guaranteed Values EOY @ 6.50%				
Yr	Age	Premium Outlay	Withdrawal	Policy Loan	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit	
61	105	0	0	0	0	0	0	2,125,201	118,293	139,545	
62	106	0	0	0	0	0	0	2,170,004	117,940	139,640	
63	107	0	0	0	0	0	0	2,214,789	116,554	138,702	
64	108	0	0	0	0	0	0	2,259,483	114,037	136,632	
65	109	0	0	0	0	0	0	2,304,061	110,343	133,384	
66	110	0	0	0	0	0	0	2,348,582	105,505	128,991	
67	111	0	0	0	0	0	0	2,392,974	99,428	123,358	
68	112	0	0	0	0	0	0	2,437,137	91,986	116,358	
69	113	0	0	0	0	0	0	2,481,722	83,806	108,623	
70	114	0	0	0	0	0	0	2,526,705	74,836	100,103	
Total		500,000	500,000	1,075,340							
71	115	0	0	0	0	0	0	2,572,059	65,022	90,743	
72	116	0	0	0	0	0	0	2,617,753	54,309	80,486	
73	117	0	0	0	0	0	0	2,663,756	42,634	69,271	
74	118	0	0	0	0	0	0	2,710,032	29,934	57,034	
75	119	0	0	0	0	0	0	2,756,541	16,141	43,706	
76	120	0	0	0	0	0	0	2,803,241	1,182	29,214	
Total		500,000	500,000	1,075,340							

Distributions can be taken on a policy only when there is adequate Cash Surrender Value available to support the illustrated distribution. Any distributions shown in a policy year with no Cash Surrender Value would not be available.

Insurance coverage will cease in year 9 based on guaranteed assumptions. Insurance coverage would remain in force at least through year 76 based on illustrated assumptions.

*Guaranteed columns reflect maximum policy charges and guaranteed interest. Non-guaranteed columns reflect assumptions about non-guaranteed elements, including the interest rate assumptions that you have requested, as shown in the Narrative Summary.

A zero in the Premium Outlay column does not mean the policy is paid up. Charges will continue to be deducted from the Accumulated Value as long as the policy remains in-force. The actual premium amounts and number of years of premium payments that are needed to maintain the illustrated non-guaranteed policy benefits will depend on the policy's non-guaranteed elements and on your actual use of the policy's options.

This is the Basic Illustration

Statement of Policy Cost and Benefit Information: Summary of Coverage

Life Insurance Cost Information

Cost Index	Guaranteed		Current	
	10 Year	20 Year	10 Year	20 Year
Surrender @ 5%	0.00	0.00	9.26	4.82
Net Payment @ 5%	0.00	0.00	24.38	19.71

These indices are illustrated uniformly across life insurance company illustrations and are intended to help provide you a uniform means of comparing products across insurance carriers. A more detailed explanation of the intended use of these indices is provided in the life insurance buyer's guide.

Important Notice

Actual results will differ from the projections shown on the previous page if there is a change in the interest rates, cost of insurance rates or the timing and amount of your premium payments.

This illustration assumes that policy loan interest charged is borrowed and added to the loan balance. Interest is charged on Policy Loans at an effective annual rate of 2.25% in all years, due at the end of the year.

The non-guaranteed amounts shown on the previous page are based on the following crediting rates:

Accounts	Non-Guaranteed Rate	Start Year	End Year
1-Year Indexed Account	6.50%	1	76

We may change the current interest rate at any time but may not credit less than the guaranteed annual rate, which follows:

Accounts	Guaranteed Rate
Fixed Account	2.00%
1-Year Indexed Account	0.00%
1-Year International Indexed Account	0.00%
1-Year High Par Indexed Account	0.00%
2-Year Indexed Account	0.00%
High Par 5-Year Indexed Account	0.00%

We may change the current cost of insurance rates at any time but may not charge more than the guaranteed cost of insurance rates.

The tax status of this contract should be reviewed each year. For further information, contact the insurance company or your Life Insurance Producer shown at the top of page one.

The projected values in this Statement of Policy Cost and Benefit Information include the costs and benefits of the basic coverage and any additional riders or benefits. In addition, all values are based on the plan of insurance as illustrated, including any face amount changes, option changes, withdrawals and policy loans. A Statement of Policy Cost and Benefit Information based on the policy as issued, without any policy changes, is available on request.

Illustrated Coverage

Type of Coverage	Amount
Basic Coverage: Flexible Premium Indexed Adjustable Life Insurance	\$1,471,825.06
Annual Renewable Term Rider	\$678,174.94

Riders:

Short-Term No-Lapse Guarantee Rider

Column Definitions

These column definitions apply to all the reports generated in this illustration.

Column Name	Description
Accumulated Value	Premiums paid, less premium load, cost of insurance and other charges, and withdrawals, accumulated at interest.
Age	The insured's age on the birthday nearest the beginning of the policy year shown.
Death Benefit	The amount payable upon your death. The Death Benefit is always reduced by any Policy Debt and increased by any applicable rider benefits.
Net Accumulated Value	Accumulated Value minus policy debt.
Net Cash Surrender Value	Cash Surrender Value minus policy debt.
Net Outlay	The premium paid minus any Policy Loans or Withdrawals plus any illustrated estimated tax and loan interest paid in cash.
Policy Loan	The loan amount taken in cash from a policy. A negative amount indicates a loan repayment. This column does not include loans taken to pay loan interest.
Premium Outlay	The sum of the premium payments you plan to make each year.
Withdrawal	An amount taken from the Net Cash Surrender Value.
Year	The number of years from when the policy was issued.

This is the Basic Illustration

Index Disclosures

Overview

Neither the policy nor the Indexed Account actually participates in the stock market or the S&P 500®, Hang Seng, EURO STOXX 50®, MSCI Emerging Markets Index. Historical performances of any Index should not be considered a representation of past or future performance. Future performance of the Indexed Account under this life insurance policy may be greater or less than the earnings shown for the Index. The descriptions below are in the format required by the index providers.

S&P 500® index

The Standard & Poor's 500® index is composed of 500 common stocks representing major U.S. industry sectors. Segment Indexed Interest Credits are added to each Segment at Segment Maturity using a calculation that is based, in part, on the performance of the S&P 500® index, excluding dividends.

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 - The accuracy or completeness of the Index and its data;
 - The merchantability and the fitness for a particular purpose or use of the Index including symbol and its data;
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MSCI Emerging Markets Index

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Proposed Insured: Valued Client
 Male, Age 45
 Preferred Nonsmoker

Initial Death Benefit Option = B -
 (Increasing)
 Initial Total Face Amount = \$2,150,000
 Premium Frequency = Annual

Life Insurance Producer:
 Tim Voorhees
 695 Town Center Drive Ste 700
 Costa Mesa, CA 92626

Life Insurance Producer/Home Office Administration Worksheet

Underwriting Requirements PL reserves the right to alter these requirements.

Valued Client
 Paramedical, Home Office Specimen (HOS), EKG, Blood Profile
 Motor Vehicle Report Required
 APS
 Based on \$2,150,000 (all Years)

Attending Physician Statement (APS)

An APS for routine check-up should be ordered for proposed insureds as follows:

Issue Age	Amount Underwritten	Exclusions
0-40	Over \$2,000,000 within 2 years	Routine visits generally exclude: employment, school, or insurance physicals, routine normal OB/GYN related exams, and routine care for cold, flu, allergies, and minor accidental injuries.
41-60	Over \$1,000,000 within 3 years	
61 & Above	All amounts	

Note: For recent visits within 3 months, for certain medical conditions and or at the discretion of the underwriter an APS may be ordered for lesser amounts.

Criteria for Preferred Nonsmoker Classification

The criteria for the Preferred Nonsmoker classification for Pacific Indexed Performer LT is as follows:

- Height and Weight must correlate as follows:

Height	Must Not Weigh Over	Height	Must Not Weigh Over
4'10"	160	5'11"	226
4'11"	164	6'0"	232
5'0"	170	6'1"	238
5'1"	179	6'2"	245
5'2"	183	6'3"	251
5'3"	187	6'4"	257
5'4"	191	6'5"	263
5'5"	195	6'6"	270
5'6"	199	6'7"	276
5'7"	204	6'8"	282
5'8"	210	6'9"	289
5'9"	215	6'10"	295
5'10"	220		

Completing the Application

Information from this illustration that applies to the application is summarized in this section. For assistance with instructions on how to fill out the forms, please contact your Pacific Life Representative. You can also use Pacific Life's **eApplication Wizard** which will guide you through completing a submission package for the case you illustrated; go to the Pacific Lifeline Web Site and access this forms completion tool that is located in the Applications and Software Section.

When submitting the illustration with the application, please include the complete illustration, including these sections:

- Basic Illustration
- Home Office Administrative Worksheet (required for underwriting)
- Input Summary (required for policy issue)

Premium and Billing Frequency of Payment: Annually
 Information

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Life Insurance Coverage Product Name: Pacific Indexed Performer LT
 Information Planned Annual Premium: \$100,000.00

Basic Coverage \$1,471,825 + Riders/Other Coverage (Total) \$678,175 = Total Initial Coverage \$2,150,000
 Annual Renewable Term \$678,175

Death Benefit Option: Option B (Increasing)

Life Insurance Qualification Test: Guideline Premium Test (GPT)

Optional Benefits Individual Life Insurance Products Only:

Premier Living Benefits Rider Added
 ICC12 R12CII or R12CII
 Terminal Illness Rider ICC12 R12TII or R12TII

Automatic Transfers After These are automatic transfer instructions. The amount in the Fixed Account to be transferred to the Indexed Account(s)
 Premium Payment and/or selected below on the next transfer date.
 Loan Repayment

1 Year Indexed Account	100%
1 Year International Indexed Account (known in the contract as 1 Year Indexed Account 2)	0%
1 Year High Par Indexed Account (known in the contract as 1 Year indexed Account 3)	0%
2 Year Indexed Account	0%
High Par 5 Year Indexed Account (known in the contract as 5 Year Indexed Account 2)	0%

The Supplement to Application for Indexed Universal Life Insurance form must be used when requesting automatic transfers from the Fixed Account to any of the Indexed Account(s). Check Lifeline for correct form number based on application type.

Segment Maturity

Complete the Segment Maturity section of the Supplement to the Application for Indexed Universal Life Insurance form (A09EIS) if requesting to have matured segments transfer to different Indexed Account(s) or to the Fixed Account. Otherwise, the value of the matured segment will remain in the Indexed Account(s) and be applied to new segment of the same duration.

If submitting a Multilife application, the Supplement to Application for Indexed Universal Life Insurance form (A09EIS) must always be used.

Important Information

<u>Premium Information</u>	Initial Min Premium	38,257.81	Initial Target Premium	70,000.00
<u>Tax Information</u>	MEC	No	Initial GSP	551,595.20
	Initial 7-Pay Premium	102,256.23	Initial GLP	109,751.60
<u>Additional Premium</u>	Internal Roll-In	0.00	1035 Exchange	No
	Initial External Roll-In	0.00	Qualified	No

Term Type ARTR Term Type Level

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<u>NLG Information</u>	ST NLG Premium	40,772.40		
	ST NLG Duration	20		

<u>General Information</u>	Initial Surrender Charge Concept	48,387.85 Ledger	Initial Rate	6.50%
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<u>Underwriting</u>	Underwriting Type	Underwritten
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		<u>First Insured</u>
Status		Preferred Nonsmoker
Letter Rating		None
Flat Extra		0.00

New Business Forms

State specific forms required for submitting new business may be obtained by going to one of the following locations:

1. **Navigator** - Click on the Link button on the toolbar, then choose Forms, and then follow the Lifeline Web Site instructions below.
2. **Lifeline Web Site** (www.lifeline.pacificlife.com) - Go to the Forms and Materials section of Lifeline.
3. **eApplication Wizard** - Go to the PL Lifeline Web Site and access this forms completion tool that is located in Applications and Software Section.
4. **Order by phone** - Call the Supply Order Desk at 1-800-800-7681, ext. 3920

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Coverage Detail

Yr	ARTR Issue Amount	ARTR Face	Base Face	Total Gross Death Benefit	Total NAR	Inforce Recreation ARTR Face
1	678,175	678,175	1,471,825	2,211,871	2,150,000	678,175
2	678,175	678,175	1,471,825	2,282,598	2,150,000	678,175
3	678,175	678,175	1,471,825	2,362,937	2,150,000	678,175
4	678,175	678,175	1,471,825	2,451,933	2,150,000	678,175
5	678,175	678,175	1,471,825	2,550,321	2,150,000	678,175
6	678,175	1,078,496	1,471,825	2,550,321	2,143,531	678,175
7	678,175	1,078,496	1,471,825	2,550,321	2,134,632	678,175
8	678,175	1,078,496	1,471,825	2,550,321	2,123,057	678,175
9	678,175	1,078,496	1,471,825	2,550,321	2,108,545	678,175
10	678,175	0	693,589	720,993	261,762	0
11	678,175	0	693,589	737,885	245,962	0
12	678,175	0	693,589	769,295	242,381	0
13	678,175	0	693,589	801,393	237,032	0
14	678,175	0	693,589	834,134	229,689	0
15	678,175	0	693,589	867,441	220,097	0
16	678,175	0	693,589	901,206	207,971	0
17	678,175	0	693,589	950,195	207,855	0
18	678,175	0	693,589	1,001,553	206,670	0
19	678,175	0	693,589	1,055,375	204,266	0
20	678,175	0	693,589	1,111,766	200,482	0
21	678,175	0	693,589	1,072,654	178,776	0
22	678,175	0	693,589	1,041,433	166,279	0
23	678,175	0	693,589	1,008,920	153,903	0
24	678,175	0	693,589	975,041	141,673	0
25	678,175	0	693,589	939,723	129,617	0
26	678,175	0	693,589	896,820	116,977	0
27	678,175	0	693,589	903,417	103,933	0
28	678,175	0	693,589	939,232	93,077	0
29	678,175	0	693,589	972,810	80,324	0
30	678,175	0	693,589	1,004,121	65,690	0
31	678,175	0	693,589	1,033,149	49,198	0
32	678,175	0	693,589	1,080,061	51,431	0
33	678,175	0	693,589	1,125,924	53,615	0
34	678,175	0	693,589	1,170,563	55,741	0
35	678,175	0	693,589	1,213,795	57,800	0
36	678,175	0	693,589	1,255,408	59,781	0
37	678,175	0	693,589	1,295,173	61,675	0
38	678,175	0	693,589	1,332,847	63,469	0
39	678,175	0	693,589	1,368,162	65,151	0
40	678,175	0	693,589	1,400,828	66,706	0

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Coverage Detail

Yr	ARTR Issue Amount	ARTR Face	Base Face	Total Gross Death Benefit	Total NAR	Inforce Recreation ARTR Face
41	678,175	0	693,589	1,432,426	68,211	0
42	678,175	0	693,589	1,464,393	69,733	0
43	678,175	0	693,589	1,496,660	71,270	0
44	678,175	0	693,589	1,529,147	72,817	0
45	678,175	0	693,589	1,561,764	74,370	0
46	678,175	0	693,589	1,594,407	75,924	0
47	678,175	0	693,589	1,612,783	62,030	0
48	678,175	0	693,589	1,632,073	47,536	0
49	678,175	0	693,589	1,652,669	32,405	0
50	678,175	0	693,589	1,675,055	16,585	0
51	678,175	0	693,589	1,714,466	16,975	0
52	678,175	0	693,589	1,754,680	17,373	0
53	678,175	0	693,589	1,795,708	17,779	0
54	678,175	0	693,589	1,837,508	18,193	0
55	678,175	0	693,589	1,880,041	18,614	0
56	678,175	0	693,589	1,923,287	19,042	0
57	678,175	0	693,589	1,967,137	19,477	0
58	678,175	0	693,589	2,011,494	19,916	0
59	678,175	0	693,589	2,056,251	20,359	0
60	678,175	0	693,589	2,101,271	20,805	0
61	678,175	0	693,589	2,146,453	21,252	0
62	678,175	0	693,589	2,191,704	21,700	0
63	678,175	0	693,589	2,236,937	22,148	0
64	678,175	0	693,589	2,282,078	22,595	0
65	678,175	0	693,589	2,327,101	23,041	0
66	678,175	0	693,589	2,372,068	23,486	0
67	678,175	0	693,589	2,416,903	23,930	0
68	678,175	0	693,589	2,461,508	24,371	0
69	678,175	0	693,589	2,506,540	24,817	0
70	678,175	0	693,589	2,551,972	25,267	0
71	678,175	0	693,589	2,597,779	25,721	0
72	678,175	0	693,589	2,643,931	26,178	0
73	678,175	0	693,589	2,690,394	26,638	0
74	678,175	0	693,589	2,737,132	27,100	0
75	678,175	0	693,589	2,784,106	27,565	0
76	678,175	0	693,589	2,831,273	28,032	0

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Input Summary - Ledger
Case File: M45
Scenario: Scenario 1

Screen: Proposed Insured

Issue State	AZ	Temporary Flat Extra	0
First Name	Valued	Effective Date	Today
Last Name	Client	Unisex Rates	No
Issue Age / DOB	45	Multilife	No
Gender	Male	Owner	Insured
Risk Class	Preferred Nonsmoker	Tax Rate	31%

Screen: Death Benefit and Premium

Plan Design	Commission Target	Reduce Face Year	10
Total Face Amount	2,150,000	Policy Premium	100,000.00 From 1 To 5
% Premium Commissionable	70%	Mode	Annual
Increase Type	None	1035 Exchange	No
Death Benefit Option	Increasing From 1 To 5	Non-1035 Lump Sum	No
Reduce Face	Yes		

Screen: Indexed Accounts

High Par 5 Year Indexed Account	0.00%	High Par 5 Year Indexed Account Crediting Rate	Default
2 Year Indexed Account	0%	2 Year Indexed Account Crediting Rate	Default
1 Year High Par Indexed Account	0%	1 Year High Par Indexed Account Crediting Rate	Default
1 Year International Indexed Account	0%	1 Year International Indexed Account Crediting Rate	Default
1 Year Indexed Account	100%	1 Year Indexed Account Crediting Rate	6.5%
Fixed Account	0%	Fixed Account Crediting Rate	Current
Change Accumulated Value Transfers	From: High Par 5 Year Indexed To: High Par 5 Year Indexed Beginning In Year: From: 2 Year Indexed To: 2 Year Indexed Beginning In Year: From: 1 Year High Par Indexed To: 1 Year High Par Indexed Beginning In Year: From: 1 Year International Indexed To: 1 Year International Indexed Beginning In Year: From: 1 Year Indexed To: 1 Year Indexed Beginning In Year: From: Fixed To: Fixed Beginning In Year:		

Screen: Distribution

Policy Distributions	Solve Withdraw / Standard Loan	Switch Loan Debt from Standard to Alternate	No
	From A65 To A84	Switch Loan Debt from Alternate to Standard	No
Distribution Mode	Monthly	Target Cash Value	1000
Withdrawal Cap	Basis	Target Year	A120
Loan Interest Payment Type	Borrow From 1 To A120		
Interest Charge Rate	Current From 1 To A120		

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Screen: Riders

Exercise Overloan Protection 2 Rider	No	Guaranteed Insurability Rider	0
Premier Living Benefits Rider	Yes	No-Lapse Guarantee Rider	No
Exercise Age #1	A75	Waiver of Charges Rider	None
Exercise Age #2	A80	Disability Benefit Rider	0
Exercise Age #3	A85	ARTR - Additional Insured	0
Terminal Illness Rider	Yes		

Screen: Policy Details

Seven Pay Testing	Avoid MEC	Policy Charges Assumption	Current
Definition of Life Insurance	GPT		

Screen: Output Design

Output Option	PDF	Presented by Bank	Yes
Illustration Output Package	New Business Submission Package	Additional Concept	None
Ledger Page	Yes	Additional Reports	No
IRR Columns	No	Commission Summary	No

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