

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.

Enhanced Performance Factor Rider (EPFR)

This is an optional rider that provides a rider Performance Factor (PF) on the Indexed Accounts. The rider PF may produce a credit that may increase the policy's Accumulated Value (AV) at segment maturity. The rider is only available at policy issue.

The rider offers three designs: Classic, Performance and Performance Plus. By selecting a design, it allows you the ability to select the level of charges you want to pay and its associated potential rider PF. Below is a summary of each rider design.

- **Classic (Design A):** provides no potential rider PF benefit and no cost
- **Performance (Design B):** provides a potential rider PF benefit based on a segment-based charge that is assessed as a percentage of your indexed segment AV
- **Performance Plus (Design C):** provides the highest potential rider PF benefit based on a higher segment-based charge that is assessed as a percentage of your indexed segment AV

The rider design you selected for this illustration is:

EPFR Design	Start Year	End Year
Performance Plus	1	76

The rider charges and potential rider PF will start for segments created in and after policy year 2. The charge rate will vary based on the rider design selected in the illustration. In addition to the rider design, the rider charge may vary by policy year, issue age, sex, risk class, and death benefit option. The rider charge is a monthly deduction and is processed like any other deduction.

The following are the rider charge rates that are applied to the segment accumulated value, along with the current and guaranteed Performance Factors for each of the rider designs. The PF values below have been truncated to the nearest hundredth, values calculated throughout the illustration do not use truncated rates.

	Annualized Rider Charge Rate by Design			Guaranteed Rider PF by Design			Current Rider PF by Design*			Current Rider PF for 1-Year High Cap by Design		
	A	B	C	A	B	C	A	B	C	A	B	C
Yrs 2-20	0.00%	4.98%	7.50%	0.00	0.49	0.72	0.00	1.14	1.70	0.00	0.96	1.43
Yr 21	0.00%	4.38%	6.60%	0.00	0.43	0.64	0.00	1.01	1.50	0.00	0.85	1.26
Yr 22	0.00%	3.78%	5.70%	0.00	0.37	0.56	0.00	0.87	1.30	0.00	0.73	1.09
Yr 23	0.00%	3.18%	4.80%	0.00	0.31	0.47	0.00	0.73	1.10	0.00	0.62	0.92
Yr 24	0.00%	2.58%	3.90%	0.00	0.25	0.38	0.00	0.59	0.90	0.00	0.50	0.75
Yrs 25+	0.00%	1.98%	3.00%	0.00	0.20	0.30	0.00	0.46	0.69	0.00	0.38	0.58

*Current Rider PF is the same for 1-Year Indexed Account, 1-Year High Par Indexed Account, 1-Year No Cap Indexed Account, 1-Year International Indexed Account, 2-Year Indexed Account, High Par 5-Year Indexed Account

Each segment begins with a guaranteed Indexed Account PF of 1.00. The rider PF is added to the 1.00 guaranteed rate to calculate the Segment PF. The following hypothetical example is based on the year 10 guaranteed rider PF for Design B (Performance) and will show how the two PF's can impact your policy.

Segment Indexed Credit (\$1,000 Avg. Segment Balance x 5% Crediting Rate)	Segment PF (Indexed Account PF + Rider PF)	Total Segment Interest Credit (Segment Indexed Credit x Segment PF)
\$50	1.49 (1.00 + 0.49)	\$74.50 (\$50 x 1.49)

Note: This hypothetical example illustrates the Performance (B) rider design and it is not based on any rider design selected for this illustration.

This is the Basic Illustration



The rider's impact on the policy's AV can be positive or negative. If the rider PF credit earned is greater than the rider charge, then the net outcome of this rider on the policy's AV will be positive; however, if the rider PF credit earned is less than the rider charge, the net outcome of this rider on the policy's AV will be negative.

The rider allows you to switch between rider designs no more than once every year. For the rider design change to occur, you must notify Pacific Life at least two business days prior to the first Transfer Date following each policy anniversary. Any change in the rider design will impact only those indexed segments you created on or after the change. Maturing segments will receive indexed interest crediting based on the rider design in place at the time of the segment's creation date.

You may choose to terminate the rider at any time. Termination of the rider does not change the charges or the rider PF on segments created prior to the termination. In other words, Pacific Life will continue to assess the rider charge and apply the rider PF for a segment until that segment matures. Termination only impacts new segments created after the rider termination. Once the rider is terminated, you cannot reinstate it.

When considering whether the rider is right for you and which rider design to select, discuss the costs, features, design options and termination with your life insurance producer. Consider obtaining additional life insurance illustrations to analyze the impact that each rider design will have on this life insurance policy.

For a full breakdown of the charges associated with the life insurance policy, please request and review the optional Policy Charges Report.

Rider Form Series ICC18 R18EPF, ICC18 S18EPF or R18EPF, S18EPF, based on state of policy issue.

Premier Living Benefits Rider 2

Provides an accelerated payment of the Death Benefit if you have a chronic or terminal 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 or terminal illness.

Chronic illness 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.

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

The maximum amount of death benefit that can be accelerated will vary depending on whether the qualification is a chronic illness or a terminal illness.

The Premier Living Benefit Rider 2 may be attached to only one policy per insured. If you have existing Pacific Life Insurance Company policies with a chronic illness rider, you may choose to either:

1. terminate the chronic illness rider on your existing policy, and obtain a new chronic illness rider with a newly-issued policy, if you qualify; or
2. maintain the chronic illness rider on your existing policy, and accept any applied for life insurance, if issued, without the chronic illness rider.

You should not terminate any existing Pacific Life Insurance Company chronic illness rider until the new application with a chronic illness rider has been approved by Pacific Life Insurance Company. If an insured's chronic illness has generated benefits under any existing Pacific Life Insurance Company policy, that insured does not qualify for a new chronic illness rider. Please understand that chronic illness benefits may be higher or lower based upon the policy to which it is attached. Request sample illustrations from your life insurance producer to help determine the policy configuration that is appropriate for you.

This is the Basic Illustration



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 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. Receipt of accelerated death benefits may affect eligibility for public assistance programs such as Medicaid. When benefits are received from multiple policies providing long-term care or chronic illness benefits for a given insured, including policies with different owners, all of those benefits must be aggregated to determine their taxability. 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.

The table below shows the non-guaranteed net maximum annual benefit payment on the following eligible insured(s), if they qualify. Benefit payments are subject to a maximum, which will vary each time you receive a benefit. Benefits are not guaranteed and actual benefit payments may be less than illustrated.

x x	
Age	Net Maximum Annual Payment for Chronic Illness
75	\$104,329
80	\$57,010

The 2019 IRS per diem limitation is \$370.00 and may change annually.

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.

(Form Series ICC18 R18ADB, ICC18 S18ADB or R18ADB, S18ADB, based on state of policy issue)

2% Interest Guarantee on Termination Rider

This rider provides an Alternate Accumulated Value that grows at an Alternate Interest Rate of 2% on eligible accounts. Under this rider, the Alternate Accumulated Value is equal to premiums paid, minus premium loads, cost of insurance, other charges and deductions, and withdrawals plus an interest credit. We may choose, on a non-guaranteed basis, to reduce the amount of charges deducted from the Alternate Accumulated Value. Net Alternate Accumulated Value equals the Alternate Accumulated Value minus any outstanding Policy Debt.

Alternate Interest Rate - The Alternate Interest Rate applies only to those accounts identified as an eligible account. The Alternate Interest Rate equals the sum of the value of all eligible accounts divided by the policy's Accumulated Value, multiplied by 2%. If the policy's Accumulated Value is less than or equal to zero, then the Alternate Interest Rate will be 2%.

The following are the eligible accounts for the Alternate Interest Rate:

- Fixed Account
- Loan Account
- 1-Year Indexed Account
- 1-Year International Indexed Account
- 1-Year High Par Indexed Account
- 1-Year No Cap Indexed Account
- 1-Year High Cap Indexed Account

Pacific Life Insurance Company may change the eligible accounts at any time.

There are no excess interest credits payable on the Alternate Accumulated Value.

If greater than the Accumulated Value, the Alternate Accumulated Value will be used to determine the policy values at lapse or surrender. The Alternate Accumulated Value will also be used to determine policy values at death if Death Benefit Option B or if the policy is in corridor. This rider is automatically included in your policy.

This rider is provided at no additional cost. (Form Series ICC15 R15IGT, or R15IGT, based on state of policy issue).

This is the Basic Illustration