

Pacific Discovery Xelerator IUL 2

A Life Insurance Policy Illustration

Prepared For:

Life Insurance Producer

Date Designed:

February 23, 2019

FINANCIAL STRENGTH & PERFORMANCE¹



A.M. Best
2nd highest
of 16 ratings



Moody's
4th highest
of 21 ratings



Standard & Poor's
4th highest
of 21 ratings



Fitch
5th highest
of 21 ratings

RECOGNIZED IN THE INDUSTRY

- #1 In Indexed Universal life sales²
- Received the Dalbar Service Award for Customer Service in 2017

The *DALBAR* Service Award symbolizes the achievement of the highest tier of call center service to customers within the financial services industry.



Pacific Life
One of the World's Most Ethical Companies³

Named One of the 2018 World's Most Ethical Companies® by the Ethisphere Institute, a global leader in defining and advancing the standards of ethical business practices.

¹Performance ratings are as of January 25, 2019.

² Source: LIMRA International Q4, 2009-Q4, 2017 Confidential Sales Survey of Participating Life Insurance Companies. Sales rankings are based on recurring premium as measured against 85 participating companies. "Recurring premium" measures expected annual premiums which can be greater than the target premium.

³ Based upon the Ethisphere Institute's Ethics Quotient®

Proposed Insured: x x
 Male, Age 45
 Preferred Plus Nonsmoker

Initial Death Benefit Option = B -
 (Increasing)
 Initial Total Face Amount = \$592,147
 Premium Frequency = Annual

Life Insurance Producer:
 Mr. A Producer
 M Fin
 111
 Ppp, NE 12345

Non-Guaranteed Policy Values: Ledger

This illustration assumes non-guaranteed policy charges and non-guaranteed crediting rates.

Non-Guaranteed Values (End Of Year) @ 5.76% ¹										
Year	Age	Premium Outlay* (1)	Withdrawal (2)	Policy Loan (3)	Net Outlay (4)	Net Accumulated Value (5)	Net Cash Surrender Value (6)	Death Benefit (7)	Cash Surrender Value Internal Rate of Return (8)	Death Benefit Internal Rate of Return (9)
1	45	25,000	0	0	25,000	17,554	7,449	609,701	-70.20%	2338.80%
2	46	25,000	0	0	25,000	37,676	32,624	629,823	-25.30%	354.41%
3	47	25,000	0	0	25,000	60,274	55,728	652,421	-14.13%	156.80%
4	48	25,000	0	0	25,000	85,253	81,212	677,400	-8.15%	93.84%
5	49	25,000	0	0	25,000	112,839	109,304	704,986	-4.44%	64.54%
6	50	25,000	0	0	25,000	142,921	139,891	735,068	-1.99%	48.09%
7	51	25,000	0	0	25,000	175,711	173,187	767,858	-0.26%	37.77%
8	52	25,000	0	0	25,000	211,440	209,422	803,587	1.02%	30.80%
9	53	25,000	0	0	25,000	250,356	249,349	842,503	2.05%	25.86%
10	54	25,000	0	0	25,000	292,373	292,373	884,520	2.83%	22.21%
Total		250,000	0	0	250,000					
11	55	25,000	0	0	25,000	339,894	339,894	932,041	3.49%	19.47%
12	56	25,000	0	0	25,000	391,264	391,264	983,411	4.02%	17.34%
13	57	25,000	0	0	25,000	446,771	446,771	1,038,918	4.45%	15.66%
14	58	25,000	0	0	25,000	506,728	506,728	1,098,875	4.81%	14.31%
15	59	25,000	0	0	25,000	571,488	571,488	1,163,635	5.10%	13.21%
16	60	25,000	0	0	25,000	641,375	641,375	1,233,522	5.35%	12.31%
17	61	25,000	0	0	25,000	716,866	716,866	1,309,013	5.57%	11.57%
18	62	25,000	0	0	25,000	798,429	798,429	1,390,576	5.76%	10.95%
19	63	25,000	0	0	25,000	886,449	886,449	1,478,596	5.92%	10.43%
20	64	25,000	0	0	25,000	981,607	981,607	1,573,754	6.06%	9.99%
Total		500,000	0	0	500,000					
21	65	0	90,839	0	-90,839	962,155	962,155	1,482,915	6.19%	9.31%
22	66	0	90,839	0	-90,839	940,055	940,055	1,392,076	6.29%	8.74%
23	67	0	90,839	0	-90,839	915,231	915,231	1,301,237	6.36%	8.28%
24	68	0	90,839	0	-90,839	887,620	887,620	1,210,398	6.42%	7.89%
25	69	0	90,839	0	-90,839	857,034	857,034	1,119,559	6.46%	7.56%
26	70	0	45,805	45,034	-90,839	825,596	825,596	1,028,426	6.50%	7.29%
27	71	0	0	90,839	-90,839	792,761	792,761	935,460	6.54%	7.05%
28	72	0	0	90,839	-90,839	758,618	758,618	867,734	6.58%	6.94%
29	73	0	0	90,839	-90,839	723,233	723,233	818,074	6.61%	6.90%
30	74	0	0	90,839	-90,839	685,920	685,920	764,030	6.65%	6.87%
Total		500,000	500,000	408,390	-408,390					

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.

Non-Guaranteed Policy Values: Ledger

Non-Guaranteed Values (End Of Year) @ 5.76% ¹										
Year	Age	Premium Outlay* (1)	Withdrawal (2)	Policy Loan (3)	Net Outlay (4)	Net Accumulated Value (5)	Net Cash Surrender Value (6)	Death Benefit (7)	Cash Surrender Value Internal Rate of Return (8)	Death Benefit Internal Rate of Return (9)
31	75	0	0	90,839	-90,839	646,581	646,581	705,488	6.68%	6.83%
32	76	0	0	90,839	-90,839	604,801	604,801	666,814	6.71%	6.85%
33	77	0	0	90,839	-90,839	560,398	560,398	625,503	6.74%	6.88%
34	78	0	0	90,839	-90,839	513,123	513,123	581,296	6.76%	6.90%
35	79	0	0	90,839	-90,839	462,720	462,720	533,927	6.78%	6.91%
36	80	0	0	90,839	-90,839	408,935	408,935	483,131	6.80%	6.93%
37	81	0	0	90,839	-90,839	348,778	348,778	425,774	6.82%	6.94%
38	82	0	0	90,839	-90,839	281,631	281,631	361,206	6.83%	6.94%
39	83	0	0	90,839	-90,839	206,876	206,876	288,784	6.83%	6.94%
40	84	0	0	90,839	-90,839	123,956	123,956	207,926	6.83%	6.94%
Total		500,000	500,000	1,316,780	-1,316,780					
41	85	0	0	0	0	126,652	126,652	212,506	6.82%	6.93%
42	86	0	0	0	0	128,749	128,749	216,497	6.82%	6.91%
43	87	0	0	0	0	130,177	130,177	219,826	6.81%	6.90%
44	88	0	0	0	0	130,863	130,863	222,417	6.80%	6.89%
45	89	0	0	0	0	130,727	130,727	224,187	6.79%	6.88%
46	90	0	0	0	0	129,686	129,686	225,050	6.78%	6.87%
47	91	0	0	0	0	129,311	129,311	207,187	6.77%	6.84%
48	92	0	0	0	0	130,269	130,269	189,932	6.77%	6.81%
49	93	0	0	0	0	133,247	133,247	173,918	6.76%	6.79%
50	94	0	0	0	0	139,134	139,134	159,956	6.76%	6.78%
Total		500,000	500,000	1,316,780	-1,316,780					
51	95	0	0	0	0	145,080	145,080	166,399	6.76%	6.77%
52	96	0	0	0	0	150,958	150,958	172,783	6.76%	6.77%
53	97	0	0	0	0	156,722	156,722	179,061	6.76%	6.77%
54	98	0	0	0	0	162,289	162,289	185,151	6.75%	6.76%
55	99	0	0	0	0	167,533	167,533	190,926	6.75%	6.76%
56	100	0	0	0	0	172,369	172,369	196,298	6.75%	6.76%
57	101	0	0	0	0	176,776	176,776	201,249	6.74%	6.75%
58	102	0	0	0	0	180,662	180,662	205,685	6.74%	6.75%
59	103	0	0	0	0	183,933	183,933	209,511	6.74%	6.75%
60	104	0	0	0	0	186,496	186,496	212,634	6.73%	6.74%
Total		500,000	500,000	1,316,780	-1,316,780					

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Non-Guaranteed Policy Values: Ledger

Non-Guaranteed Values (End Of Year) @ 5.76% ¹										
Year	Age	Premium Outlay* (1)	Withdrawal (2)	Policy Loan (3)	Net Outlay (4)	Net Accumulated Value (5)	Net Cash Surrender Value (6)	Death Benefit (7)	Cash Surrender Value Internal Rate of Return (8)	Death Benefit Internal Rate of Return (9)
61	105	0	0	0	0	188,260	188,260	214,962	6.73%	6.74%
62	106	0	0	0	0	189,268	189,268	216,538	6.73%	6.73%
63	107	0	0	0	0	189,479	189,479	217,322	6.72%	6.73%
64	108	0	0	0	0	188,867	188,867	217,288	6.72%	6.73%
65	109	0	0	0	0	187,422	187,422	216,426	6.71%	6.72%
66	110	0	0	0	0	184,732	184,732	214,318	6.71%	6.72%
67	111	0	0	0	0	180,681	180,681	210,851	6.71%	6.71%
68	112	0	0	0	0	175,122	175,122	205,875	6.70%	6.71%
69	113	0	0	0	0	168,855	168,855	200,198	6.70%	6.71%
70	114	0	0	0	0	161,829	161,829	193,769	6.70%	6.70%
Total		500,000	500,000	1,316,780	-1,316,780					
71	115	0	0	0	0	153,988	153,988	186,532	6.69%	6.70%
72	116	0	0	0	0	145,275	145,275	178,429	6.69%	6.69%
73	117	0	0	0	0	135,627	135,627	169,398	6.69%	6.69%
74	118	0	0	0	0	124,978	124,978	159,372	6.68%	6.69%
75	119	0	0	0	0	113,258	113,258	148,281	6.68%	6.69%
76	120	0	0	0	0	100,393	100,393	136,049	6.68%	6.68%
Total		500,000	500,000	1,316,780	-1,316,780					

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	Hypothetical Interest Rate
1-Year Indexed Account	100.00%	5.76%

¹The non-guaranteed values shown reflect the illustrated interest rate assumptions that you have requested. These values will reflect the policy's Alternate Accumulated Value if the 2% Interest Guarantee on Termination Rider applies. Refer to the Narrative Summary for more information.

Any policy withdrawals, loans and loan interest will reduce policy values and may reduce benefits.

The Internal Rate of Return (IRR) is a measure of the hypothetical rate of return on the premiums paid minus distributions, versus the Cash Surrender Value and Death Benefit in each policy year. ## in the Cash Surrender Value Internal Rate of Return column and the Death Benefit Internal Rate of Return column indicates a negative 100% IRR, resulting in no Cash Surrender Value or Death Benefit in the policy year indicated.

The values shown may reflect the non-guaranteed Fixed Account Persistency Credit and/or the non-guaranteed Indexed Account Persistency Credit and the non-guaranteed Enhanced Performance Factor Rider Credit. Refer to the Narrative Summary for information on these non-guaranteed features.

*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.

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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
21	2039	65	Change Death Benefit Option to A	N/A
21	2039	65	***Start Distributions	90,839

Calendar years specified above assume the policy is issued in year 2019.

***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.

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Policy Credits

Year	Fixed Account			Indexed Accounts				Enhanced Performance Factor Rider Charge ¹ (8)	Standard Loan	
	Basic Fixed Interest Credit (1)	Persistence Credit (2)	Total Fixed Credit (3)	Basic Indexed Interest Credit (4)	Persistence Credit (5)	Enhanced Performance Factor Rider Credit (6)	Total Indexed Interest Credit (7)		Interest Credited (9)	Total Credit ² (10)
1	0	0	0	1,133	0	0	1,133	0	0	1,133
2	0	0	0	2,081	0	3,549	5,630	2,766	0	5,630
3	0	0	0	3,221	0	5,493	8,714	4,254	0	8,714
4	0	0	0	4,489	0	7,656	12,145	5,912	0	12,145
5	0	0	0	5,891	0	10,046	15,936	7,745	0	15,936
6	0	0	0	7,427	0	12,666	20,093	9,756	0	20,093
7	0	0	0	9,103	0	15,523	24,625	11,948	0	24,625
8	0	0	0	10,928	0	18,636	29,564	14,338	0	29,564
9	0	0	0	12,917	0	22,027	34,944	16,941	0	34,944
10	0	0	0	15,072	0	25,703	40,775	19,765	0	40,775
Total	0	0	0	72,263	0	121,297	193,560	93,425	0	193,560
11	0	0	0	17,454	296	29,763	47,513	22,873	0	47,513
12	0	0	0	20,078	624	34,239	54,940	26,312	0	54,940
13	0	0	0	22,914	970	39,075	62,960	30,030	0	62,960
14	0	0	0	25,979	1,320	44,302	71,601	34,047	0	71,601
15	0	0	0	29,289	1,737	49,946	80,971	38,385	0	80,971
16	0	0	0	32,860	2,227	56,036	91,123	43,066	0	91,123
17	0	0	0	36,718	2,696	62,615	102,029	48,123	0	102,029
18	0	0	0	40,886	3,232	69,722	113,840	53,585	0	113,840
19	0	0	0	45,388	3,716	77,399	126,503	59,486	0	126,503
20	0	0	0	50,247	4,398	85,685	140,330	65,855	0	140,330
Total	0	0	0	394,075	21,216	670,079	1,085,369	515,187	0	1,085,369
21	0	0	0	51,693	4,817	77,892	134,402	59,579	0	134,402
22	0	0	0	50,862	5,457	66,461	122,780	50,589	0	122,780
23	0	0	0	49,874	6,196	55,106	111,176	41,743	0	111,176
24	0	0	0	48,724	7,016	43,921	99,661	33,109	0	99,661
25	0	0	0	47,406	7,763	33,007	88,176	24,760	0	88,176
26	0	0	0	45,681	8,642	31,806	86,129	23,859	294	86,423
27	0	0	0	43,912	8,927	30,574	83,413	22,934	2,127	85,540
28	0	0	0	42,067	9,265	29,290	80,621	21,970	4,219	84,840
29	0	0	0	40,151	9,636	27,956	77,743	20,968	6,358	84,101
30	0	0	0	38,150	9,910	26,562	74,622	19,922	8,544	83,166
Total	0	0	0	852,596	98,845	1,092,652	2,044,093	834,620	21,541	2,065,634
31	0	0	0	36,041	10,176	25,094	71,311	18,821	10,781	82,091
32	0	0	0	33,807	10,500	23,538	67,846	17,655	13,067	80,913
33	0	0	0	31,434	10,828	21,886	64,149	16,416	15,405	79,554
34	0	0	0	28,912	11,102	20,130	60,145	15,100	17,795	77,940
35	0	0	0	26,227	11,330	18,260	55,817	13,698	20,240	76,057
36	0	0	0	23,363	11,544	16,267	51,174	12,204	22,739	73,913
37	0	0	0	20,296	9,398	14,131	43,825	10,604	25,294	69,119
38	0	0	0	16,866	7,096	11,743	35,705	8,814	27,907	63,612
39	0	0	0	13,039	4,676	9,079	26,794	6,818	30,579	57,373
40	0	0	0	8,781	2,231	6,114	17,125	4,596	33,311	50,437
Total	0	0	0	1,091,361	187,727	1,258,894	2,537,982	959,345	238,660	2,776,642

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Policy Credits

Year	Fixed Account			Indexed Accounts				Enhanced Performance Factor Rider Charge ¹ (8)	Standard Loan	
	Basic Fixed Interest Credit (1)	Persistence Credit (2)	Total Fixed Credit (3)	Basic Indexed Interest Credit (4)	Persistence Credit (5)	Enhanced Performance Factor Rider Credit (6)	Total Indexed Interest Credit (7)		Interest Credited (9)	Total Credit ² (10)
41	0	0	0	6,860	0	4,776	11,636	3,595	34,997	46,634
42	0	0	0	6,990	0	4,867	11,856	3,665	35,785	47,641
43	0	0	0	7,085	0	4,933	12,017	3,716	36,590	48,607
44	0	0	0	7,141	0	4,972	12,112	3,748	37,413	49,526
45	0	0	0	7,154	0	4,981	12,134	3,757	38,255	50,390
46	0	0	0	7,119	0	4,957	12,076	3,741	39,116	51,192
47	0	0	0	7,082	0	4,931	12,013	3,720	39,996	52,009
48	0	0	0	7,101	0	4,944	12,046	3,726	40,896	52,941
49	0	0	0	7,214	0	5,023	12,236	3,780	41,816	54,052
50	0	0	0	7,463	0	5,196	12,659	3,904	42,757	55,416
Total	0	0	0	1,162,569	187,727	1,308,474	2,658,769	996,697	626,281	3,285,050
51	0	0	0	7,787	0	5,422	13,208	4,074	43,719	56,927
52	0	0	0	8,110	0	5,647	13,757	4,244	44,703	58,459
53	0	0	0	8,428	0	5,868	14,296	4,411	45,708	60,005
54	0	0	0	8,737	0	6,084	14,821	4,574	46,737	61,558
55	0	0	0	9,032	0	6,289	15,321	4,730	47,788	63,110
56	0	0	0	9,307	0	6,480	15,787	4,875	48,864	64,651
57	0	0	0	9,559	0	6,655	16,214	5,008	49,963	66,177
58	0	0	0	9,784	0	6,812	16,597	5,128	51,087	67,684
59	0	0	0	9,979	0	6,948	16,927	5,231	52,237	69,163
60	0	0	0	10,137	0	7,058	17,194	5,316	53,412	70,606
Total	0	0	0	1,253,430	187,727	1,371,736	2,812,892	1,044,287	1,110,498	3,923,391
61	0	0	0	10,253	0	7,139	17,392	5,379	54,614	72,006
62	0	0	0	10,327	0	7,190	17,517	5,420	55,843	73,360
63	0	0	0	10,359	0	7,212	17,571	5,438	57,099	74,670
64	0	0	0	10,346	0	7,203	17,549	5,434	58,384	75,933
65	0	0	0	10,287	0	7,163	17,450	5,405	59,697	77,148
66	0	0	0	10,171	0	7,082	17,253	5,347	61,041	78,294
67	0	0	0	9,984	0	6,951	16,935	5,252	62,414	79,349
68	0	0	0	9,717	0	6,766	16,483	5,116	63,818	80,302
69	0	0	0	9,392	0	6,540	15,932	4,947	65,254	81,186
70	0	0	0	9,027	0	6,285	15,312	4,757	66,722	82,035
Total	0	0	0	1,353,294	187,727	1,441,267	2,982,288	1,096,785	1,715,384	4,697,672
71	0	0	0	8,619	0	6,001	14,619	4,545	68,224	82,843
72	0	0	0	8,164	0	5,684	13,848	4,308	69,759	83,607
73	0	0	0	7,659	0	5,333	12,992	4,046	71,328	84,321
74	0	0	0	7,102	0	4,945	12,047	3,756	72,933	84,980
75	0	0	0	6,488	0	4,517	11,005	3,436	74,574	85,579
76	0	0	0	5,813	0	4,047	9,860	3,084	76,252	86,112
Total	0	0	0	1,397,138	187,727	1,471,794	3,056,659	1,119,960	2,148,454	5,205,114

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Policy Credits

All values shown are non-guaranteed and reflect the illustrated interest rate assumptions that you have requested.

Any Withdrawals, Policy Loans, and Loan Interest will reduce policy values and may reduce benefits.

¹Please note that the Enhanced Performance Factor Rider (EPFR) Charge is not the only charge associated with this life insurance policy. For a full breakdown of the charges associated with this life insurance policy, refer to the Policy Charges page. Refer to the Narrative Summary for more information about the EPFR.

²The Total Credit column only illustrates the credits that may be provided by the policy's Fixed Account, Indexed Accounts, and the Enhanced Performance Factor Rider. The Total Credit column does not reflect any of the policy's charges, including but not limited to, the charges associated with the Enhanced Performance Factor Rider. For a full breakdown of the charges associated with this life insurance policy, please request and review the optional Policy Charges Report.

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.

Policy Credits

Column Descriptions

Column Name	Description
-------------	-------------

Year The number of years from when the policy was issued.

Fixed Account

Basic Fixed Interest Credit (1) The credit that the Fixed Account earns due to the assumed current interest rate.

Persistency Credit (2) The credit that the Fixed Account earns due to the non-guaranteed Fixed Account Persistency Credit factor.

Total Fixed Credit (3) The Basic Fixed Interest Credit (1) plus the Fixed Account Persistency Credit (2) equals the Total Fixed Credit (3).

Indexed Accounts

Basic Indexed Interest Credit (4) The Indexed Interest Credit that each Indexed Account earns at segment maturity.

Persistency Credit (5) The portion of the Segment Indexed Credits that are earned due to the Indexed Account Persistency Credit factor.

Enhanced Performance Factor Rider Credit (6) The portion of the Segment Indexed Credits that are earned due to the Enhanced Performance Factor Rider.

Total Indexed Interest Credit (7) The Basic Indexed Credit (4), the Indexed Account Persistency Credit (5) plus the Enhanced Performance Factor Rider Credit (6) equals the Total Indexed Credit (7).

Enhanced Performance Factor Rider Charge (8) The charge associated with the Enhanced Performance Factor Rider.

Standard Loan Accumulated Value Credit (9) The interest credited to the portion of the Accumulated Value securing the Standard Policy Loan.

Total Credit (10) The Total Fixed Credit (3), the Total Indexed Credit (7) plus the Standard Loan Accumulated Value Credit (9) equals the Total Credit (10).

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.

Policy Charges

All assumptions are based on non-guaranteed values unless otherwise stated.

Year	Age	What You Pay Premium Outlay*	What We Deduct					What Is Added Interest Credit ¹	What You Take Out		What Your Policy Values Are ¹				Policy Charges As A Percentage of Gross Accumulated Value ³
			Non-Guaranteed Premium Loads ²	Administrative and Rider Charges	Non-Guaranteed Coverage Charge	Non-Guaranteed Cost of Insurance	Total Charges		Net Annual Policy Disbursements	Loan Interest Due	Net Accumulated Value	Policy Surrender Charge	Net Cash Surrender Value	Net Alternate Accumulated Value	
1	45	25,000	-1,475	-120	-6,572	-412	-8,579	1,133	0	0	17,554	10,105	7,449	16,814	-48.87%
2	46	25,000	-1,475	-2,886	-5,586	-560	-10,508	5,630	0	0	37,676	5,052	32,624	34,101	-27.89%
3	47	25,000	-1,475	-4,374	-4,601	-665	-11,115	8,714	0	0	60,274	4,547	55,728	52,270	-18.44%
4	48	25,000	-1,475	-6,032	-3,943	-716	-12,166	12,145	0	0	85,253	4,041	81,212	71,047	-14.27%
5	49	25,000	-1,475	-7,865	-3,286	-725	-13,351	15,936	0	0	112,839	3,535	109,304	90,473	-11.83%
6	50	25,000	-1,475	-9,876	-2,958	-703	-15,012	20,093	0	0	142,921	3,030	139,891	110,250	-10.50%
7	51	25,000	-1,475	-12,068	-2,629	-662	-16,834	24,625	0	0	175,711	2,524	173,187	130,397	-9.58%
8	52	25,000	-1,475	-14,458	-2,300	-602	-18,835	29,564	0	0	211,440	2,018	209,422	150,934	-8.91%
9	53	25,000	-1,475	-17,061	-1,972	-520	-21,028	34,944	0	0	250,356	1,007	249,349	171,881	-8.40%
10	54	25,000	-1,475	-19,885	-1,972	-427	-23,758	40,775	0	0	292,373	0	292,373	192,922	-8.13%
Total		250,000	-14,750	-94,625	-35,819	-5,993	-151,187	193,560							
11	55	25,000	-1,475	-22,993	0	-523	-24,991	47,513	0	0	339,894	0	339,894	220,126	-7.35%
12	56	25,000	-1,475	-26,432	0	-663	-28,571	54,940	0	0	391,264	0	391,264	247,733	-7.30%
13	57	25,000	-1,475	-30,150	0	-828	-32,453	62,960	0	0	446,771	0	446,771	275,724	-7.26%
14	58	25,000	-1,475	-34,167	0	-1,003	-36,644	71,601	0	0	506,728	0	506,728	304,100	-7.23%
15	59	25,000	-1,475	-38,505	0	-1,230	-41,210	80,971	0	0	571,488	0	571,488	332,812	-7.21%
16	60	25,000	-1,475	-43,186	0	-1,575	-46,237	91,123	0	0	641,375	0	641,375	361,750	-7.21%
17	61	25,000	-1,475	-48,243	0	-1,820	-51,538	102,029	0	0	716,866	0	716,866	391,020	-7.19%
18	62	25,000	-1,475	-53,705	0	-2,096	-57,276	113,840	0	0	798,429	0	798,429	420,596	-7.17%
19	63	25,000	-1,475	-59,606	0	-2,402	-63,483	126,503	0	0	886,449	0	886,449	450,454	-7.16%
20	64	25,000	-1,475	-65,975	0	-2,722	-70,172	140,330	0	0	981,607	0	981,607	480,586	-7.15%
Total		500,000	-29,500	-517,587	-35,819	-20,856	-603,762	1,085,369							

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Policy Charges

All assumptions are based on non-guaranteed values unless otherwise stated.

Year	Age	What You Pay	What We Deduct					What Is Added	What You Take Out		What Your Policy Values Are ¹				Policy Charges As A Percentage of Gross Accumulated Value ³
		Premium Outlay*	Non-Guaranteed Premium Loads ²	Administrative and Rider Charges	Non-Guaranteed Coverage Charge	Non-Guaranteed Cost of Insurance	Total Charges	Interest Credit ¹	Net Annual Policy Disbursements	Loan Interest Due	Net Accumulated Value	Policy Surrender Charge	Net Cash Surrender Value	Net Alternate Accumulated Value	
21	65	0	0	-59,699	0	-3,317	-63,015	134,402	-90,839	0	962,155	0	962,155	394,904	-6.55%
22	66	0	0	-50,709	0	-3,332	-54,041	122,780	-90,839	0	940,055	0	940,055	307,494	-5.75%
23	67	0	0	-41,863	0	-3,298	-45,161	111,176	-90,839	0	915,231	0	915,231	218,369	-4.93%
24	68	0	0	-33,229	0	-3,205	-36,434	99,661	-90,839	0	887,620	0	887,620	127,556	-4.10%
25	69	0	0	-24,880	0	-3,042	-27,923	88,176	-90,839	0	857,034	0	857,034	35,091	-3.26%
26	70	0	0	-23,979	0	-2,749	-26,729	86,423	-90,839	-294	825,596	0	825,596	0	-3.07%
27	71	0	0	-23,054	0	-2,354	-25,409	85,540	-90,839	-2,127	792,761	0	792,761	0	-2.73%
28	72	0	0	-22,090	0	-1,836	-23,925	84,840	-90,839	-4,219	758,618	0	758,618	0	-2.41%
29	73	0	0	-21,088	0	-1,201	-22,288	84,101	-90,839	-6,358	723,233	0	723,233	0	-2.12%
30	74	0	0	-20,042	0	-1,054	-21,096	83,166	-90,839	-8,544	685,920	0	685,920	0	-1.89%
Total		500,000	-29,500	-838,220	-35,819	-46,244	-949,783	2,065,634							
31	75	0	0	-18,941	0	-870	-19,811	82,091	-90,839	-10,781	646,581	0	646,581	0	-1.68%
32	76	0	0	-17,775	0	-1,012	-18,787	80,913	-90,839	-13,067	604,801	0	604,801	0	-1.51%
33	77	0	0	-16,536	0	-1,176	-17,712	79,554	-90,839	-15,405	560,398	0	560,398	0	-1.36%
34	78	0	0	-15,220	0	-1,361	-16,581	77,940	-90,839	-17,795	513,123	0	513,123	0	-1.22%
35	79	0	0	-13,818	0	-1,562	-15,381	76,057	-90,839	-20,240	462,720	0	462,720	0	-1.08%
36	80	0	0	-12,324	0	-1,796	-14,120	73,913	-90,839	-22,739	408,935	0	408,935	0	-0.95%
37	81	0	0	-10,724	0	-2,419	-13,142	69,119	-90,839	-25,294	348,778	0	348,778	0	-0.85%
38	82	0	0	-8,934	0	-3,079	-12,014	63,612	-90,839	-27,907	281,631	0	281,631	0	-0.75%
39	83	0	0	-6,938	0	-3,772	-10,710	57,373	-90,839	-30,579	206,876	0	206,876	0	-0.65%
40	84	0	0	-4,716	0	-4,490	-9,206	50,437	-90,839	-33,311	123,956	0	123,956	0	-0.55%
Total		500,000	-29,500	-964,145	-35,819	-67,782	-1,097,246	2,776,642							

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Policy Charges

All assumptions are based on non-guaranteed values unless otherwise stated.

Year	Age	What You Pay	What We Deduct					What Is Added	What You Take Out		What Your Policy Values Are ¹				Policy Charges As A Percentage of Gross Accumulated Value ³
		Premium Outlay*	Non-Guaranteed Premium Loads ²	Administrative and Rider Charges	Non-Guaranteed Coverage Charge	Non-Guaranteed Cost of Insurance	Total Charges	Interest Credit ¹	Net Annual Policy Disbursements	Loan Interest Due	Net Accumulated Value	Policy Surrender Charge	Net Cash Surrender Value	Net Alternate Accumulated Value	
41	85	0	0	-3,715	0	-5,225	-8,940	46,634	0	-34,997	126,652	0	126,652	0	-0.52%
42	86	0	0	-3,785	0	-5,975	-9,760	47,641	0	-35,785	128,749	0	128,749	0	-0.56%
43	87	0	0	-3,836	0	-6,753	-10,589	48,607	0	-36,590	130,177	0	130,177	0	-0.59%
44	88	0	0	-3,868	0	-7,559	-11,427	49,526	0	-37,413	130,863	0	130,863	0	-0.62%
45	89	0	0	-3,877	0	-8,394	-12,270	50,390	0	-38,255	130,727	0	130,727	0	-0.66%
46	90	0	0	-3,861	0	-9,256	-13,117	51,192	0	-39,116	129,686	0	129,686	0	-0.69%
47	91	0	0	-3,840	0	-8,549	-12,389	52,009	0	-39,996	129,311	0	129,311	0	-0.64%
48	92	0	0	-3,846	0	-7,241	-11,087	52,941	0	-40,896	130,269	0	130,269	0	-0.56%
49	93	0	0	-3,900	0	-5,358	-9,259	54,052	0	-41,816	133,247	0	133,247	0	-0.46%
50	94	0	0	-4,024	0	-2,748	-6,772	55,416	0	-42,757	139,134	0	139,134	0	-0.33%
Total		500,000	-29,500	-1,002,697	-35,819	-134,839	-1,202,855	3,285,050							
51	95	0	0	-4,194	0	-3,069	-7,263	56,927	0	-43,719	145,080	0	145,080	0	-0.34%
52	96	0	0	-4,364	0	-3,515	-7,879	58,459	0	-44,703	150,958	0	150,958	0	-0.36%
53	97	0	0	-4,531	0	-4,002	-8,533	60,005	0	-45,708	156,722	0	156,722	0	-0.38%
54	98	0	0	-4,694	0	-4,560	-9,254	61,558	0	-46,737	162,289	0	162,289	0	-0.40%
55	99	0	0	-4,850	0	-5,228	-10,077	63,110	0	-47,788	167,533	0	167,533	0	-0.43%
56	100	0	0	-4,995	0	-5,957	-10,952	64,651	0	-48,864	172,369	0	172,369	0	-0.46%
57	101	0	0	-5,128	0	-6,679	-11,807	66,177	0	-49,963	176,776	0	176,776	0	-0.48%
58	102	0	0	-5,248	0	-7,463	-12,711	67,684	0	-51,087	180,662	0	180,662	0	-0.51%
59	103	0	0	-5,351	0	-8,304	-13,655	69,163	0	-52,237	183,933	0	183,933	0	-0.53%
60	104	0	0	-5,436	0	-9,196	-14,632	70,606	0	-53,412	186,496	0	186,496	0	-0.56%
Total		500,000	-29,500	-1,051,487	-35,819	-192,811	-1,309,616	3,923,391							

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.

Policy Charges

All assumptions are based on non-guaranteed values unless otherwise stated.

Year	Age	What You Pay Premium Outlay*	What We Deduct				What Is Added Interest Credit ¹	What You Take Out		What Your Policy Values Are ¹				Policy Charges As A Percentage of Gross Accumulated Value ³	
			Non-Guaranteed Premium Loads ²	Administrative and Rider Charges	Non-Guaranteed Coverage Charge	Non-Guaranteed Cost of Insurance		Total Charges	Net Annual Policy Disbursements	Loan Interest Due	Net Accumulated Value	Policy Surrender Charge	Net Cash Surrender Value		Net Alternate Accumulated Value
61	105	0	0	-5,499	0	-10,129	-15,628	72,006	0	-54,614	188,260	0	188,260	0	-0.59%
62	106	0	0	-5,540	0	-10,969	-16,509	73,360	0	-55,843	189,268	0	189,268	0	-0.61%
63	107	0	0	-5,558	0	-11,802	-17,360	74,670	0	-57,099	189,479	0	189,479	0	-0.62%
64	108	0	0	-5,554	0	-12,607	-18,161	75,933	0	-58,384	188,867	0	188,867	0	-0.64%
65	109	0	0	-5,525	0	-13,370	-18,895	77,148	0	-59,697	187,422	0	187,422	0	-0.65%
66	110	0	0	-5,467	0	-14,477	-19,944	78,294	0	-61,041	184,732	0	184,732	0	-0.67%
67	111	0	0	-5,372	0	-15,614	-20,986	79,349	0	-62,414	180,681	0	180,681	0	-0.70%
68	112	0	0	-5,236	0	-16,806	-22,042	80,302	0	-63,818	175,122	0	175,122	0	-0.72%
69	113	0	0	-5,067	0	-17,131	-22,199	81,186	0	-65,254	168,855	0	168,855	0	-0.71%
70	114	0	0	-4,877	0	-17,461	-22,339	82,035	0	-66,722	161,829	0	161,829	0	-0.70%
Total		500,000	-29,500	-1,105,185	-35,819	-333,175	-1,503,679	4,697,672							
71	115	0	0	-4,665	0	-17,795	-22,460	82,843	0	-68,224	153,988	0	153,988	0	-0.69%
72	116	0	0	-4,428	0	-18,133	-22,561	83,607	0	-69,759	145,275	0	145,275	0	-0.68%
73	117	0	0	-4,166	0	-18,475	-22,641	84,321	0	-71,328	135,627	0	135,627	0	-0.67%
74	118	0	0	-3,876	0	-18,820	-22,696	84,980	0	-72,933	124,978	0	124,978	0	-0.66%
75	119	0	0	-3,556	0	-19,169	-22,725	85,579	0	-74,574	113,258	0	113,258	0	-0.65%
76	120	0	0	-3,204	0	-19,521	-22,725	86,112	0	0	100,393	0	100,393	0	-0.64%
Total		500,000	-29,500	-1,129,080	-35,819	-445,088	-1,639,486	5,205,114							

¹The non-guaranteed values shown reflect the illustrated interest rate assumptions that you have requested. These values will reflect the policy's Alternate Accumulated Value if the 2% Interest Guarantee on Termination Rider applies. Refer to the Narrative Summary for more information.

²The Premium Load is a charge that is intended to reflect expenses Pacific Life bears related to premiums including certain federal, state & local taxes.

³This column represents the Total Charges divided by the policy's end of year gross Accumulated Value. If a loan is illustrated, the Total Insurance Charges do not include any annual loan interest due.

Any Withdrawals, Policy Loans, and Loan Interest will reduce policy values and may reduce benefits.

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.

Policy Charges

All assumptions are based on non-guaranteed values unless otherwise stated.

*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.

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Non-guaranteed elements are not guaranteed.

Proposed Insured: x x
 Male, Age 45
 Preferred Plus Nonsmoker

Initial Death Benefit Option = B -
 (Increasing)
 Initial Total Face Amount = \$592,147
 Premium Frequency = Annual

Life Insurance Producer:
 Mr. A Producer
 M Fin
 111
 Ppp, NE 12345

The Life Insurance Illustration: Narrative Summary

Thank you for considering Pacific Life Insurance Company. 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 for Pacific Discovery Xelerator IUL 2 (Form Series P15IUL, S18PDX2 or ICC15 P15IUL, ICC18 S18PDX2 based on state of policy issue). 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 an illustration only. An illustration is not intended to predict actual performance. Interest rates, dividends, or values that are set forth in the illustration are not guaranteed, except for those items clearly labeled as guaranteed.

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.

The illustrated product was designed for use with moderate to higher premiums. If you pay lower premiums than illustrated or policy performance is less favorable than illustrated, there is an increased risk of policy lapse, particularly in the early years.

Please refer to the Indexed Accounts section in the Narrative Summary for further details on each account. Additionally, please note that there may be charges associated with certain Indexed Accounts. It is important to consult with your independent tax, legal, and life insurance professionals before you make any policy election to help ensure it meets your life insurance needs and financial objectives.

Pacific Life does not issue life insurance policies based on this or any other illustration. Rather, Pacific Life issues life insurance policies based on the application submitted by you. If you apply for a policy, you should obtain an illustration from your life insurance producer that reflects the intended Indexed Account allocations in your application. Review your application and this illustration closely with your life insurance producer to ensure your applied-for policy meets your needs and goals.

Death Benefit Initial Death Benefit \$592,147

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.

Death Benefit Option

Death Benefit Option	Start Year	End Year
B - (Increasing)	1	20
A - (Level)	21	76

This is the Basic Illustration

Coverage Type

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 ICC17 R17ART, ICC17 S17ART or R17ART, S17ART, based on state of policy issue)
- Scheduled Annual Renewable Term Rider (S-ARTR, Form Series ICC15 R15SRT, ICC17 S17SRT or R15SRT, S17SRT, based on state of policy issue)

Certain product features and riders may not be available through your life insurance producer.

Obtaining Death Benefits through a combination of Basic, ARTR and/or S-ARTR Coverage may be more economical than obtaining the same Death Benefits through Basic Coverage alone, because ARTR and/or S-ARTR Coverage have different current and guaranteed charges than Basic Coverage. The charges are based on various factors including, but not limited to, age, sex, risk classification, death benefit option and coverage amount.

Illustrations with the same Total Face Amount and premiums but with different proportions of Basic, ARTR, and/or S-ARTR Coverage will have different policy values. When deciding whether or not to add ARTR, and/or S-ARTR Coverage to your policy, there are several factors to consider. These factors include, but are not limited to the following:

- ARTR and S-ARTR Impacts on Accumulated Value
 - **Non-Guaranteed** - The non-guaranteed cost of ARTR and S-ARTR Coverage is generally less than the non-guaranteed cost of Basic Coverage. Generally, under non-guaranteed assumptions, a higher proportion of ARTR and S-ARTR Coverage will result in higher Accumulated Values.
 - **Guaranteed** - The guaranteed maximum cost of ARTR and S-ARTR Coverage is generally greater than the guaranteed maximum cost of Basic Coverage. Generally, under guaranteed assumptions, a higher proportion of ARTR and S-ARTR Coverage will result in lower Accumulated Values.
- Other Impacts
 - Different combinations of Basic, ARTR, and/or S-ARTR Coverage will result in different amounts and patterns of life insurance producer compensation.

Your life insurance producer can provide you with additional illustrations showing the effects of different proportions of Basic, ARTR, and/or S-ARTR Coverage to help you make your decision.

Illustrated Coverage(s)

Basic Coverage	Face Amount	Start Year	End Year
	236,859	1	76

ARTR Coverage	Face Amount	Start Year	End Year
	355,288	1	20
	1,246,056	21	21
	1,155,217	22	22
	1,064,378	23	23
	973,539	24	24
	882,700	25	25
	836,895	26	76

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.

This is the Basic Illustration

Premium
Initial Premium: \$25,000.00
Initial Premium Pay Mode: Annual

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 expire.

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

Premium	Frequency	Annualized Premium	Start Year	End Year
\$25,000.00	Annual	\$25,000.00	1	20
\$0.00	Annual	\$0.00	21	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 \$25,115.70.

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.

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.

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 following chart provides the maximum illustrated rate, selected illustrated interest rate, and illustrated account allocations for each of the accounts that are included in this illustration:

Account Name	Maximum Illustrated Rate*	Illustrated Interest Rate	Account Allocation	Start Year	End Year
1-Year Indexed Account	5.76%	5.76%	100.00%	1	76

*The maximum illustrated rates for indexed accounts are based on regulation AG49. For each Indexed Account a hypothetical Indexed Interest Rate is calculated and is the compounded average annual credited rate for each Index Account for the 25-year period starting on 12/31/1953, based on a 65 year lookback and for each 25-year period starting on each subsequent trading day thereafter, ending with the 25-year period that ends on 12/31/2018. For the 1-Year International Indexed Account the 65-year lookback period is adjusted to a 31 year look back starting on 12/31/1987. The maximum illustrated rate for each Indexed Account, except the 1-Year High Cap Indexed Account, is the lesser of that account's hypothetical Indexed Interest Rate or the 1-Year Indexed Account's hypothetical Indexed Interest Rate. The 1-Year High Cap Indexed Account's Maximum illustrated rate is equal to its hypothetical Indexed Interest Rate.

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.

This is the Basic Illustration

Non-Guaranteed Assumptions

Some policy elements, such as policy charges and interest crediting rate are not guaranteed and may be referred to as "current". These elements may be changed by Pacific Life Insurance Company at any time and for any reason, but cannot be less favorable to you than the policy's guarantees.

This illustration assumes that currently illustrated non-guaranteed elements will continue as shown for all years illustrated.

Values shown in this illustration are based on non-guaranteed policy charges and non-guaranteed crediting rates. Over time, the policy's actual non-guaranteed elements, and perhaps your actual use of the policy's options, are likely to vary from the assumptions used in this illustration. For these reasons, actual policy values will either be more or less favorable than shown in this illustration.

Non-guaranteed/current elements are not guaranteed by definition. As such, Pacific Life Insurance Company reserves the right to change or modify any non-guaranteed or current elements. The right to modify these elements is not limited to a specific time or reason.

You may also request illustrations with different assumptions to better understand how the policy charges and non-guaranteed elements, like interest crediting rates and/or policy loans and withdrawals, will affect the policy Accumulated Value and Death Benefit.

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 minus any applicable surrender charge, or if greater, the Alternate Accumulated Value less any applicable 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 and ARTR Coverage amounts included at policy issue. This would also apply if Basic Coverage is 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: 3.00%

Guaranteed Interest Rate: 2.00%

Illustrated Interest Rate:

Rate	Start Year	End Year
3.00%	1	76

Illustrated Fixed Account Persistency Credit: The non-guaranteed Fixed Account Persistency Credit may begin in policy year 11 and varies by issue age and risk class. For more detailed information on the Fixed Account Persistency Credit included in this illustration, refer to the Policy Credits Report included in this illustration.

All policy charges, Standard Policy Loans and Withdrawals will be deducted from the Fixed Account. If the Fixed Account is depleted, any remaining deductions are taken proportionate to each Segment Value across all segments in the Indexed Accounts.

This is the Basic Illustration

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 on the Segment Maturity Date. In this illustration, Indexed Interest Credits are shown as applied at the end of the policy year preceding the Segment Maturity Date. In fact, any Indexed Interest Credits will be credited on the Segment Maturity Date. To the extent that the actual Indexed Account performance is less favorable than illustrated, the sum of your policy's cost of insurance charges will be greater than those illustrated, all of which will result in an Accumulated Value and Cash Surrender Value less than illustrated.

The following is information on the 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. If your policy terminates before Segment Maturity, no indexed interest will be credited above the Segment Guaranteed Interest Rate, which is credited daily prior to termination.
- 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.

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.

Illustrated Indexed Account Persistency Credit

An additional credit may apply to the Accumulated Value in the Indexed Accounts through a non-guaranteed Persistency Credit beginning in year 11. The Persistency Credit factor may increase the segment Performance Factor and varies by issue age and risk class. For more detailed information on the Indexed Account Persistency Credit included in this illustration, refer to the Policy Credits Report included in this illustration.

This is the Basic Illustration

Indexed Account Information

The following provides information on each indexed account segment components and historical information for each of the indexed accounts.

Index Account Name	Segment Term	Underlying Index (excluding dividends)	Participation Rate	Growth Cap	Threshold Rate	Indexed Account Charge (Annualized)	Segment Guaranteed Interest Rate	Historical Return for Underlying Index	Historical Indexed Account Return	Guaranteed Performance Factor
1-Year Indexed Account	12 Months	S&P 500®	100% Guaranteed	9.25% Current (3.00% Guaranteed Minimum)	N/A	N/A	0%	7.35% ¹	5.76% ⁵	1.00
1-Year High Par Indexed Account	12 Months	S&P 500®	150% Current 140% Guaranteed	7.50% Current (2.00% Guaranteed Minimum)	N/A	N/A	0%	7.35% ¹	5.05% ⁵	1.00
1-Year No Cap Indexed Account	12 Months	S&P 500®	100% Guaranteed	N/A	5.00% Current 20% Guaranteed Maximum	N/A	0%	7.35% ¹	7.99% ⁵	1.00
1-Year High Cap Indexed Account	12 Months	S&P 500®	100% Guaranteed	12.25% Current (4.00% Guaranteed Minimum)	N/A	0.80% Current (0.80% Guaranteed Maximum)	0%	7.35% ¹	7.10% ⁵	1.00
1-Year International Indexed Account	12 Months	Hang Seng, EURO STOXX 50® & MSCI Emerging Markets	100% Guaranteed	10.00% Current (3.00% Guaranteed Minimum)	N/A	N/A	0%	6.94% ²	5.71% ⁵	1.00
2-Year Indexed Account	24 Months	S&P 500®	100% Guaranteed	25.00% over 2 years (6.00% over 2 years Guaranteed Minimum)	N/A	N/A	0%	7.29% ³	6.82% ⁵	1.00
High Par 5-Year Indexed Account	60 Months	S&P 500®	110% Current 105% Guaranteed	No Current Growth Cap (15.00% over 5 years Guaranteed Minimum)	N/A	N/A	0%	6.68% ⁴	7.70% ⁵	1.00

Please note, not all indexed accounts are available in all states. Please have your life insurance producer check indexed account availability for your state.

¹Based on average annual return of the S&P 500® index, excluding dividends, over the last 65-year period.

²Based on average annual returns of the combined Hang Seng, EURO STOXX 50® & MSCI Emerging Markets Indices, excluding dividends, over the last 31-year period.

³Based on average annualized 2-year return of the S&P 500® index, excluding dividends, over the last 65-year period.

⁴Based on average annualized 5-year return of the S&P 500® index, excluding dividends, over the last 65-year period.

⁵Based on the historical returns along with the current Growth Cap, Participation Rate, Threshold Rate and Segment Guaranteed Interest Rate.

This is the Basic Illustration

Segment Growth Rates and Hypothetical Average Returns

The purpose of this report is to show the actual historical growth rates for each underlying index account and the corresponding hypothetical indexed interest rates for each account over the most recent 20 year period.

Year Period Ending						1-Year International Indexed Account				2-Year Indexed Account		High Par 5-Year Indexed Account	
	Annualized Index Growth Rate	1-Year Indexed Account Hypothetical Indexed Interest Rate	1-Year High Par Indexed Account Hypothetical Indexed Interest Rate	1-Year No Cap Indexed Account Hypothetical Indexed Interest Rate	1-Year High Cap Indexed Account Hypothetical Indexed Interest Rate*	Annualized Hang Seng Index Growth Rate	Annualized EURO STOXX 50® Index Growth Rate	Annualized MSCI Emerging Markets Index Growth Rate	Hypothetical Indexed Interest Rate	Annualized Index Growth Rate	Hypothetical Indexed Interest Rate	Annualized Index Growth Rate	Hypothetical Indexed Interest Rate
12/15/99	22.96%	9.25%	7.50%	17.96%	12.25%	65.72%	48.14%	57.93%	10.00%	20.69%	11.80%	23.79%	25.37%
12/15/00	-4.44%	0.00%	0.00%	0.00%	0.00%	-4.83%	6.65%	-23.88%	2.22%	8.40%	8.40%	18.19%	19.50%
12/15/01	-16.25%	0.00%	0.00%	0.00%	0.00%	-26.01%	-25.82%	-10.92%	0.00%	-10.54%	0.00%	10.48%	11.33%
12/15/02	-18.94%	0.00%	0.00%	0.00%	0.00%	-15.78%	-29.33%	-3.76%	0.00%	-17.60%	0.00%	0.75%	0.82%
12/15/03	17.32%	9.25%	7.50%	12.32%	12.25%	29.66%	7.01%	44.46%	9.00%	-2.48%	0.00%	-3.24%	0.00%
12/15/04	12.67%	9.25%	7.50%	7.67%	12.25%	12.17%	8.72%	19.32%	9.57%	14.97%	11.80%	-4.25%	0.00%
12/15/05	5.76%	5.76%	7.50%	0.76%	5.76%	6.64%	19.94%	35.02%	8.88%	9.16%	9.16%	-2.05%	0.00%
12/15/06	12.00%	9.25%	7.50%	7.00%	12.00%	26.33%	17.04%	28.12%	10.00%	8.84%	8.84%	3.07%	3.35%
12/15/07	2.98%	2.98%	4.47%	0.00%	2.98%	45.69%	6.45%	38.11%	8.82%	7.40%	7.40%	10.15%	10.98%
12/15/08	-40.83%	0.00%	0.00%	0.00%	0.00%	-45.41%	-45.09%	-54.05%	0.00%	-21.94%	0.00%	2.65%	2.90%
12/15/09	28.27%	9.25%	7.50%	23.27%	12.25%	46.78%	19.84%	74.03%	10.00%	-12.88%	0.00%	-4.75%	0.00%
12/15/10	11.44%	9.25%	7.50%	6.44%	11.44%	6.09%	-0.81%	15.29%	5.36%	19.56%	11.80%	-2.10%	0.00%
12/15/11	-2.40%	0.00%	0.00%	0.00%	0.00%	-21.67%	-22.92%	-19.93%	0.00%	4.29%	4.29%	-2.28%	0.00%
12/15/12	16.65%	9.25%	7.50%	11.65%	12.25%	23.16%	19.25%	15.36%	10.00%	6.70%	6.70%	-1.29%	0.00%
12/15/13	26.38%	9.25%	7.50%	21.38%	12.25%	2.25%	13.24%	-5.03%	4.08%	21.42%	11.80%	13.62%	14.67%
12/15/14	11.37%	9.25%	7.50%	6.37%	11.37%	-0.38%	0.14%	-6.70%	0.05%	18.64%	11.80%	11.46%	12.38%
12/15/15	1.62%	1.62%	2.44%	0.00%	1.62%	-7.46%	5.24%	-16.54%	1.75%	6.38%	6.38%	10.65%	11.52%
12/15/16	11.44%	9.25%	7.50%	6.44%	11.44%	5.38%	2.31%	13.17%	5.90%	6.42%	6.42%	11.53%	12.45%
12/15/17	17.70%	9.25%	7.50%	12.70%	12.25%	29.88%	10.73%	28.47%	10.00%	14.53%	11.80%	11.60%	12.53%
12/15/18	-1.96%	0.00%	0.00%	0.00%	0.00%	-10.53%	-13.04%	-13.32%	0.00%	7.42%	7.42%	9.02%	9.77%

*The 1-Year High Cap Indexed Account has a benefit charge that is treated as part of the Monthly Deduction and is deducted from the Accumulated Value, based on the value of the 1-Year High Cap Indexed Account. Refer to the **Indexed Account Information** chart in the Narrative Summary for more information.

This is the Basic Illustration

Average Indexed Interest Rates

To help you understand the potential interest rates and risks over a longer term, encompassing multiple segments, we have calculated the Average Indexed Rates, Minimum Indexed Rates, Maximum Indexed Rates and Standard Deviation. The following is neither guaranteed, nor intended to predict your actual risk or return over any period.

	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	2-Year Indexed Account	High Par 5-Year Indexed Account
Average Indexed Rate	5.76%	5.71%	5.05%	7.99%	7.10%	6.82%	7.70%
Minimum Indexed Rate	3.78%	4.25%	3.62%	4.09%	4.52%	3.76%	3.00%
Maximum Indexed Rate	7.29%	6.74%	6.41%	11.98%	9.11%	9.57%	13.30%
Standard Deviation	0.66%	0.43%	0.54%	1.47%	0.85%	1.19%	2.16%

The Minimum Indexed Rate reflects the lowest interest rate achieved over the historical period measured. The Maximum Indexed Rate reflects the highest interest rate achieved over the historical period measured. The Standard Deviation is one measure of the volatility with each Indexed Account. It is calculated using the average annual interest rate of each Indexed Account over the historical period.

This table assumes an allocation of Accumulated Value into the Indexed Accounts, accumulated over a 31-year period for the 1-Year International Indexed Account and a 65-year period for all other Indexed Accounts, with no deductions for policy charges, withdrawals or loans. For a more detailed description of each Indexed Account, see the **Indexed Account Information** chart in the Narrative Summary.

This is the Basic Illustration

Proposed Insured: x x
 Male, Age 45
 Preferred Plus Nonsmoker

Initial Death Benefit Option = B -
 (Increasing)
 Initial Total Face Amount = \$592,147
 Premium Frequency = Annual

Life Insurance Producer:
 Mr. A Producer
 M Fin
 111
 Ppp, NE 12345

Policy Values: Tabular Detail

Year	Age	Premium Outlay*	Withdrawal	Policy Loan	Guaranteed Values End Of Year @ 0.00% ¹			Non-Guaranteed Alternate Scale Values End Of Year @ 3.00% ²			Non-Guaranteed Values End Of Year @ 5.76% ³		
					Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit
1	45	25,000	0	0	5,545	0	597,966	17,011	6,906	609,158	17,554	7,449	609,701
2	46	25,000	0	0	9,559	6,280	603,479	34,432	29,380	626,579	37,676	32,624	629,823
3	47	25,000	0	0	13,247	12,263	608,956	52,838	48,291	644,985	60,274	55,728	652,421
4	48	25,000	0	0	16,628	18,204	614,392	71,956	67,915	664,103	85,253	81,212	677,400
5	49	25,000	0	0	19,723	24,104	619,786	91,833	88,298	683,980	112,839	109,304	704,986
6	50	25,000	0	0	22,526	29,933	625,109	112,172	109,143	704,319	142,921	139,891	735,068
7	51	25,000	0	0	25,033	35,666	630,337	132,995	130,471	725,142	175,711	173,187	767,858
8	52	25,000	0	0	27,251	41,287	635,452	154,325	152,306	746,472	211,440	209,422	803,587
9	53	25,000	0	0	29,182	47,283	640,437	176,185	175,177	768,332	250,356	249,349	842,503
10	54	25,000	0	0	30,830	53,127	645,274	198,258	198,258	790,405	292,373	292,373	884,520
Total		250,000											
11	55	25,000	0	0	32,186	59,104	651,251	222,507	222,507	814,654	339,894	339,894	932,041
12	56	25,000	0	0	33,248	64,996	657,143	246,905	247,732	839,879	391,264	391,264	983,411
13	57	25,000	0	0	34,010	70,773	662,920	271,454	275,723	867,870	446,771	446,771	1,038,918
14	58	25,000	0	0	34,465	76,401	668,548	296,151	304,098	896,245	506,728	506,728	1,098,875
15	59	25,000	0	0	34,588	81,829	673,976	320,966	332,810	924,957	571,488	571,488	1,163,635
16	60	25,000	0	0	34,363	87,012	679,159	345,806	361,747	953,894	641,375	641,375	1,233,522
17	61	25,000	0	0	33,758	91,883	684,030	370,797	391,015	983,162	716,866	716,866	1,309,013
18	62	25,000	0	0	32,754	96,388	688,535	395,899	420,589	1,012,736	798,429	798,429	1,390,576
19	63	25,000	0	0	31,322	100,461	692,608	421,139	450,445	1,042,592	886,449	886,449	1,478,596
20	64	25,000	0	0	29,441	104,035	696,182	446,491	480,573	1,072,720	981,607	981,607	1,573,754
Total		500,000											

This is the Basic Illustration

Policy Values: Tabular Detail

					Guaranteed Values End Of Year @ 0.00% ¹			Non-Guaranteed Alternate Scale Values End Of Year @ 3.00% ²			Non-Guaranteed Values End Of Year @ 5.76% ³		
Year	Age	Premium Outlay*	Withdrawal	Policy Loan	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit
21	65	0	90,839	0	0	59,221	598,067	358,002	394,972	947,799	962,155	962,155	1,482,915
22	66	0	90,839	0	0	36,886	598,067	269,518	307,224	856,960	940,055	940,055	1,392,076
23	67	0	90,839	0	0	13,403	598,067	180,379	217,229	766,121	915,231	915,231	1,301,237
24	68	0	90,839	0	0	0	0	89,784	124,871	675,282	887,620	887,620	1,210,398
25	69	0	90,839	0	0	0	0	3,432	37,236	591,651	857,034	857,034	1,119,559
26	70	0	45,805	45,034	0	0	0	0	28,385	588,219	870,923	825,596	1,028,426
27	71	0	0	90,839	0	0	0	0	22,245	588,219	931,055	792,761	935,460
28	72	0	0	90,839	0	0	0	0	15,324	588,219	991,969	758,618	867,734
29	73	0	0	90,839	0	0	0	0	7,547	588,219	1,053,781	723,233	818,074
30	74	0	0	90,839	0	0	0	0	0	0	1,115,851	685,920	764,030
Total		500,000											
31	75	0	0	90,839	0	0	0	0	0	0	1,178,132	646,581	705,488
32	76	0	0	90,839	0	0	0	0	0	0	1,240,258	604,801	666,814
33	77	0	0	90,839	0	0	0	0	0	0	1,302,099	560,398	625,503
34	78	0	0	90,839	0	0	0	0	0	0	1,363,458	513,123	581,296
35	79	0	0	90,839	0	0	0	0	0	0	1,424,134	462,720	533,927
36	80	0	0	90,839	0	0	0	0	0	0	1,483,927	408,935	483,131
37	81	0	0	90,839	0	0	0	0	0	0	1,539,904	348,778	425,774
38	82	0	0	90,839	0	0	0	0	0	0	1,591,502	281,631	361,206
39	83	0	0	90,839	0	0	0	0	0	0	1,638,166	206,876	288,784
40	84	0	0	90,839	0	0	0	0	0	0	1,679,396	123,956	207,926
Total		500,000											

This is the Basic Illustration

Life Insurance Producer: Mr. A Producer

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

PDX IUL 2 - GPT - NonGI

For: x x

Policy Values: Tabular Detail

					Guaranteed Values End Of Year @ 0.00% ¹				Non-Guaranteed Alternate Scale Values End Of Year @ 3.00% ²				Non-Guaranteed Values End Of Year @ 5.76% ³			
Year	Age	Premium Outlay*	Withdrawal	Policy Loan	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit			
41	85	0	0	0	0	0	0	0	0	0	1,717,089	126,652	212,506			
42	86	0	0	0	0	0	0	0	0	0	1,754,971	128,749	216,497			
43	87	0	0	0	0	0	0	0	0	0	1,792,989	130,177	219,826			
44	88	0	0	0	0	0	0	0	0	0	1,831,088	130,863	222,417			
45	89	0	0	0	0	0	0	0	0	0	1,869,207	130,727	224,187			
46	90	0	0	0	0	0	0	0	0	0	1,907,283	129,686	225,050			
47	91	0	0	0	0	0	0	0	0	0	1,946,903	129,311	207,187			
48	92	0	0	0	0	0	0	0	0	0	1,988,757	130,269	189,932			
49	93	0	0	0	0	0	0	0	0	0	2,033,551	133,247	173,918			
50	94	0	0	0	0	0	0	0	0	0	2,082,195	139,134	159,956			
Total		500,000														
51	95	0	0	0	0	0	0	0	0	0	2,131,860	145,080	166,399			
52	96	0	0	0	0	0	0	0	0	0	2,182,441	150,958	172,783			
53	97	0	0	0	0	0	0	0	0	0	2,233,912	156,722	179,061			
54	98	0	0	0	0	0	0	0	0	0	2,286,217	162,289	185,151			
55	99	0	0	0	0	0	0	0	0	0	2,339,249	167,533	190,926			
56	100	0	0	0	0	0	0	0	0	0	2,392,948	172,369	196,298			
57	101	0	0	0	0	0	0	0	0	0	2,447,318	176,776	201,249			
58	102	0	0	0	0	0	0	0	0	0	2,502,292	180,662	205,685			
59	103	0	0	0	0	0	0	0	0	0	2,557,800	183,933	209,511			
60	104	0	0	0	0	0	0	0	0	0	2,613,774	186,496	212,634			
Total		500,000														

This is the Basic Illustration

Life Insurance Producer: Mr. A Producer

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

PDX IUL 2 - GPT - NonGI

For: x x

Policy Values: Tabular Detail

					Guaranteed Values End Of Year @ 0.00% ¹				Non-Guaranteed Alternate Scale Values End Of Year @ 3.00% ²				Non-Guaranteed Values End Of Year @ 5.76% ³		
Year	Age	Premium Outlay*	Withdrawal	Policy Loan	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit		
61	105	0	0	0	0	0	0	0	0	0	2,670,152	188,260	214,962		
62	106	0	0	0	0	0	0	0	0	0	2,727,003	189,268	216,538		
63	107	0	0	0	0	0	0	0	0	0	2,784,313	189,479	217,322		
64	108	0	0	0	0	0	0	0	0	0	2,842,084	188,867	217,288		
65	109	0	0	0	0	0	0	0	0	0	2,900,337	187,422	216,426		
66	110	0	0	0	0	0	0	0	0	0	2,958,687	184,732	214,318		
67	111	0	0	0	0	0	0	0	0	0	3,017,050	180,681	210,851		
68	112	0	0	0	0	0	0	0	0	0	3,075,310	175,122	205,875		
69	113	0	0	0	0	0	0	0	0	0	3,134,297	168,855	200,198		
70	114	0	0	0	0	0	0	0	0	0	3,193,993	161,829	193,769		
Total		500,000													
71	115	0	0	0	0	0	0	0	0	0	3,254,376	153,988	186,532		
72	116	0	0	0	0	0	0	0	0	0	3,315,422	145,275	178,429		
73	117	0	0	0	0	0	0	0	0	0	3,377,102	135,627	169,398		
74	118	0	0	0	0	0	0	0	0	0	3,439,386	124,978	159,372		
75	119	0	0	0	0	0	0	0	0	0	3,502,241	113,258	148,281		
76	120	0	0	0	0	0	0	0	0	0	3,565,628	100,393	136,049		
Total		500,000													

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 Alternate Scale Hypothetical Interest Rate	Non-Guaranteed Hypothetical Interest Rate
1-Year Indexed Account	100.00%	0.00%	3.00%	5.76%

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

Any Withdrawals, Policy Loans, and Loan Interest will reduce policy values and may reduce benefits.

Insurance coverage will cease in year 24 based on guaranteed assumptions.

Insurance coverage will cease in year 30 based on non-guaranteed Alternate Scale assumptions.

This is the Basic Illustration

Policy Values: Tabular Detail

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

¹Guaranteed columns reflect maximum policy charges and guaranteed interest. The values shown in the Cash Surrender Value columns and the Death Benefit columns may reflect the policy's Alternate Accumulated Value if the 2% Interest Guarantee on Termination Rider applies. Refer to the Narrative Summary for more information.

²The Non-Guaranteed Alternate Scale Values columns reflect assumptions about non-guaranteed elements and assumes the allocated indexed accounts will receive the current Fixed Account crediting rate.

³Non-Guaranteed columns reflect assumptions about non-guaranteed elements and include the interest rate assumptions that you have requested. The values shown in the Cash Surrender Value columns and the Death Benefit columns may reflect the policy's Alternate Accumulated Value if the 2% Interest Guarantee on Termination Rider applies. Refer to the Narrative Summary for more information.

*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

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. If the Alternate Accumulated Value is higher than the Accumulated Value, the Alternate Accumulated Value will be used to determine the policy values at lapse, surrender, or death.
Age	The insured's age on the birthday nearest the beginning of the policy year shown.
Cash Surrender Value Internal Rate of Return	The "internal rate of return" on premiums paid to Cash Surrender Value. The annual percentage return that would be realized on premiums paid assuming that the policy was surrendered in a given year.
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.
Death Benefit Internal Rate of Return	The "internal rate of return" on premiums paid to Death Benefit. The annual percentage return that would be realized on premiums paid assuming that Death Benefit proceeds were paid in a given year.
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

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

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 ICC13 R13CON or R13CON, based on state of policy issue.)

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
11,904.52	6,010.62	3,020.04	1,009.97

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 the Short-Term No-Lapse Guarantee Premiums will guarantee the death benefit from 4 to 20 years, based on the insured's age at issue, but will not guarantee cash value accumulation. If you discontinue paying the Short-Term No-Lapse Premiums or take a loan or withdrawal from the policy, 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)

This is the Basic Illustration

Other Riders

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

Overloan Protection 3 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. You may not be able to exercise this rider as illustrated if your actual use of the policy's options, actual interest rate, or policy charges, 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 3 Rider have not specifically been ruled on by the IRS or the courts. Consult your tax adviser. (Form Series R15OLP, R15OLP SP or ICC15 R15OLP, ICC15 R15OLP SP, based on state of policy issue.)

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.

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 are 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, subject to the policy's maximum loan provisions.	Neither the loan interest charged nor the loan interest credited is affected by the performance of the policy.
Alternate Loans	Only the Net Accumulated Value in any of the 1-Year Indexed Accounts is available, subject to the policy's maximum loan provisions.	The loan interest charged <u>is 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.

This is the Basic Illustration

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%

Following is the schedule of illustrated loans:

Annualized Loan Amount	Frequency	Start Year	End Year
\$45,034.00	Monthly	26	26
\$90,839.00	Monthly	27	40

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: 4.65%

Guaranteed Loan Interest Charge Rate: 7.50%

Rate	Start Year	End Year
4.65%	1	1
4.76%	2	76

Interest is credited to the portion of Accumulated Value securing the Policy Loan based on the Segment Growth Rate. Loan interest is credited at the end of a Segment Term.

Illustrated Loan Interest Crediting Rate: Equals the illustrated Indexed Interest Rates

Illustrating a hypothetical Indexed Interest Rate greater than the loan interest charge rate over an extended period of time may not be realistic. If you change this assumption, the impact on your policy could be quite dramatic, even resulting in a policy lapse.

The actual Alternate Loan interest charged may be higher or lower than the interest credited. The net result can vary significantly from year to year. It is important to illustrate this volatility.

To determine if an Alternate Loan is the right choice for you

- Consider the impact to your policy if:
 - Indexed interest credit is lower than the loan charge rate
 - the Index underperforms due to an extended market downturn
 - the Growth Cap is lowered, thereby limiting the Indexed Interest Rate
 - actual Indexed Interest Rates fluctuate, instead of level illustrated Indexed Interest Rates
- Request additional illustrations from your life insurance producer to see the effects of choosing:
 - Standard Loans, Alternate Loans or a combination of both
 - Different Indexed Interest Rates and loan interest charge rates

The Alternate Loan is available under the Alternate Loan Rider (R10ALR) which is automatically added to your policy. Alternate Loans are contractually guaranteed to be available in year four of the Policy. This illustration may reflect Alternate Loans being made available prior to year four on a non-guaranteed basis. As is the case with any non-guaranteed component of the Policy, we reserve the right to restrict such earlier availability. 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.

This is the Basic Illustration

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 Insurance Company, its affiliates, their distributors and their 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.

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. This 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. You should request an inforce illustration from your life insurance producer periodically so that you can monitor your policy's performance in light of any tax law changes. Your 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		
Rate	Start Year	End Year
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 will qualify as life insurance under IRC Section 7702 if it meets one of two alternative tests. This illustration uses the Guideline Premium Test which requires that the sum of premiums paid reduced by non-taxable Withdrawals at any time does not exceed the Guideline Premium Test Limit. The Guideline Premium Test Limit is the greater of the guideline single premium or the sum of the guideline level premiums at such time, and the Death Benefit payable under the policy at any time is at least equal to an applicable percentage of the Cash Surrender Value determined under applicable tax law (the "cash value corridor test").

Guideline Premiums are calculated at issue, but are also recalculated upon certain changes in the terms or benefits of the policy. In some cases, a recalculation of the Guideline Premiums may cause the Guideline Premium Test Limit to reduce either immediately or over time. This may require us to force out a portion of your Accumulated Value in one or more withdrawals. Such withdrawals may become taxable to you. See the **Tax Information** section that follows for information about when distributions or other policy events could result in taxable income.

Your policy would be allowed to pay premiums in excess of the Guideline Premium Test Limit under certain conditions in order to prevent your policy from lapsing.

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.**

This is the Basic Illustration

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.**

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

For federal income tax purposes, 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 (any outstanding policy debt at time of lapse or surrender that exceeds the tax basis will be subject to tax); 3) withdrawals taken during the first 15 policy years do not cause, 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:

This is the Basic Illustration

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: 25,000.02
Guideline Single Premium: 122,554.80
Guideline Level Premium: 25,115.70

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.

Life insurance is subject to underwriting and approval of the application and will incur monthly policy charges.

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 Insurance Company 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 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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Index Disclosures

Overview

Neither the policy nor the Indexed Account directly 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 S&P 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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MSCI Emerging Markets Index

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Policy Values: Numeric Summary

Year	Age	Cumulative			End of Year Guaranteed Values ¹ 0.00%		End of Year Non-Guaranteed Values ¹			
		Premium Outlay* (1)	Withdrawal (2)	Policy Loan (3)	Net Cash Surrender Value (4)	Death Benefit (5)	Intermediate		Illustrated 5.76%	
							Net Cash Surrender Value (6)	Death Benefit (7)	Net Cash Surrender Value (8)	Death Benefit (9)
5	49	125,000	0	0	24,104	619,786	55,521	651,203	109,304	704,986
10	54	250,000	0	0	53,127	645,274	123,025	715,172	292,373	884,520
20	64	500,000	0	0	104,035	696,182	292,309	884,456	981,607	1,573,754
26	70	500,000	500,000	45,034	##	##	17,915	619,883	825,596	1,028,426
30	74	500,000	500,000	408,390			##	##	685,920	764,030

¹Guaranteed 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. These values will reflect the policy's Alternate Accumulated Value if the 2% Interest Guarantee on Termination Rider applies. Refer to the Narrative Summary for more information.

*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.

Where either guaranteed or intermediate scale Cash Surrender Value is insufficient, any distributions illustrated are: (1) based on non-guaranteed assumptions; (2) reflected in the non-guaranteed columns; and (3) not reflected in the guaranteed or intermediate scale columns.

Any Withdrawals, Policy Loans, and Loan Interest will reduce policy values and may reduce benefits.

Indicates that insurance coverage will cease in year 24 based on guaranteed assumptions. ## Indicates that insurance coverage will cease in year 28 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, Performance Factor, 1-Year High Cap Indexed Account Charge and Threshold Rate if applicable.

I understand that unless the fixed and indexed account credits in my policy are greater than the policy charges (including the charges associated with the Enhanced Performance Factor Rider (EPFR)), it will result in a reduction of my policy's accumulated value which may cause my policy to lapse, unless I pay additional premium. I understand this product, including the EPFR, should only be used if I am willing to accept these risks. I have had the opportunity to review the Policy Credits Report, as well as to request and review the optional Policy Charges Report, available with this illustration. I acknowledge the importance of actively monitoring my policy's performance through statements and inforce illustrations.

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. The life insurance producer has told me that they are not guaranteed. I understand this is an illustration and not a contract. For full policy details, I will refer to the contract.

This is the Basic Illustration

Policy Values: Numeric Summary

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 illustrated 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**

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Proposed Insured: x x
 Male, Age 45
 Preferred Plus Nonsmoker

Initial Death Benefit Option = B -
 (Increasing)
 Initial Total Face Amount = \$592,147
 Premium Frequency = Annual

Life Insurance Producer:
 Mr. A Producer
 M Fin
 111
 Ppp, NE 12345

Life Insurance Producer/Home Office Administration Worksheet

Underwriting Requirements

Pacific Life Insurance Company reserves the right to alter these requirements.
 Life insurance is subject to underwriting and approval of the application and will incur monthly policy charges.

x x
 Paramedical, Home Office Specimen (HOS), Blood Profile
 Motor Vehicle Report Required
 Based on \$592,147 (all Years)

Information for Life Insurance Producer

Information that you will need to know to submit a life insurance application is summarized in this section.

New Business Forms

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)

If your client applies for a policy, you should obtain an illustration that reflects the Indexed Account allocations in the application. Each Indexed Account represents a different potential risk and reward to a policyowner. Refer to the Indexed Accounts section in the Narrative Summary for further details on each account.

Application Information

Information from this illustration that applies to the application is summarized in this section.

Policy Information

Product Name: Pacific Discovery Xelerator IUL 2
 Planned Annual Premium: \$25,000.00

Face Amount/Death Benefit

Basic Coverage Amount: \$236,859
 Annual Renewable Term Rider \$355,288
Total Initial Coverage= **\$592,147**

Death Benefit Option: Option B - Increasing

Basic Coverage Type: None

Life Insurance Qualification Test: Guideline Premium Test (GPT)

Guaranteed Cost of Insurance Period: None

Optional Benefits

Enhanced Performance Factor Rider Design C (Performance Plus)
 Accelerated Death Benefit Rider for Chronic and Terminal Illness (Premier Living Benefits Rider 2) Added

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.

Automatic Benefits The following riders are automatically included in your policy:

- Conversion Rider
- No Lapse Guarantee Rider (Short-Term No Lapse Guarantee)
- Overloan Protection 3 Rider
- Other: 2% Interest Guarantee on Termination Rider

Premium and Billing Information Frequency of Payment: Annually

Automatic Transfers After Premium Payment and/or Loan Repayment These are automatic transfer instructions. 100% of your payments will remain in the Fixed Account by default, unless you indicate below where your new payments should be transferred to on the next transfer date.

1-Year Indexed Account 100%

Segment Maturity Complete the Segment Maturity section of the Supplement to the Application for Indexed Universal Life Insurance form 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.

New Business Submission Information Information a Pacific Life Insurance Company employee will need to issue a life insurance policy is included in this section.

Premium Information	Initial Min Premium Modal Premium	\$7,361.72 \$25,000.00	Initial Target Premium Varying Premium	\$11,265.00 No
Additional Premium Information	Internal Lump Sum Initial External Lump Sum Internal 1035 External 1035	\$0.00 \$0.00 \$0.00 \$0.00	1035 Exchange Qualified	No No
Tax Information	MEC Initial 7-Pay Premium	No 25,000.02	Initial GSP Initial GLP	122,554.80 25,115.70
Term Type	ARTR Term Type S-ARTR Term Type	Level N/A		
NLG Information	ST NLG Premium ST NLG Duration	12,119.68 20		
General Information	Initial Surrender Charge Concept	10,104.75 Ledger	Initial Indexed Acct Rate Account Mix:	5.76% Custom Mix
Underwriting	Underwriting Type	Underwritten		
		<u>First Insured</u>		
	Status Letter Rating Flat Extra	Preferred Plus Nonsmoker None 0.00		
Life Insurance Producer	SAID Code	Not Entered		

Sales Concept Ledger

Face Reduction Yes

Multiple Yes
Disbursements

1C88-217-183-834-152-1E75

For Life Insurance Producer Use Only
Not For Use With The Public

Coverage Detail

Year	ARTR Issue Amount	ARTR Face	Base Face	Total Gross Death Benefit	Total Net Amount at Risk	Inforce Recreation ARTR Face	Inforce Recreation S-ARTR Face
1	355,288	355,288	236,859	609,701	592,147	355,288	0
2	355,288	355,288	236,859	629,823	592,147	355,288	0
3	355,288	355,288	236,859	652,421	592,147	355,288	0
4	355,288	355,288	236,859	677,400	592,147	355,288	0
5	355,288	355,288	236,859	704,986	592,147	355,288	0
6	355,288	355,288	236,859	735,068	592,147	355,288	0
7	355,288	355,288	236,859	767,858	592,147	355,288	0
8	355,288	355,288	236,859	803,587	592,147	355,288	0
9	355,288	355,288	236,859	842,503	592,147	355,288	0
10	355,288	355,288	236,859	884,520	592,147	355,288	0
11	355,288	355,288	236,859	932,041	592,147	355,288	0
12	355,288	355,288	236,859	983,411	592,147	355,288	0
13	355,288	355,288	236,859	1,038,918	592,147	355,288	0
14	355,288	355,288	236,859	1,098,875	592,147	355,288	0
15	355,288	355,288	236,859	1,163,635	592,147	355,288	0
16	355,288	355,288	236,859	1,233,522	592,147	355,288	0
17	355,288	355,288	236,859	1,309,013	592,147	355,288	0
18	355,288	355,288	236,859	1,390,576	592,147	355,288	0
19	355,288	355,288	236,859	1,478,596	592,147	355,288	0
20	355,288	355,288	236,859	1,573,754	592,147	355,288	0
21	355,288	1,246,056	236,859	1,482,915	520,760	355,288	0
22	355,288	1,155,217	236,859	1,392,076	452,021	355,288	0
23	355,288	1,064,378	236,859	1,301,237	386,006	355,288	0
24	355,288	973,539	236,859	1,210,398	322,778	355,288	0
25	355,288	882,700	236,859	1,119,559	262,525	355,288	0
26	355,288	836,895	236,859	1,073,754	202,831	355,288	0
27	355,288	836,895	236,859	1,073,754	142,699	355,288	0
28	355,288	836,895	236,859	1,101,086	109,117	355,288	0
29	355,288	836,895	236,859	1,148,622	94,840	355,288	0
30	355,288	836,895	236,859	1,193,961	78,110	355,288	0
31	355,288	836,895	236,859	1,237,039	58,907	355,288	0
32	355,288	836,895	236,859	1,302,270	62,013	355,288	0
33	355,288	836,895	236,859	1,367,204	65,105	355,288	0
34	355,288	836,895	236,859	1,431,631	68,173	355,288	0
35	355,288	836,895	236,859	1,495,341	71,207	355,288	0
36	355,288	836,895	236,859	1,558,123	74,196	355,288	0
37	355,288	836,895	236,859	1,616,899	76,995	355,288	0
38	355,288	836,895	236,859	1,671,077	79,575	355,288	0
39	355,288	836,895	236,859	1,720,074	81,908	355,288	0
40	355,288	836,895	236,859	1,763,366	83,970	355,288	0

Coverage Detail

Year	ARTR Issue Amount	ARTR Face	Base Face	Total Gross Death Benefit	Total Net Amount at Risk	Inforce Recreation ARTR Face	Inforce Recreation S-ARTR Face
41	355,288	836,895	236,859	1,802,944	85,854	355,288	0
42	355,288	836,895	236,859	1,842,719	87,749	355,288	0
43	355,288	836,895	236,859	1,882,638	89,649	355,288	0
44	355,288	836,895	236,859	1,922,642	91,554	355,288	0
45	355,288	836,895	236,859	1,962,668	93,460	355,288	0
46	355,288	836,895	236,859	2,002,647	95,364	355,288	0
47	355,288	836,895	236,859	2,024,779	77,876	355,288	0
48	355,288	836,895	236,859	2,048,420	59,663	355,288	0
49	355,288	836,895	236,859	2,074,222	40,671	355,288	0
50	355,288	836,895	236,859	2,103,017	20,822	355,288	0
51	355,288	836,895	236,859	2,153,179	21,319	355,288	0
52	355,288	836,895	236,859	2,204,265	21,824	355,288	0
53	355,288	836,895	236,859	2,256,251	22,339	355,288	0
54	355,288	836,895	236,859	2,309,079	22,862	355,288	0
55	355,288	836,895	236,859	2,362,642	23,392	355,288	0
56	355,288	836,895	236,859	2,416,878	23,929	355,288	0
57	355,288	836,895	236,859	2,471,791	24,473	355,288	0
58	355,288	836,895	236,859	2,527,315	25,023	355,288	0
59	355,288	836,895	236,859	2,583,378	25,578	355,288	0
60	355,288	836,895	236,859	2,639,912	26,138	355,288	0
61	355,288	836,895	236,859	2,696,854	26,702	355,288	0
62	355,288	836,895	236,859	2,754,273	27,270	355,288	0
63	355,288	836,895	236,859	2,812,156	27,843	355,288	0
64	355,288	836,895	236,859	2,870,505	28,421	355,288	0
65	355,288	836,895	236,859	2,929,341	29,003	355,288	0
66	355,288	836,895	236,859	2,988,274	29,587	355,288	0
67	355,288	836,895	236,859	3,047,220	30,170	355,288	0
68	355,288	836,895	236,859	3,106,063	30,753	355,288	0
69	355,288	836,895	236,859	3,165,640	31,343	355,288	0
70	355,288	836,895	236,859	3,225,933	31,940	355,288	0
71	355,288	836,895	236,859	3,286,920	32,544	355,288	0
72	355,288	836,895	236,859	3,348,576	33,154	355,288	0
73	355,288	836,895	236,859	3,410,873	33,771	355,288	0
74	355,288	836,895	236,859	3,473,780	34,394	355,288	0
75	355,288	836,895	236,859	3,537,263	35,022	355,288	0
76	355,288	836,895	236,859	3,601,284	35,656	355,288	0

Input Summary - Ledger
 Case File: [Untitled]
 Scenario: Scenario 1

Screen: Proposed Insured

Issue State	NE	Sex	Male
First Name	x	Risk Class	Preferred Plus Nonsmoker
Last Name	x	Temporary Flat Extra	0.00 From 1 To 20
Issue Age or DOB	45		

Screen: Policy Details

Effective Date	Today	Unisex Rates	No
Policy Back Date	None	Seven Pay Testing	Avoid MEC
Multilife	No	Definition of Life Insurance	GPT
Owner	Insured	Limit GPT Face Reductions	Yes
Tax Rate	31%	Policy Charges Assumption	Current

Screen: Death Benefit and Premium

Plan Design	Specify Coverage	Reduce Face	No
Total Face Amount	Minall	Policy Premium	25,000.00 From 1 To 20
Basic Coverage	40%	Mode	Annual
ARTR Coverage	Fill In	1035 Exchange	No
Scheduled Increase Type	None	Non-1035 Lump Sum	No
Death Benefit Option	Increasing From 1 To 20 Level From 21 To 120	PRIME Term Conversion	No

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Screen: Indexed Accounts

Premium Strategy Options	Customize	1 Year High Cap Indexed Account Crediting Rate	Maximum
1 Year High Cap Indexed Account	0.00%	1 Year Indexed Account Crediting Rate	Maximum
1 Year Indexed Account	100.00%	1 Year International Indexed Account Crediting Rate	Maximum
1 Year International Indexed Account	0.00%	1 Year No Cap Indexed Account Crediting Rate	Maximum
1 Year No Cap Indexed Account	0.00%	2 Year Indexed Account Crediting Rate	Maximum
2 Year Indexed Account	0.00%	High Par 5 Year Indexed Account Crediting Rate	Maximum
High Par 5 Year Indexed Account	0.00%	1 Year High Par Indexed Account Crediting Rate	Maximum
1 Year High Par Indexed Account	0.00%	Fixed Account Crediting Rate	Current From 1 To A120
Fixed Account	0.00%		
Change Accumulated Value Transfers	From: High Par 5 Year Indexed		
	To: High Par 5 Year Indexed		
	1 Beginning In Year:		
	From: 2 Year Indexed		
	To: 2 Year Indexed		
	Beginning In Year:		
	From: 1 Year High Cap Indexed		
	To: 1 Year High Cap Indexed		
	Beginning In Year:		
	From: 1 Year No Cap Indexed		
	To: 1 Year No Cap 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:		
	From: All Open		
	To:		
	Beginning In Year:		

Screen: Distribution

Policy Distributions	Solve Withdraw / Standard Loan	Switch Loan Debt from Standard to Alternate	No
	From 21 To 40	Switch Loan Debt from Alternate to Standard	No
Distribution Mode	Monthly	Target Cash Value	100,000
Withdrawal Cap	Basis	Target Year	A120
Loan Interest Payment Type	Borrow From 1 To A120		
Interest Charge Rate	Current From 1 To A120		

Screen: Riders

Enhanced Performance Factor Rider	Yes	Premier LTC Rider	No
EPFR Design	Performance Plus	Premier Living Benefits Rider 2	Yes
Benefit Distribution Rider	No	Premier Living Benefits Rider 2 Report	No
Exercise Overloan Protection 3 Rider	No	No-Lapse Guarantee Rider	No
Surrender Enhancement Rider	No	ARTR - Additional Insured	0

Screen: Output Design

Output Option	Print Preview	Policy Charges	Yes
Illustration Output Package	New Business Submission	Charges As % of AV Column	Yes
Ledger Page	Package	Additional Concept	None
IRR Columns	Yes	Additional Reports	No
Presented by Bank	Yes	Commission Summary	No
Policy Credits	No		
	Yes		

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