

# Pacific Discovery Xelerator IUL

A Flexible Premium Indexed Adjustable Life Insurance Policy

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A Life Insurance Policy Illustration Prepared For:

**Emily Hao**

**Life Insurance Producer:**

Mrs. Min Zhu  
Fremont  
World Financial Group  
39355 California Street 201-B  
Fremont, CA 94538

*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.*



**Proposed Insured:** Emily Hao  
Female, Age 21  
Super Preferred Nonsmoker

Death Benefit Option = A - (Level)  
Total Face Amount = \$1,000,000  
Premium Frequency = Monthly

**Life Insurance Producer:**  
Mrs. Min Zhu  
Fremont  
39355 California Street 201-B  
Fremont, CA 94538

## Non-Guaranteed Policy Values: Ledger

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

			Non-Guaranteed Values (End Of Year) @ 6.09% <sup>1</sup>		
Year	Age	Premium Outlay* (1)	Accumulated Value (2)	Cash Surrender Value (3)	Death Benefit (4)
1	21	17,970	14,527	12,543	1,000,000
2	22	17,970	30,927	29,884	1,000,000
3	23	17,970	47,805	46,867	1,000,000
4	24	2,149	51,976	51,142	1,000,000
5	25	382	54,668	53,937	1,000,000
6	26	0	57,466	56,841	1,000,000
7	27	0	60,550	60,029	1,000,000
8	28	0	63,940	63,523	1,000,000
9	29	0	67,665	67,456	1,000,000
10	30	0	71,803	71,803	1,000,000
Total		56,440			
11	31	0	75,802	75,802	1,000,000
12	32	0	81,119	81,119	1,000,000
13	33	0	86,784	86,784	1,000,000
14	34	0	92,799	92,799	1,000,000
15	35	0	99,176	99,176	1,000,000
16	36	0	105,939	105,939	1,000,000
17	37	0	113,120	113,120	1,000,000
18	38	0	120,751	120,751	1,000,000
19	39	0	128,849	128,849	1,000,000
20	40	0	137,452	137,452	1,000,000
Total		56,440			

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

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



## Non-Guaranteed Policy Values: Ledger

Non-Guaranteed Values (End Of Year) @ 6.09% <sup>1</sup>					
Year	Age	Premium Outlay* (1)	Accumulated Value (2)	Cash Surrender Value (3)	Death Benefit (4)
21	41	0	146,588	146,588	1,000,000
22	42	0	156,287	156,287	1,000,000
23	43	0	166,565	166,565	1,000,000
24	44	0	177,449	177,449	1,000,000
25	45	0	188,975	188,975	1,000,000
26	46	0	201,173	201,173	1,000,000
27	47	0	214,086	214,086	1,000,000
28	48	0	227,760	227,760	1,000,000
29	49	0	242,238	242,238	1,000,000
30	50	0	257,564	257,564	1,000,000
Total		56,440			
31	51	0	273,790	273,790	1,000,000
32	52	0	290,982	290,982	1,000,000
33	53	0	309,193	309,193	1,000,000
34	54	0	328,480	328,480	1,000,000
35	55	0	348,909	348,909	1,000,000
36	56	0	370,542	370,542	1,000,000
37	57	0	393,451	393,451	1,000,000
38	58	0	417,711	417,711	1,000,000
39	59	0	443,407	443,407	1,000,000
40	60	0	470,638	470,638	1,000,000
Total		56,440			
41	61	0	499,500	499,500	1,000,000
42	62	0	530,106	530,106	1,000,000
43	63	0	562,554	562,554	1,000,000
44	64	0	596,975	596,975	1,000,000
45	65	0	633,480	633,480	1,000,000
46	66	0	672,218	672,218	1,000,000
47	67	0	713,344	713,344	1,000,000
48	68	0	757,027	757,027	1,000,000
49	69	0	803,450	803,450	1,000,000
50	70	0	852,829	852,829	1,000,000
Total		56,440			

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## Non-Guaranteed Policy Values: Ledger

Non-Guaranteed Values (End Of Year) @ 6.09% <sup>1</sup>					
Year	Age	Premium Outlay* (1)	Accumulated Value (2)	Cash Surrender Value (3)	Death Benefit (4)
51	71	0	905,943	905,943	1,023,715
52	72	0	961,466	961,466	1,067,227
53	73	0	1,020,388	1,020,388	1,112,223
54	74	0	1,082,943	1,082,943	1,158,749
55	75	0	1,149,378	1,149,378	1,206,847
56	76	0	1,219,779	1,219,779	1,280,768
57	77	0	1,294,361	1,294,361	1,359,079
58	78	0	1,373,354	1,373,354	1,442,022
59	79	0	1,456,968	1,456,968	1,529,816
60	80	0	1,545,503	1,545,503	1,622,778
Total		56,440			
61	81	0	1,639,227	1,639,227	1,721,188
62	82	0	1,738,298	1,738,298	1,825,212
63	83	0	1,843,174	1,843,174	1,935,333
64	84	0	1,953,979	1,953,979	2,051,678
65	85	0	2,071,152	2,071,152	2,174,709
66	86	0	2,194,908	2,194,908	2,304,654
67	87	0	2,325,732	2,325,732	2,442,019
68	88	0	2,463,705	2,463,705	2,586,891
69	89	0	2,609,488	2,609,488	2,739,963
70	90	0	2,762,993	2,762,993	2,901,142
Total		56,440			
71	91	0	2,926,218	2,926,218	3,043,267
72	92	0	3,100,294	3,100,294	3,193,302
73	93	0	3,285,958	3,285,958	3,351,677
74	94	0	3,484,811	3,484,811	3,519,659
75	95	0	3,695,553	3,695,553	3,732,509
76	96	0	3,918,644	3,918,644	3,957,831
77	97	0	4,154,539	4,154,539	4,196,084
78	98	0	4,404,170	4,404,170	4,448,212
79	99	0	4,668,201	4,668,201	4,714,883
80	100	0	4,947,385	4,947,385	4,996,859
Total		56,440			

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## Non-Guaranteed Policy Values: Ledger

		Non-Guaranteed Values (End Of Year) @ 6.09% <sup>1</sup>			
Year	Age	Premium Outlay* (1)	Accumulated Value (2)	Cash Surrender Value (3)	Death Benefit (4)
81	101	0	5,241,709	5,241,709	5,294,126
82	102	0	5,552,581	5,552,581	5,608,107
83	103	0	5,880,687	5,880,687	5,939,494
84	104	0	6,226,676	6,226,676	6,288,943
85	105	0	6,591,220	6,591,220	6,657,133
86	106	0	6,974,840	6,974,840	7,044,588
87	107	0	7,377,508	7,377,508	7,451,283
88	108	0	7,800,938	7,800,938	7,878,947
89	109	0	8,246,097	8,246,097	8,328,558
90	110	0	8,714,499	8,714,499	8,801,644
Total		56,440			
91	111	0	9,207,293	9,207,293	9,299,366
92	112	0	9,725,081	9,725,081	9,822,332
93	113	0	10,272,126	10,272,126	10,374,847
94	114	0	10,850,059	10,850,059	10,958,559
95	115	0	11,460,623	11,460,623	11,575,229
96	116	0	12,103,628	12,103,628	12,224,664
97	117	0	12,782,825	12,782,825	12,910,653
98	118	0	13,500,251	13,500,251	13,635,253
99	119	0	14,258,057	14,258,057	14,400,638
100	120	0	15,058,517	15,058,517	15,209,102
Total		56,440			

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
Fixed Account	0.00%	N/A
1-Year Indexed Account	100.00%	6.09%
1-Year International Indexed Account	0.00%	N/A
1-Year High Par Indexed Account	0.00%	N/A
1-Year No Cap Indexed Account	0.00%	N/A
1-Year High Cap Indexed Account	0.00%	N/A
2-Year Indexed Account	0.00%	N/A
High Par 5-Year Indexed Account	0.00%	N/A

<sup>1</sup>The 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.

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

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**Proposed Insured:** Emily Hao  
Female, Age 21  
Super Preferred Nonsmoker

Death Benefit Option = A - (Level)  
Total Face Amount = \$1,000,000  
Premium Frequency = Monthly

**Life Insurance Producer:**  
Mrs. Min Zhu  
Fremont  
39355 California Street 201-B  
Fremont, CA 94538

## 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 (Form Series P15IUL, S16PDX or ICC15 P15IUL, ICC16 S16PDX 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.**

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.

**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. Each Indexed Account represents a different potential risk and reward to an owner. Refer to the Indexed Accounts section in the Narrative Summary for further details on each account.**

### 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.

### 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.

This is the Basic Illustration



## Death Benefit

*Initial Death  
Benefit:*  
\$1,000,000

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.

## 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 ICC15 R15ART, ICC15 R15ART SP or R15ART, R15ART SP, based on state of policy issue)
- Scheduled Annual Renewable Term Rider (S-ARTR, Form Series ICC15 R15SRT, ICC15 R15SRT SP or R15SRT, R15SRT SP, 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, gender, 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

The following face amounts are illustrated:

Basic Coverage		Face Amount	Start Year	End Year
		166,667	1	100
ARTR Coverage	ICC15 R15ART, ICC15 R15ART SP or R15ART, R15ART SP	Face Amount	Start Year	End Year
		833,333	1	100

## Death Benefit Option

Death Benefit Option	Start Year	End Year
A - (Level)	1	100

This is the Basic Illustration





## Premium

*Initial Premium:*  
\$17,969.73

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.

*Initial Frequency:*  
Monthly

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

Premium	Frequency	Annualized Premium	Start Year	End Year
\$1,497.48	Monthly	\$17,969.73	1	3
\$179.05	Monthly	\$2,148.64	4	4
\$31.86	Monthly	\$382.34	5	5
\$0.00	Monthly	\$0.00	6	100

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 \$5,549.50.

## Premium Allocation & Transfers

When you pay a premium, we subtract a premium load and then allocate the net premium to the Fixed Account. You have the option to transfer some or all of the Fixed Account to the Indexed Account, subject to restrictions outlined in the policy.

The amount transferred to the Indexed Account is the lesser of: 1) your selected transfer percentage multiplied by all net premium and loan repayments paid since the last Transfer Date; and 2) the balance of the Fixed Account as of the applicable Transfer Date. The illustrated allocation and transfer percentages are:

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

Accounts	Percentage	Start Year	End Year
1-Year Indexed Account	100.00%	1	100

## 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 Coverage amount whether it is included at policy issue or added later through a face amount increase.

## Fixed Account

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

**Current Interest Rate:** 3.00%

**Guaranteed Interest Rate:** 2.00%

**Illustrated Interest Rate:**

Rate	Start Year	End Year
3.00%	1	100

This is the Basic Illustration





**Illustrated Fixed Account additional credit:** The non-guaranteed Fixed Account additional credit begins in policy year 3 and continues through the insured's age 121. This additional credit is reflected in this illustration but is not guaranteed. Certain policy charges will be used in determining the amount of additional credit applied to the Fixed Account.

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.

## Transfer to the Indexed Account

In accordance with contract provisions, net premiums paid are initially allocated to the Fixed Account and subsequently transferred to the Indexed Account(s) selected per your instructions. Transfers from the Fixed Account to the Indexed Accounts are processed on specified Transfer Dates, currently the 15<sup>th</sup> 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 15<sup>th</sup>.

### 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.

## Lockout Period

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

Transactions that may be impacted include:

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

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

## Indexed Interest

Each Segment earns Indexed Interest based on the percentage change in value of its underlying index, subject to the segment components and will mature 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.

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.

### Hypothetical Indexed Interest Rate

The following sections show a hypothetical Indexed Interest Rate based on historical index returns. This is not an indication of future performance and is not guaranteed. The maximum illustrated rates are based on the lower of your chosen Indexed Account's hypothetical Indexed Interest Rate or the 1-Year Indexed Account's hypothetical Indexed Interest Rate. All Indexed Accounts were calculated by averaging the compound rates for the 25-year period starting on 12/31/1952, 12/31/1987 for the 1-Year International Indexed Account, and for each 25-year period starting on each subsequent trading day thereafter, ending with the 25-year period that ends on 12/31/2017.

This is the Basic Illustration



## 1-Year Indexed Account

### Segment Components:

Segment Term	Underlying Index (excluding dividends)	Participation Rate	Growth Cap	Segment Guaranteed Interest Rate	Performance Factor
12 Months	S&P 500®	100% Guaranteed	10.00% Current (3.00% guaranteed minimum)	0%	1.00 Guaranteed

**Historical Index Return:** The average annual return of the S&P 500® index, excluding dividends, over the last 65-year historical period was 7.30%.

Using the historical returns along with the current Growth Cap, Participation Rate and Segment Guaranteed Interest Rate, a hypothetical average annual Indexed Account Interest Rate would be 6.09%.

**Hypothetical Interest Example:** Here is an example of hypothetical Indexed Interest Rates based on hypothetical S&P 500® returns (excluding dividends) and current segment components, not including the Performance Factor.

	Year 1	Year 2	Year 3	Year 4	Year 5
Hypothetical S&P 500® index Returns*	11.44%	-2.40%	16.65%	26.38%	11.37%
Hypothetical Indexed Interest Rate	10.00%	0.00%	10.00%	10.00%	10.00%

\*The Hypothetical S&P 500® index Returns listed above are based on the S&P 500® index returns (excluding dividends) from 2010 through 2014.

### Illustrated Indexed Interest Rate:

Rate	Start Year	End Year
6.09%	1	100

## 1-Year International Indexed Account

### Segment Component:

Segment Term	Underlying Indexes (excluding dividends)	Participation Rate	Growth Cap	Segment Guaranteed Interest Rate	Performance Factor
12 Months	Hang Seng, EURO STOXX 50® & MSCI Emerging Markets	100% Guaranteed	10.50% Current (3.00% guaranteed minimum)	0.00%	1.00 Guaranteed

This account is called the 1 Year Indexed Account 2 in the contract.

**Historical Index Returns:** The Hang Seng, EURO STOXX 50®, and MSCI Emerging Markets Indexes' average annual returns, excluding dividends, over the last 30-year historical period are shown in the following table:

Hang Seng Index Annual Return	EURO STOXX 50® Index Annual Return	MSCI Emerging Markets Index Annual Return
8.06%	4.97%	6.39%

This is the Basic Illustration



The annual results of these three indices, excluding dividends, are averaged to create the combined international index. The average annual return of the combined international index over the last 30-year historical period was 7.24%.

The current Growth Cap, Participation Rate and Segment Guaranteed Interest Rate are applied to the annual returns for each index. The results are then averaged to determine the final Indexed Account Interest Rate. The hypothetical average annual Indexed Account Interest Rate would be 6.08%.

**Hypothetical Interest Example:** Here is an example of Hypothetical Indexed Interest Rates based on different hypothetical returns for each index and current segment components, not including the Performance Factor.

	Hang Seng Index Growth Rate*	Hang Seng Indexed Interest Rate	EURO STOXX 50 Index Growth Rate*	EURO STOXX 50 Indexed Interest Rate	MSCI Emerging Markets Index Growth Rate*	MSCI Emerging Markets Indexed Interest Rate	Average Segment Indexed Interest Rate
Year 1	6.09%	6.09%	-0.81%	0.00%	15.29%	10.50%	5.53%
Year 2	-21.67%	0.00%	-22.92%	0.00%	-19.93%	0.00%	0.00%
Year 3	23.16%	10.50%	19.25%	10.50%	15.36%	10.50%	10.50%
Year 4	2.25%	2.25%	13.24%	10.50%	-5.03%	0.00%	4.25%
Year 5	-0.38%	0.00%	0.14%	0.14%	-6.70%	0.00%	0.05%

\*The Hypothetical Index Growth Rates listed above are based on the index returns from 2010 through 2014.

## 1-Year High Par Indexed Account

### Segment Components:

Segment Term	Underlying Index (excluding dividends)	Participation Rate	Growth Cap	Segment Guaranteed Interest Rate	Performance Factor
12 Months	S&P 500®	150% Current 140% Guaranteed	8.00% Current (2.00% guaranteed minimum)	0%	1.00 Guaranteed

This account is called the 1 Year Indexed Account 3 in the contract.

**Historical Index Return:** The average annual return of the S&P 500® index, excluding dividends, over the last 65-year historical period was 7.30%.

Using the historical returns along with the current Growth Cap, Participation Rate and Segment Guaranteed Interest Rate, a hypothetical average annual Indexed Account Interest Rate would be 5.33%.

**Hypothetical Interest Example:** Here is an example of hypothetical Indexed Interest Rates based on different hypothetical S&P 500® index returns (excluding dividends) and using the current segment components, not including the Performance Factor.

	Year 1	Year 2	Year 3	Year 4	Year 5
Hypothetical S&P 500® index Returns*	11.44%	-2.40%	16.65%	26.38%	11.37%
Hypothetical Indexed Interest Rate	8.00%	0.00%	8.00%	8.00%	8.00%

\*The Hypothetical S&P 500® index Returns listed above are based on the S&P 500® index returns (excluding dividends) from 2010 through 2014.

This is the Basic Illustration



## 1-Year No Cap Indexed Account

### Segment Components:

Segment Term	Underlying Index (excluding dividends)	Participation Rate	Threshold Rate	Growth Cap	Segment Guaranteed Interest Rate	Performance Factor
12 Months	S&P 500®	100% Guaranteed	5.00% Current (20% guaranteed maximum)	N/A	0%	1.00 Guaranteed

This account is called the 1 Year Indexed Account 4 in the contract. The Threshold Rate is the percentage subtracted from the Indexed Growth Rate. An Indexed Growth Rate equal to or less than the current Threshold Rate will result in a 0.00% Indexed Interest Rate.

**Historical Index Return:** The average annual return of the S&P 500® index, excluding dividends, over the last 65-year historical period was 7.30%.

Using the historical returns along with the current Participation Rate, Threshold Rate and Segment Guaranteed Interest Rate, a hypothetical average annual Indexed Account Interest Rate would be 7.95%.

**Hypothetical Interest Example:** Here is an example of hypothetical Indexed Interest Rates based on hypothetical S&P 500® returns (excluding dividends) and current segment components, not including the Performance Factor.

	Year 1	Year 2	Year 3	Year 4	Year 5
Hypothetical S&P 500® index Returns*	11.44%	-2.40%	16.65%	26.38%	11.37%
Hypothetical Indexed Interest Rate	6.44%	0.00%	11.65%	21.38%	6.37%

\*The Hypothetical S&P 500® index Returns listed above are based on the S&P 500® index returns (excluding dividends) from 2010 through 2014.

## 1-Year High Cap Indexed Account

### Segment Components:

Segment Term	Underlying Index (excluding dividends)	Participation Rate	Indexed Account Charge (annualized)	Growth Cap	Segment Guaranteed Interest Rate	Performance Factor
12 Months	S&P 500®	100% Guaranteed	0.80% Current (0.80% guaranteed maximum)	13.00% Current (4.00% guaranteed minimum)	0%	1.00 Guaranteed

This account is called the 1 Year Indexed Account 5 in the contract. The Indexed Account Charge shown above is 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.

**Historical Index Return:** The average annual return of the S&P 500® index, excluding dividends, over the last 65-year historical period was 7.30%.

Using the historical returns along with the current Growth Cap, Participation Rate and Segment Guaranteed Interest Rate, a hypothetical average annual Indexed Account Interest Rate would be 7.35%.

**Hypothetical Interest Example:** Here is an example of hypothetical Indexed Interest Rates based on hypothetical S&P 500® returns (excluding dividends) and current segment components, not including the Performance Factor.

	Year 1	Year 2	Year 3	Year 4	Year 5
Hypothetical S&P 500® index Returns*	11.44%	-2.40%	16.65%	26.38%	11.37%
Hypothetical Indexed Interest Rate	11.44%	0.00%	13.00%	13.00%	11.37%

This is the Basic Illustration



\*The Hypothetical S&P 500® index Returns listed above are based on the S&P 500® index returns (excluding dividends) from 2010 through 2014.

## 2-Year Indexed Account

### Segment Components:

Segment Term	Underlying Index (excluding dividends)	Participation Rate	Growth Cap	Segment Guaranteed Interest Rate	Performance Factor
24 Months	S&P 500®	100% Guaranteed	30.00% over 2 years (6.00% over 2 years guaranteed minimum)	0%	1.00 Guaranteed

**Historical Index Return:** The average annualized two-year return of the S&P 500® index, excluding dividends, over the last 65-year historical period was 7.25%.

Using the historical returns along with the current Growth Cap, Participation Rate and Segment Guaranteed Interest Rate, a hypothetical average annualized two-year Indexed Account Interest Rate would be 7.42%.

**Hypothetical Interest Example:** Here is an example of hypothetical Indexed Interest Rates based on different hypothetical S&P 500® index returns (excluding dividends) and using the current segment components, not including the Performance Factor.

	Year 1	Year 2	Year 3	Year 4	Year 5
Hypothetical S&P 500® index Returns*	n/a	8.77%	n/a	47.43%	n/a
Hypothetical Indexed Interest Rate	0.00%	8.77%	0.00%	30.00%	0.00%

\*The Hypothetical S&P 500® index Returns listed above are based on the S&P 500® index returns (excluding dividends) from 2010 through 2014.

## High Par 5-Year Indexed Account

### Segment Components:

Segment Term	Underlying Index (excluding dividends)	Participation Rate	Growth Cap	Segment Guaranteed Interest Rate	Performance Factor
60 Months	S&P 500®	110% Current (105% Guaranteed)	No Current Growth Cap (15.00% over 5 years guaranteed minimum)	0%	1.00 Guaranteed

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

**Historical Index Return:** The average annualized five-year return of the S&P 500® index, excluding dividends, over the last 65-year historical period was 6.63%.

Using the historical returns along with the current Growth Cap, Participation Rate and Segment Guaranteed Interest Rate, a hypothetical average annualized five-year Indexed Account Interest Rate would be 7.64%.

**Hypothetical Interest Example:** Here is an example of hypothetical Indexed Interest Rates based on different hypothetical S&P 500® index returns (excluding dividends) and using the current segment components, not including the Performance Factor.

	Year 1	Year 2	Year 3	Year 4	Year 5
Hypothetical S&P 500® index Returns*	n/a	n/a	n/a	n/a	72.03%
Hypothetical Indexed Interest Rate	0.00%	0.00%	0.00%	0.00%	79.23%

This is the Basic Illustration





\*The Hypothetical S&P 500® index Returns listed above are based on the S&P 500® index returns (excluding dividends) from 2010 through 2014.

**Illustrated Indexed Account Performance Factor**

The illustrated account values reflect each segment's Segment Indexed Interest, which is applied to the segments at each Segment Maturity. One of the segment components, the Performance Factor, is used to determine the Segment Indexed Interest. The Performance Factor is determined for each segment at the segment start date based upon certain factors, including but not limited to: the face amount, the policy's Accumulated Value, and which Indexed Account the segment is allocated to. The Performance Factor may vary by segments, but will never be less than the Guaranteed Minimum Performance Factor for the Segment Term, as shown in the Indexed Account sections found in the Narrative Summary. A Performance Factor greater than the Guaranteed Minimum Performance Factor for an Indexed Account will increase the Segment Indexed Interest as reflected in this illustration, but is not guaranteed. This illustration reflects Performance Factors greater than the minimum beginning with segments created in policy year 3 and until age 121.

**Illustrated Riders**

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

**Premier LTC Rider**

This rider accelerates your Death Benefit, if the insured is certified as chronically ill, by providing monthly benefit payments for Covered Services the insured incurs for qualified long-term care services. There is a monthly charge associated with this optional rider. The charge is deducted from the policy's Accumulated Value. The policy face amount, Accumulated Value, and policy debt are reduced on the effective date of each benefit payment by an Acceleration Percentage.

Rider Form Series ICC15 R15LTC and ICC15 R15LTC SP or R15LTC and R15LTC SP, based on state of policy issue.

**Terminal Illness Rider**

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

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 due to terminal illness depends on the life expectancy of the insured at the time benefits are accelerated. Receipt of accelerated death benefits may affect eligibility for public assistance programs such as Medicaid. Tax laws relating to accelerated death benefits are complex. Pacific Life Insurance Company cannot determine whether the benefits are taxable. Clients are advised to consult with qualified and independent legal and tax advisors for more information.

There is no up-front cost or monthly rider charge. The cost of exercising the rider is that the death benefit is reduced by an amount greater than the rider benefit payment itself to reflect the early payment of the death benefit. Rider benefit payments will reduce the death benefit, cash surrender value, and any policy debt. Additionally, rider benefit payments may adversely affect the benefits under other riders. The rider will be added to your policy, unless you specifically decline it in the application. (Form Series ICC12 R12TII or R12TII, based on state of policy issue)

This is the Basic Illustration



## 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. 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).

## 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
1,751.50	884.34	444.34	148.60

### 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)

## 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.)

## Other Riders

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

This is the Basic Illustration





## 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 ICC R15OLP, ICC R15OLP SP, based on state of policy issue.)

## Future Action Required

This illustration does not reflect any future changes that require a written request. However, if you want to make changes to your policy, you must request the change in writing.

## 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	100

## 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).

This is the Basic Illustration



**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 Accumulated Value (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.**

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.**

This is the Basic Illustration



**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:

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:** 17,969.73  
**Guideline Single Premium:** 54,524.20  
**Guideline Level Premium:** 5,549.50

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.**

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Other  
Information  
(continued)

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.

Not a deposit		Not FDIC insured		Not insured by any government agency		Not bank guaranteed		May lose value
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This is the Basic Illustration



## Policy Values: Numeric Summary

Year	Age	Cumulative Premium Outlay* (1)	End of Year Guaranteed Values <sup>1</sup> 0.00%		End of Year Non-Guaranteed Values <sup>1</sup>			
			Cash Surrender Value (2)	Death Benefit (3)	Intermediate		Illustrated 6.09%	
					Cash Surrender Value (4)	Death Benefit (5)	Cash Surrender Value (6)	Death Benefit (7)
5	25	56,440	27,441	1,000,000	37,936	1,000,000	53,937	1,000,000
10	30	56,440	6,122	1,000,000	28,215	1,000,000	71,803	1,000,000
20	40	56,440	0	1,000,000	1,544	1,000,000	137,452	1,000,000
30	50	56,440	##	##	##	##	257,564	1,000,000
50	70	56,440					852,829	1,000,000

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 Intermediate Hypothetical Interest Rate	Non-Guaranteed Hypothetical Interest Rate
Fixed Account	0.00%	N/A	N/A	N/A
1-Year Indexed Account	100.00%	0.00%	3.05%	6.09%
1-Year International Indexed Account	0.00%	N/A	N/A	N/A
1-Year High Par Indexed Account	0.00%	N/A	N/A	N/A
1-Year No Cap Indexed Account	0.00%	N/A	N/A	N/A
1-Year High Cap Indexed Account	0.00%	N/A	N/A	N/A
2-Year Indexed Account	0.00%	N/A	N/A	N/A
High Par 5-Year Indexed Account	0.00%	N/A	N/A	N/A

<sup>1</sup>Guaranteed columns reflect maximum policy charges and guaranteed interest. Intermediate columns reflect non-guaranteed elements, including charges and credits at rates that are halfway between the rates used in the "guaranteed" and "illustrated" columns. Illustrated columns reflect assumptions about non-guaranteed elements, including the interest rate assumptions that you have requested. 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.

## Indicates that insurance coverage will cease in year 21 based on guaranteed assumptions. ## Indicates that insurance coverage will cease in year 21 based on intermediate assumptions. ## Indicates that insurance coverage would remain in force at least through year 100 (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 have received and read a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be higher or lower. I understand this is an illustration and not a contract. For full policy details, I will refer to the contract.**

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 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

DATE

PL LIFE INSURANCE PRODUCER #

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**Proposed Insured:** Emily Hao  
Female, Age 21  
Super Preferred Nonsmoker

Death Benefit Option = A - (Level)  
Total Face Amount = \$1,000,000  
Premium Frequency = Monthly

**Life Insurance Producer:**  
Mrs. Min Zhu  
Fremont  
39355 California Street 201-B  
Fremont, CA 94538

## Policy Values: Tabular Detail

			Guaranteed Values End Of Year @ 0.00% <sup>1</sup>			Non-Guaranteed Alternate Scale Values End Of Year @ 3.00% <sup>2</sup>			Non-Guaranteed Values End Of Year @ 6.09% <sup>3</sup>		
Year	Age	Premium Outlay*	Accumulated Value	Cash Surrender Value	Death Benefit	Accumulated Value	Cash Surrender Value	Death Benefit	Accumulated Value	Cash Surrender Value	Death Benefit
1	21	17,970	10,926	8,967	1,000,000	14,497	12,543	1,000,000	14,527	12,543	1,000,000
2	22	17,970	21,846	21,276	1,000,000	30,394	29,457	1,000,000	30,927	29,884	1,000,000
3	23	17,970	32,782	32,889	1,000,000	46,197	45,917	1,000,000	47,805	46,867	1,000,000
4	24	2,149	30,162	31,036	1,000,000	48,072	47,781	1,000,000	51,976	51,142	1,000,000
5	25	382	25,873	27,441	1,000,000	48,211	48,081	1,000,000	54,668	53,937	1,000,000
Total		56,440									

<sup>1</sup>Guaranteed 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.

<sup>2</sup>The 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.

<sup>3</sup>Non-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.

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\*\*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 Narrative Summary for more information.

This is the Basic Illustration



## Policy Values: Tabular Detail

			Guaranteed Values End Of Year @ 0.00% <sup>1</sup>			Non-Guaranteed Alternate Scale Values End Of Year @ 3.00% <sup>2</sup>			Non-Guaranteed Values End Of Year @ 6.09% <sup>3</sup>		
Year	Age	Premium Outlay*	Accumulated Value	Cash Surrender Value	Death Benefit	Accumulated Value	Cash Surrender Value	Death Benefit	Accumulated Value	Cash Surrender Value	Death Benefit
6	26	0	21,201	23,387	1,000,000	48,096	48,076	1,000,000	57,466	56,841	1,000,000
7	27	0	16,483	19,203	1,000,000	47,987	48,115	1,000,000	60,550	60,029	1,000,000
8	28	0	11,729	14,896	1,000,000	47,886	48,202	1,000,000	63,940	63,523	1,000,000
9	29	0	6,938	10,568	1,000,000	47,803	48,452	1,000,000	67,665	67,456	1,000,000
10	30	0	2,119	6,122	1,000,000	47,805	48,703	1,000,000	71,803	71,803	1,000,000
Total		56,440									

<sup>1</sup>Guaranteed 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.

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This is the Basic Illustration

## Policy Values: Tabular Detail

			Guaranteed Values End Of Year @ 0.00% <sup>1</sup>			Non-Guaranteed Alternate Scale Values End Of Year @ 3.00% <sup>2</sup>			Non-Guaranteed Values End Of Year @ 6.09% <sup>3</sup>		
Year	Age	Premium Outlay*	Accumulated Value	Cash Surrender Value	Death Benefit	Accumulated Value	Cash Surrender Value	Death Benefit	Accumulated Value	Cash Surrender Value	Death Benefit
11	31	0	0	1,316	1,000,000	47,351	49,025	1,000,000	75,802	75,802	1,000,000
12	32	0	0	0	1,000,000	47,394	49,360	1,000,000	81,119	81,119	1,000,000
13	33	0	0	0	1,000,000	47,443	49,698	1,000,000	86,784	86,784	1,000,000
14	34	0	0	0	1,000,000	47,493	50,044	1,000,000	92,799	92,799	1,000,000
15	35	0	0	0	1,000,000	47,537	50,387	1,000,000	99,176	99,176	1,000,000
16	36	0	0	0	1,000,000	47,573	50,731	1,000,000	105,939	105,939	1,000,000
17	37	0	0	0	1,000,000	47,613	51,082	1,000,000	113,120	113,120	1,000,000
18	38	0	0	0	1,000,000	47,660	51,447	1,000,000	120,751	120,751	1,000,000
19	39	0	0	0	1,000,000	47,712	51,822	1,000,000	128,849	128,849	1,000,000
20	40	0	0	0	1,000,000	47,768	52,207	1,000,000	137,452	137,452	1,000,000
Total		56,440									

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This is the Basic Illustration

## Policy Values: Tabular Detail

			Guaranteed Values End Of Year @ 0.00% <sup>1</sup>				Non-Guaranteed Alternate Scale Values End Of Year @ 3.00% <sup>2</sup>				Non-Guaranteed Values End Of Year @ 6.09% <sup>3</sup>		
Year	Age	Premium Outlay*	Accumulated Value	Cash Surrender Value	Death Benefit		Accumulated Value	Cash Surrender Value	Death Benefit		Accumulated Value	Cash Surrender Value	Death Benefit
21	41	0	0	0	0		47,830	52,605	1,000,000		146,588	146,588	1,000,000
22	42	0	0	0	0		47,897	53,012	1,000,000		156,287	156,287	1,000,000
23	43	0	0	0	0		47,941	53,404	1,000,000		166,565	166,565	1,000,000
24	44	0	0	0	0		47,957	53,775	1,000,000		177,449	177,449	1,000,000
25	45	0	0	0	0		47,940	54,119	1,000,000		188,975	188,975	1,000,000
26	46	0	0	0	0		47,882	54,432	1,000,000		201,173	201,173	1,000,000
27	47	0	0	0	0		47,776	54,704	1,000,000		214,086	214,086	1,000,000
28	48	0	0	0	0		47,620	54,936	1,000,000		227,760	227,760	1,000,000
29	49	0	0	0	0		47,401	55,116	1,000,000		242,238	242,238	1,000,000
30	50	0	0	0	0		47,121	55,244	1,000,000		257,564	257,564	1,000,000
Total		56,440											

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This is the Basic Illustration

## Policy Values: Tabular Detail

			Guaranteed Values End Of Year @ 0.00% <sup>1</sup>				Non-Guaranteed Alternate Scale Values End Of Year @ 3.00% <sup>2</sup>				Non-Guaranteed Values End Of Year @ 6.09% <sup>3</sup>		
Year	Age	Premium Outlay*	Accumulated Value	Cash Surrender Value	Death Benefit		Accumulated Value	Cash Surrender Value	Death Benefit		Accumulated Value	Cash Surrender Value	Death Benefit
31	51	0	0	0	0		46,780	55,325	1,000,000		273,790	273,790	1,000,000
32	52	0	0	0	0		46,369	55,348	1,000,000		290,982	290,982	1,000,000
33	53	0	0	0	0		45,876	55,304	1,000,000		309,193	309,193	1,000,000
34	54	0	0	0	0		45,292	55,185	1,000,000		328,480	328,480	1,000,000
35	55	0	0	0	0		44,607	54,982	1,000,000		348,909	348,909	1,000,000
36	56	0	0	0	0		43,798	54,674	1,000,000		370,542	370,542	1,000,000
37	57	0	0	0	0		42,849	54,247	1,000,000		393,451	393,451	1,000,000
38	58	0	0	0	0		41,745	53,690	1,000,000		417,711	417,711	1,000,000
39	59	0	0	0	0		40,458	52,975	1,000,000		443,407	443,407	1,000,000
40	60	0	0	0	0		38,985	52,104	1,000,000		470,638	470,638	1,000,000
Total		56,440											

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This is the Basic Illustration

## Policy Values: Tabular Detail

			Guaranteed Values End Of Year @ 0.00% <sup>1</sup>				Non-Guaranteed Alternate Scale Values End Of Year @ 3.00% <sup>2</sup>				Non-Guaranteed Values End Of Year @ 6.09% <sup>3</sup>		
Year	Age	Premium Outlay*	Accumulated Value	Cash Surrender Value	Death Benefit		Accumulated Value	Cash Surrender Value	Death Benefit		Accumulated Value	Cash Surrender Value	Death Benefit
41	61	0	0	0	0		37,306	51,060	1,000,000		499,500	499,500	1,000,000
42	62	0	0	0	0		35,398	49,825	1,000,000		530,106	530,106	1,000,000
43	63	0	0	0	0		33,239	48,381	1,000,000		562,554	562,554	1,000,000
44	64	0	0	0	0		30,796	46,701	1,000,000		596,975	596,975	1,000,000
45	65	0	0	0	0		28,007	44,730	1,000,000		633,480	633,480	1,000,000
46	66	0	0	0	0		24,824	42,431	1,000,000		672,218	672,218	1,000,000
47	67	0	0	0	0		21,182	39,754	1,000,000		713,344	713,344	1,000,000
48	68	0	0	0	0		17,006	36,645	1,000,000		757,027	757,027	1,000,000
49	69	0	0	0	0		12,203	33,047	1,000,000		803,450	803,450	1,000,000
50	70	0	0	0	0		6,689	28,948	1,000,000		852,829	852,829	1,000,000
Total		56,440											

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This is the Basic Illustration

## Policy Values: Tabular Detail

			Guaranteed Values End Of Year @ 0.00% <sup>1</sup>			Non-Guaranteed Alternate Scale Values End Of Year @ 3.00% <sup>2</sup>			Non-Guaranteed Values End Of Year @ 6.09% <sup>3</sup>		
Year	Age	Premium Outlay*	Accumulated Value	Cash Surrender Value	Death Benefit	Accumulated Value	Cash Surrender Value	Death Benefit	Accumulated Value	Cash Surrender Value	Death Benefit
51	71	0	0	0	0	809	24,232	1,000,000	905,943	905,943	1,023,715
52	72	0	0	0	0	0	18,804	1,000,000	961,466	961,466	1,067,227
53	73	0	0	0	0	0	12,566	1,000,000	1,020,388	1,020,388	1,112,223
54	74	0	0	0	0	0	5,377	1,000,000	1,082,943	1,082,943	1,158,749
55	75	0	0	0	0	0	0	0	1,149,378	1,149,378	1,206,847
56	76	0	0	0	0	0	0	0	1,219,779	1,219,779	1,280,768
57	77	0	0	0	0	0	0	0	1,294,361	1,294,361	1,359,079
58	78	0	0	0	0	0	0	0	1,373,354	1,373,354	1,442,022
59	79	0	0	0	0	0	0	0	1,456,968	1,456,968	1,529,816
60	80	0	0	0	0	0	0	0	1,545,503	1,545,503	1,622,778
Total		56,440									

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## Policy Values: Tabular Detail

			Guaranteed Values End Of Year @ 0.00% <sup>1</sup>			Non-Guaranteed Alternate Scale Values End Of Year @ 3.00% <sup>2</sup>			Non-Guaranteed Values End Of Year @ 6.09% <sup>3</sup>		
Year	Age	Premium Outlay*	Accumulated Value	Cash Surrender Value	Death Benefit	Accumulated Value	Cash Surrender Value	Death Benefit	Accumulated Value	Cash Surrender Value	Death Benefit
61	81	0	0	0	0	0	0	0	1,639,227	1,639,227	1,721,188
62	82	0	0	0	0	0	0	0	1,738,298	1,738,298	1,825,212
63	83	0	0	0	0	0	0	0	1,843,174	1,843,174	1,935,333
64	84	0	0	0	0	0	0	0	1,953,979	1,953,979	2,051,678
65	85	0	0	0	0	0	0	0	2,071,152	2,071,152	2,174,709
66	86	0	0	0	0	0	0	0	2,194,908	2,194,908	2,304,654
67	87	0	0	0	0	0	0	0	2,325,732	2,325,732	2,442,019
68	88	0	0	0	0	0	0	0	2,463,705	2,463,705	2,586,891
69	89	0	0	0	0	0	0	0	2,609,488	2,609,488	2,739,963
70	90	0	0	0	0	0	0	0	2,762,993	2,762,993	2,901,142
Total		56,440									

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## Policy Values: Tabular Detail

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Year	Age	Premium Outlay*	Accumulated Value	Cash Surrender Value	Death Benefit	Accumulated Value	Cash Surrender Value	Death Benefit	Accumulated Value	Cash Surrender Value	Death Benefit
71	91	0	0	0	0	0	0	0	2,926,218	2,926,218	3,043,267
72	92	0	0	0	0	0	0	0	3,100,294	3,100,294	3,193,302
73	93	0	0	0	0	0	0	0	3,285,958	3,285,958	3,351,677
74	94	0	0	0	0	0	0	0	3,484,811	3,484,811	3,519,659
75	95	0	0	0	0	0	0	0	3,695,553	3,695,553	3,732,509
76	96	0	0	0	0	0	0	0	3,918,644	3,918,644	3,957,831
77	97	0	0	0	0	0	0	0	4,154,539	4,154,539	4,196,084
78	98	0	0	0	0	0	0	0	4,404,170	4,404,170	4,448,212
79	99	0	0	0	0	0	0	0	4,668,201	4,668,201	4,714,883
80	100	0	0	0	0	0	0	0	4,947,385	4,947,385	4,996,859
Total		56,440									

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## Policy Values: Tabular Detail

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Year	Age	Premium Outlay*	Accumulated Value	Cash Surrender Value	Death Benefit	Accumulated Value	Cash Surrender Value	Death Benefit	Accumulated Value	Cash Surrender Value	Death Benefit
81	101	0	0	0	0	0	0	0	5,241,709	5,241,709	5,294,126
82	102	0	0	0	0	0	0	0	5,552,581	5,552,581	5,608,107
83	103	0	0	0	0	0	0	0	5,880,687	5,880,687	5,939,494
84	104	0	0	0	0	0	0	0	6,226,676	6,226,676	6,288,943
85	105	0	0	0	0	0	0	0	6,591,220	6,591,220	6,657,133
86	106	0	0	0	0	0	0	0	6,974,840	6,974,840	7,044,588
87	107	0	0	0	0	0	0	0	7,377,508	7,377,508	7,451,283
88	108	0	0	0	0	0	0	0	7,800,938	7,800,938	7,878,947
89	109	0	0	0	0	0	0	0	8,246,097	8,246,097	8,328,558
90	110	0	0	0	0	0	0	0	8,714,499	8,714,499	8,801,644
Total		56,440									

<sup>1</sup>Guaranteed 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.

<sup>2</sup>The 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.

<sup>3</sup>Non-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.

\*\*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 Narrative Summary for more information.

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## Policy Values: Tabular Detail

			Guaranteed Values End Of Year @ 0.00% <sup>1</sup>				Non-Guaranteed Alternate Scale Values End Of Year @ 3.00% <sup>2</sup>				Non-Guaranteed Values End Of Year @ 6.09% <sup>3</sup>		
Year	Age	Premium Outlay*	Accumulated Value	Cash Surrender Value	Death Benefit		Accumulated Value	Cash Surrender Value	Death Benefit		Accumulated Value	Cash Surrender Value	Death Benefit
91	111	0	0	0	0		0	0	0		9,207,293	9,207,293	9,299,366
92	112	0	0	0	0		0	0	0		9,725,081	9,725,081	9,822,332
93	113	0	0	0	0		0	0	0		10,272,126	10,272,126	10,374,847
94	114	0	0	0	0		0	0	0		10,850,059	10,850,059	10,958,559
95	115	0	0	0	0		0	0	0		11,460,623	11,460,623	11,575,229
96	116	0	0	0	0		0	0	0		12,103,628	12,103,628	12,224,664
97	117	0	0	0	0		0	0	0		12,782,825	12,782,825	12,910,653
98	118	0	0	0	0		0	0	0		13,500,251	13,500,251	13,635,253
99	119	0	0	0	0		0	0	0		14,258,057	14,258,057	14,400,638
100	120	0	0	0	0		0	0	0		15,058,517	15,058,517	15,209,102
Total		56,440											

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.

<sup>1</sup>Guaranteed 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.

<sup>2</sup>The 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.

<sup>3</sup>Non-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.

\*\*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 Narrative Summary for more information.

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## Policy Values: Tabular Detail

	Allocation	Initial Guaranteed Interest Rate	Non-Guaranteed Alternate Scale Hypothetical Interest Rate	Non-Guaranteed Hypothetical Interest Rate
Fixed Account	0.00%	N/A	N/A	N/A
1-Year Indexed Account	100.00%	0.00%	3.00%	6.09%
1-Year International Indexed Account	0.00%	N/A	N/A	N/A
1-Year High Par Indexed Account	0.00%	N/A	N/A	N/A
1-Year No Cap Indexed Account	0.00%	N/A	N/A	N/A
1-Year High Cap Indexed Account**	0.00%	N/A	N/A	N/A
2-Year Indexed Account	0.00%	N/A	N/A	N/A
High Par 5-Year Indexed Account	0.00%	N/A	N/A	N/A

Insurance coverage will cease in year 21 based on guaranteed assumptions. Insurance coverage will cease in year 55 based on non-guaranteed Alternate Scale assumptions. Insurance coverage would remain in force at least through year 100 based on illustrated assumptions.

<sup>1</sup>Guaranteed 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.

<sup>2</sup>The 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.

<sup>3</sup>Non-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.

\*\*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 Narrative Summary for more information.

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## 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	The Accumulated Value minus any applicable surrender charge, or if greater, the Alternate Accumulated Value minus any applicable surrender charge.
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.
Premium Outlay	The sum of the premium payments you plan to make each year.
Year	The number of years from when the policy was issued.

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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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### EURO STOXX 50® Index

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  - The accuracy, timeliness, and completeness of the EURO STOXX 50® and its data;
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## Segment Growth Rates and Hypothetical Average Returns

The purpose of this report is to help you understand the risk and returns that are possible under each of the accounts.

### Example of Segment Growth Rate Calculations

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*		
1 Year Period Ending	Annualized Index Growth Rate	Hypothetical Indexed Interest Rate	1 Year Period Ending	Annualized Hang Seng Index Growth Rate	Annualized EURO STOXX 50® Index Growth Rate	Annualized MSCI Emerging Markets Index Growth Rate	Hypothetical Indexed Interest Rate	1 Year Period Ending	Annualized Index Growth Rate	Hypothetical Indexed Interest Rate	1 Year Period Ending	Annualized Index Growth Rate	Hypothetical Indexed Interest Rate	1 Year Period Ending	Annualized Index Growth Rate	Hypothetical Indexed Interest Rate
12/15/98	18.46%	10.00%	12/15/98	-5.85%	24.84%	-26.69%	3.50%	12/15/98	18.46%	8.00%	12/15/98	18.46%	13.46%	12/15/98	18.46%	13.00%
12/15/99	22.96%	10.00%	12/15/99	65.72%	48.14%	57.93%	10.50%	12/15/99	22.96%	8.00%	12/15/99	22.96%	17.96%	12/15/99	22.96%	13.00%
12/15/00	-4.44%	0.00%	12/15/00	-4.83%	6.65%	-23.88%	2.22%	12/15/00	-4.44%	0.00%	12/15/00	-4.44%	0.00%	12/15/00	-4.44%	0.00%
12/15/01	-16.25%	0.00%	12/15/01	-26.01%	-25.82%	-10.92%	0.00%	12/15/01	-16.25%	0.00%	12/15/01	-16.25%	0.00%	12/15/01	-16.25%	0.00%
12/15/02	-18.94%	0.00%	12/15/02	-15.78%	-29.33%	-3.76%	0.00%	12/15/02	-18.94%	0.00%	12/15/02	-18.94%	0.00%	12/15/02	-18.94%	0.00%
12/15/03	17.32%	10.00%	12/15/03	29.66%	7.01%	44.46%	9.34%	12/15/03	17.32%	8.00%	12/15/03	17.32%	12.32%	12/15/03	17.32%	13.00%
12/15/04	12.67%	10.00%	12/15/04	12.17%	8.72%	19.32%	9.91%	12/15/04	12.67%	8.00%	12/15/04	12.67%	7.67%	12/15/04	12.67%	12.67%
12/15/05	5.76%	5.76%	12/15/05	6.64%	19.94%	35.02%	9.21%	12/15/05	5.76%	8.00%	12/15/05	5.76%	0.76%	12/15/05	5.76%	5.76%
12/15/06	12.00%	10.00%	12/15/06	26.33%	17.04%	28.12%	10.50%	12/15/06	12.00%	8.00%	12/15/06	12.00%	7.00%	12/15/06	12.00%	12.00%
12/15/07	2.98%	2.98%	12/15/07	45.69%	6.45%	38.11%	9.15%	12/15/07	2.98%	4.47%	12/15/07	2.98%	0.00%	12/15/07	2.98%	2.98%
12/15/08	-40.83%	0.00%	12/15/08	-45.41%	-45.09%	-54.05%	0.00%	12/15/08	-40.83%	0.00%	12/15/08	-40.83%	0.00%	12/15/08	-40.83%	0.00%
12/15/09	28.27%	10.00%	12/15/09	46.78%	19.84%	74.03%	10.50%	12/15/09	28.27%	8.00%	12/15/09	28.27%	23.27%	12/15/09	28.27%	13.00%
12/15/10	11.44%	10.00%	12/15/10	6.09%	-0.81%	15.29%	5.53%	12/15/10	11.44%	8.00%	12/15/10	11.44%	6.44%	12/15/10	11.44%	11.44%
12/15/11	-2.40%	0.00%	12/15/11	-21.67%	-22.92%	-19.93%	0.00%	12/15/11	-2.40%	0.00%	12/15/11	-2.40%	0.00%	12/15/11	-2.40%	0.00%
12/15/12	16.65%	10.00%	12/15/12	23.16%	19.25%	15.36%	10.50%	12/15/12	16.65%	8.00%	12/15/12	16.65%	11.65%	12/15/12	16.65%	13.00%
12/15/13	26.38%	10.00%	12/15/13	2.25%	13.24%	-5.03%	4.25%	12/15/13	26.38%	8.00%	12/15/13	26.38%	21.38%	12/15/13	26.38%	13.00%
12/15/14	11.37%	10.00%	12/15/14	-0.38%	0.14%	-6.70%	0.05%	12/15/14	11.37%	8.00%	12/15/14	11.37%	6.37%	12/15/14	11.37%	11.37%
12/15/15	1.62%	1.62%	12/15/15	-7.46%	5.24%	-16.54%	1.75%	12/15/15	1.62%	2.44%	12/15/15	1.62%	0.00%	12/15/15	1.62%	1.62%
12/15/16	11.44%	10.00%	12/15/16	5.38%	2.31%	13.17%	6.06%	12/15/16	11.44%	8.00%	12/15/16	11.44%	6.44%	12/15/16	11.44%	11.44%
12/15/17	17.70%	10.00%	12/15/17	29.88%	10.73%	28.47%	10.50%	12/15/17	17.70%	8.00%	12/15/17	17.70%	12.70%	12/15/17	17.70%	13.00%

\*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 Narrative Summary for more information.

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I-1W

Life Insurance Producer: Mrs. Min Zhu  
Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656  
PDX IUL - GPT - NonGI

For: Emily Hao

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## Segment Growth Rates and Hypothetical Average Returns

The purpose of this report is to help you understand the risk and returns that are possible under each of the accounts.

### Example of Segment Growth Rate Calculations

2-Year Indexed Account			High Par 5-Year Indexed Account		
2 Year Period Ending	Annualized Index Growth Rate	Hypothetical Indexed Interest Rate	5 Year Period Ending	Annualized Index Growth Rate	Hypothetical High Par 5-Year Indexed Account Annual Indexed Interest Rate
12/15/98	25.81%	14.02%	12/15/98	18.39%	19.71%
12/15/99	20.69%	14.02%	12/15/99	23.79%	25.37%
12/15/00	8.40%	8.40%	12/15/00	18.19%	19.50%
12/15/01	-10.54%	0.00%	12/15/01	10.48%	11.33%
12/15/02	-17.60%	0.00%	12/15/02	0.75%	0.82%
12/15/03	-2.48%	0.00%	12/15/03	-3.24%	0.00%
12/15/04	14.97%	14.02%	12/15/04	-4.25%	0.00%
12/15/05	9.16%	9.16%	12/15/05	-2.05%	0.00%
12/15/06	8.84%	8.84%	12/15/06	3.07%	3.35%
12/15/07	7.40%	7.40%	12/15/07	10.15%	10.98%
12/15/08	-21.94%	0.00%	12/15/08	2.65%	2.90%
12/15/09	-12.88%	0.00%	12/15/09	-4.75%	0.00%
12/15/10	19.56%	14.02%	12/15/10	-2.10%	0.00%
12/15/11	4.29%	4.29%	12/15/11	-2.28%	0.00%
12/15/12	6.70%	6.70%	12/15/12	-1.29%	0.00%
12/15/13	21.42%	14.02%	12/15/13	13.62%	14.67%
12/15/14	18.64%	14.02%	12/15/14	11.46%	12.38%
12/15/15	6.38%	6.38%	12/15/15	10.65%	11.52%
12/15/16	6.42%	6.42%	12/15/16	11.53%	12.45%
12/15/17	14.53%	14.02%	12/15/17	11.60%	12.53%

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I-1W

Life Insurance Producer: Mrs. Min Zhu  
Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656  
PDX IUL - GPT - NonGI

For: Emily Hao

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## 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
<b>Average Indexed Rate</b>	6.09%	6.08%	5.33%	7.95%	7.35%	7.42%	7.64%
<b>Minimum Indexed Rate</b>	3.98%	5.28%	3.83%	4.09%	4.69%	3.94%	3.00%
<b>Maximum Indexed Rate</b>	7.79%	7.02%	6.79%	11.98%	9.46%	10.66%	13.30%
<b>Standard Deviation</b>	0.72%	0.34%	0.58%	1.48%	0.91%	1.42%	2.17%

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\*.

\*The table assumes an allocation of Accumulated Value into the Indexed Accounts, accumulated over a 30-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 Narrative Summary.

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I-1W

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Life Insurance Producer: Mrs. Min Zhu  
Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656  
PDX IUL - GPT - NonGI

For: Emily Hao

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Pacific Life Insurance Company

## Premier LTC Rider

The Premier LTC (PLTC) Rider accelerates your Death Benefit, if the insured is certified as chronically ill, by providing monthly benefit payments. A chronically ill individual means the insured has been certified by a licensed health care practitioner as being unable to perform at least two activities of daily living (ADL) for a period of at least 90 days due to a loss of functional capacity or requiring substantial supervision to protect the individual from threats to health and safety due to severe cognitive impairment.

The PLTC Rider must be elected prior to policy issue. This rider has its own face amount coverage called the LTC (Long Term Care) Coverage Amount, which is distinct from the policy's total face amount. The PLTC Rider benefits accelerate your policy's Death Benefit and will reduce any proceeds payable upon the insured's death or at time of surrender. Additionally, benefit payments may adversely affect the benefits under other riders. The amount and duration of the maximum LTC benefits and the PLTC Rider charges will vary based on the benefit options elected at time of application and the use of policy benefits and features. Charges for this rider are included as part of the monthly deduction for the policy.

The snapshot below shows the LTC benefits you have illustrated at issue. The table also represents the LTC benefits at time of exercise which reflects any transactions that may affect your LTC benefits initially requested.

PLTC Rider Benefits Snapshot		
	Maximum Monthly Percentage 2.00%	
	2018 IRS PER Diem Limitation \$360.00	
	Initial LTC Benefits Elected at Issue	LTC Benefits Exercised at age 80
LTC Coverage Amount:	\$1,000,000	\$1,000,000
Monthly Benefit Payment Amount	\$13,500	\$13,500
Maximum Monthly Benefit Payment Amount	\$13,500	\$13,500

The minimum Adjusted LTC Coverage Amount for the state of New Hampshire is \$50,000.

Tax laws relating to accelerated death benefits are complex. Receipt of accelerated death benefits may affect eligibility for public assistance programs such as Medicaid. This rider is intended to provide federally tax-qualified long-term care insurance as defined in IRC Section 7702B(b). 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. Pacific Life Insurance Company cannot determine whether the benefits are taxable. Clients are advised to consult with qualified and independent legal and tax advisors for more information.

Premier LTC Rider is an Accelerated Death Benefit Rider for Long-Term Care that is available on certain cash value life insurance products ICC15 R15LTC and ICC15 R15LTC SP or R15LTC and R15LTC SP, based on state of policy issue.

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.

Prepared for Emily Hao  
by Mrs. Min Zhu June 18, 2018  
ICC16 L-01A

Page 1 of 6  
Policy Form #ICC15 P15IUL or P15IUL  
based on state of policy issue. For presentation in New  
Hampshire

Pacific Life Insurance Company

## Qualified Long-Term Care Services

To qualify for a benefit payable under this rider, the Covered Services means the types of qualified long-term care services the insured must receive and must be prescribed under a plan of care. A plan of care specifies the insured's long-term care needs and the type, frequency, and providers of the services appropriate to meet those needs and the costs of those services, if any.

### Covered Services Include:

- Adult Day Care
- Assisted Living Care
- Home Health Care
- Hospice Care
- Nursing Home Care

## Things To Know About Your Premier LTC Rider

### LTC Coverage Amount

Your at issue LTC Coverage Amount is \$1,000,000. Increases to the LTC Coverage Amount are not permitted at any time. An increase to the policy's total face amount, by policyowner request or by a death benefit option switch, does not impact the LTC Coverage Amount. Any Withdrawals, requested LTC Coverage decreases, and benefit payments will reduce your LTC Coverage Amount. Your LTC Coverage Amount cannot exceed the policy's total face amount at any point (or if Death Benefit Option C is in effect, the lesser of the Option C amount or the policy's total face amount). Therefore if the policy's total face amount is reduced for any reason (other than a Withdrawal), the LTC Coverage Amount will automatically be reduced to equal the policy's total face amount, or if Death Benefit Option C is in effect, the lesser of the policy's total face amount or the Option C amount. The Option C amount is the face amount plus the sum of premiums less Withdrawals.

### Adjusted LTC Coverage Amount

At issue, the Adjusted LTC Coverage Amount is equal to the LTC Coverage Amount. A reduction to the LTC Coverage Amount for any reason, except for the benefit payments, reduces the Adjusted LTC Coverage Amount as well. The Adjusted LTC Coverage Amount may not be reduced below the minimum allowed of \$50,000.

### Maximum Monthly Percentage

Your Maximum Monthly Percentage elected is 2.00% and cannot be changed after policy issue. This is a maximum percentage of the Adjusted LTC Coverage Amount and is used, in part, to calculate the Maximum Monthly Benefit Payment Amount each time a benefit is paid. The 4.00% Maximum Monthly Percentage has a higher cost than the 2.00% Maximum Monthly Percentage. However the 4.00% Maximum Monthly Percentage will provide higher Maximum Monthly Benefit Payments over a shorter period of time than the 2.00% Maximum Monthly Percentage, subject to the IRS Per Diem Limitation.

### Maximum Monthly Benefit Payment Amount

This is the Maximum Monthly Benefit Payment Amount you may receive while on claim. It is the lesser of:

- The 2.00% Maximum Monthly Percentage, you elected at issue, multiplied by the Adjusted LTC Coverage Amount, or
- The Per Diem Limitation, as shown in the PLTC Rider Benefit Snapshot table above, multiplied by 30 to represent a monthly amount, multiplied by 125%, or
- The remaining LTC Coverage Amount

This amount is not guaranteed and may be affected by any transactions that may affect your LTC benefits initially requested. Taking LTC Benefits may impact the benefits of other riders.

### Acceleration Percentage

This is the reduction to the policy's total face amount after each benefit payment has been made. This percentage is equivalent to the monthly benefit payment amount divided by the Death Benefit prior to the benefit payment. This percentage will be used to reduce other policy values and is calculated after each benefit payment.

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## Premier Perks

### Concierge-Level Care Coordination

Included at no additional charge, the PLTC Rider provides access to Care Coordination under a national long-term care services referral network. Services include free consultation, assessments and tailored information to assist in planning and implementing a plan of care. This service is subject to availability and may be modified, suspended, or discontinued at any time upon thirty days written notice.

### Waiver of Charges Benefit

During any claim period, Pacific Life Insurance Company will waive the PLTC Rider charge. Please note, charges for the underlying policy and any other rider charges are not waived under this provision.

### Policy Lapse Protection

This lapse protection benefit is automatically included with the PLTC Rider. It is independent from any other no-lapse coverage you may have on your policy. In any month in which LTC benefits are paid, the policy will not enter grace and will not lapse. This lapse protection will keep the policy in-force even if there is outstanding policy debt that exceeds the Accumulated Value. In addition, during any claim period, the PLTC Rider provides a benefit that will offset any portion of the monthly deductions in excess of the policy's Net Accumulated Value.

If your policy has a no-lapse guarantee rider using a no-lapse guarantee value, the no-lapse monthly deductions in excess of the net no-lapse guarantee value are waived during claim period only.

## Eligibility Requirements to Collect Benefits

### The following conditions must be met in order to receive this benefit:

- The insured must be certified by a licensed health care practitioner as a chronically ill individual. The insured receives care that is a covered service under this PLTC Rider and such care is provided pursuant to a written plan of care that is appropriate and consistent with generally accepted standards of care for persons who are chronically ill individuals;
- Coverage under this rider is in-force on the date(s) the care is received
- Any irrevocable beneficiary or assignee under the policy has provided their consent to payment of benefits to the owner under this rider prior to any benefit payment; and
- The 90 day elimination period must be satisfied.

## Premier LTC Rider Exclusions

### This rider has certain exclusions and limitations. For costs and complete details of the coverage, contact your life insurance producer.

You may not receive benefit payments for any room and board, care, treatment, services, or equipment for the following items, as they are excluded from this rider:

- Care or services provided by the insured's immediate family unless:
  - He or she is a regular employee of an organization which is providing the treatment, service or care; and
  - The organization receives the payment for the treatment, service or care
- Care or services for which no charge is made in the absence of insurance
- Care or services that result from an attempt at suicide (while sane or insane) or an intentionally self-inflicted injury
- Care or services that result from alcoholism or drug addiction
- Care or services that result from committing or attempting to commit or participating in a felony, riot or insurrection
- Care or Services received outside the United States unless the initial and any annual renewal certifications are completed by a licensed health care practitioner
- Care or services that result from active duty in the armed forces of any nation or international government or units auxiliary thereto, or the National Guard
- Care or services that result from war or any act of war, whether declared or undeclared
- Treatment provided in a government facility (unless otherwise required by law)
- Services for which benefits are available under Medicare (including amounts that would be reimbursable but for the

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Pacific Life Insurance Company

- application of a deductible or coinsurance amount) or other governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law
- Services received while this rider is not in-force, except as provided in the provision
  - Benefits are not payable for preexisting conditions that are not disclosed in the application, if services begin with the first six months of policy issue

## Effects of Withdrawals and Loans on LTC Coverage

If a Withdrawal is taken there will always be a reduction to the LTC Coverage Amount. Withdrawals may not be requested during any claim period. Currently, the charge for each Withdrawal is \$0. However, we reserve the right to charge up to \$25 for each Withdrawal.

If a Policy Loan is outstanding at the time a benefit is paid, a portion of the benefit payment is allocated to reduce the policy debt. Policy Loans will reduce the net LTC monthly benefit payment the policyowner may receive. The policy debt will be reduced by the acceleration percentage. Requests for Policy Loans are not available during any claim period.

## Termination of Premier LTC Rider

### Below lists scenarios in which the PLTC Rider may be terminated:

- If the policy is terminated.
- There is no minimum policy face amount required after the exercise of this rider. If the entire policy Death Benefit has been accelerated (paid out), the policy will terminate.
- Any terminal illness benefit payment that results in the Adjusted LTC Coverage Amount to reduce below the minimum will terminate this rider.
- If a reduction to the policy's total face amount or a requested Withdrawal causes the Adjusted LTC Coverage Amount to reduce below the minimum allowed, the PLTC Rider would need to be terminated in order to proceed with this request. Otherwise Pacific Life Insurance Company can provide, upon request, the maximum face reduction and/or maximum Withdrawal available which will prevent the Adjusted LTC Coverage Amount from being reduced below the minimum allowed.
- If you should exercise the overloan protection, the PLTC Rider will be terminated.
- The rider is cancelled pursuant to owner's request.
- The LTC Coverage Amount drops to zero.
- At the time of the insured's death.

Policy charges for this rider and other riders are deducted from the policy's accumulated value on a monthly basis. Policy lapse will only occur where the policy's cash value less policy debt is not sufficient to cover monthly policy charges, unless a no-lapse guarantee is in effect. Prior to lapse, the policy provides 61 days to pay premium sufficient to keep the policy in force. Rates for long-term care coverage under this rider may increase over time, but not above those stated in the policy.

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Prepared for Emily Hao  
by Mrs. Min Zhu June 18, 2018  
ICC16 L-01A

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based on state of policy issue. For presentation in New  
Hampshire



Pacific Life Insurance Company

## Premier LTC Rider Frequently Asked Questions

### Am I required to submit bills or receipts each month to receive my benefit payment?

This is not a reimbursement benefit, therefore receipts are not required to claim benefits. However, confirmation through sufficient proof of loss that the insured has incurred an expense for a qualified long-term care service to initiate the elimination period is required.

### What is a "Claim Period"?

A claim period is an uninterrupted period of time during which benefits under this rider are being paid.

### What is an "Elimination Period"?

It is the total number of days that the insured is a chronically ill individual before benefits are payable. Each occurrence of days counted towards satisfying the elimination period begins on the first day that the insured is a chronically ill individual and incurs Covered Services.

### Can my policy lapse while I am on claim, taking LTC benefits?

During any claim period, the policy and riders will not lapse due to the policy lapse protection feature on the PLTC Rider. If the policy Accumulated Value, reduced by policy debt, is insufficient to cover the monthly deductions during any claim period, we will offset any monthly deductions in excess of such amount as a benefit of the PLTC Rider.

### How do I file a claim for my LTC Benefits?

The policyowner, insured, or insured's life insurance producer may call us, notify us in writing, or submit a completed claim form provided by Pacific Life Insurance Company.

### What happens to my PLTC Rider charge while I am on claim?

Once the insured is deemed chronically ill and meets the eligibility requirements and is taking LTC benefits, the PLTC Rider charge is waived during claim period only. The PLTC Rider charge will resume when the claim period is no longer in effect.

### Am I allowed to decrease my LTC Coverage Amount?

Yes, your LTC Coverage Amount may be reduced upon written request from the policyowner (the Adjusted LTC Coverage Amount is reduced by the same amount); however the reduction cannot occur in the first policy year or during any claim period. If necessary, the reduction is restricted by the minimum required coverage.

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based on state of policy issue. For presentation in New  
Hampshire

Pacific Life Insurance Company

## Important Information

This rider is not qualified under any state long-term care insurance partnership program. For more information on partnership qualified products, please contact your state department of insurance.

**This material is not intended to be used, nor can it be used by any taxpayer, for the purpose of avoiding U.S. federal, state or local tax penalties. This material is written to support the promotion or marketing of the transaction(s) or matter(s) addressed by this material. Pacific Life, its affiliates, their distributors and respective representatives do not provide tax, accounting or legal advice. Any taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor or attorney.**

This rider is subject to eligibility and underwriting approval. The policy to which this rider is attached is subject to a medical exam, Medical Information Bureau (MIB), and prescription report; and may include obtaining records from your physician, a Personal History Interview, and a Cognitive Assessment.

Values may contain guaranteed and non-guaranteed elements, including but not limited to current illustrated rates and current cost of insurance rates. This is not an estimate of future performance. Non-guaranteed/current elements are not guaranteed by definition. As such, Pacific Life Insurance Company reserves the right to change or modify any of these elements. This right to change these elements is not limited to a specific time or reason.

Some of the policy elements in this supplemental illustration are non-guaranteed. 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 performance will either be more or less favorable than shown in this illustration. Please refer to the Basic Illustration for Guaranteed values and other important information.

Indexed Universal Life Insurance generally requires additional premium payments after the initial premium. If either no premiums are paid, or subsequent premiums are insufficient to continue coverage, it is possible that coverage will expire.

Riders will likely incur additional charges and are subject to availability, restrictions and limitations. When considering a rider, request a policy illustration from your life insurance producer to see the rider's impact on your policy's values.

This policy does not directly participate in any stock or equity investments.

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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based on state of policy issue. For presentation in New  
Hampshire



**Proposed Insured:** Emily Hao  
Female, Age 21  
Super Preferred Nonsmoker

Death Benefit Option = A - (Level)  
Total Face Amount = \$1,000,000  
Premium Frequency = Monthly

**Life Insurance Producer:**  
Mrs. Min Zhu  
Fremont  
39355 California Street 201-B  
Fremont, CA 94538

## 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.

Emily Hao  
Paramedical, Home Office Specimen (HOS), Blood Profile  
Motor Vehicle Report Required  
APS  
Based on \$1,000,000 (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  
Planned Annual Premium: \$17,969.73

Face Amount/Death Benefit **Basic Coverage Amount:** \$166,667  
Annual Renewable Term Rider - ICC15 R15ART and \$833,333  
ICC15 R15ART SP or R15ART and R15ART SP  
**Total Initial Coverage= \$1,000,000**

Rider form numbers are based on state of policy issue.

**Death Benefit Option:** Option A - Level

**Basic Coverage Type:** None

**Life Insurance Qualification Test:** Guideline Premium Test (GPT)

**Guaranteed Cost of Insurance Period:** None

Optional Benefits Other: Premier LTC Rider- ICC15 R15LTC and ICC15 R15LTC  
SP or R15LTC and R15LTC SP

Other: Premier Living Benefits Rider - ICC12 R12CII or R12CII

Not AvailableAdd to Remark  
section: Opt Out

Other: Terminal Illness Rider - ICC12 R12TII or R12TII

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 - ICC13 R13CON or R13CON

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No Lapse Guarantee Rider (STNLG) - R02NL5

Overloan Protection 3 Rider - ICC15 R15OLP and ICC15 R15OLP SP or  
R15OLP and R15OLP SP

Other: 2% Interest Guarantee on Termination Rider - ICC15 R15IGT or  
R15IGT

Premium and Frequency of Payment: Monthly  
Billing Information

Automatic Transfers After Premium Payment and/or Loan Repayment These are automatic transfer instructions. The amount in the Fixed Account to be transferred to the Indexed Account(s) selected below 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	\$1,782.48	Initial Target Premium	\$1,203.33
	Modal Premium	\$1,497.48	Varying Premium	Yes

Additional Premium Information	Internal Lump Sum	\$0.00	1035 Exchange Qualified	No
	Initial External Lump Sum	\$0.00		No
	Internal 1035	\$0.00		
	External 1035	\$0.00		

PRIME Term Conversion No

Tax Information	MEC	No	Initial GSP	54,524.20
	Initial 7-Pay Premium	17,969.73	Initial GLP	5,549.50

Term Type	ARTR Term Type	Level
	S-ARTR Term Type	N/A

Premier LTC Rider Elections	LTC Coverage Amount	\$1,000,000
	Maximum Monthly Benefit Percentage	2.00%
	Couples Discount	No

NLG Information	ST NLG Premium	1,783.15
	ST NLG Duration	20

General Information	Initial Surrender Charge	2,084.83	Initial Indexed Acct Rate	6.09%
	Concept	Ledger		

Underwriting	Underwriting Type	Underwritten
		<u>First Insured</u>

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O-1G Life Insurance Producer: Mrs. Min Zhu

For: Emily Hao

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

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PDX IUL - GPT - NonGI

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**PACIFIC LIFE**

Pacific Discovery Xelerator IUL - GPT - Life Insurance Illustration  
Flexible Premium Indexed Adjustable Life Insurance  
Form Series ICC15 P15IUL or P15IUL based on state of policy issue  
For Presentation in NH

Date of Birth	Dec 29, 1996
Status	Super Preferred Nonsmoker
Letter Rating	None
Flat Extra	0.00
Life Insurance SAID Code	Not Entered
Producer	
Sales Concept	Ledger
Face Reduction	No
Multiple Disbursements	No

1W7D-612-144-930-698-1F5F

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Life Insurance Producer: Mrs. Min Zhu  
Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656  
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For: Emily Hao

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## Coverage Detail

Yr	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	833,333	833,333	166,667	1,000,000	985,372	833,333	0
2	833,333	833,333	166,667	1,000,000	969,073	833,333	0
3	833,333	833,333	166,667	1,000,000	952,195	833,333	0
4	833,333	833,333	166,667	1,000,000	948,024	833,333	0
5	833,333	833,333	166,667	1,000,000	945,332	833,333	0
6	833,333	833,333	166,667	1,000,000	942,534	833,333	0
7	833,333	833,333	166,667	1,000,000	939,450	833,333	0
8	833,333	833,333	166,667	1,000,000	936,060	833,333	0
9	833,333	833,333	166,667	1,000,000	932,335	833,333	0
10	833,333	833,333	166,667	1,000,000	928,197	833,333	0
11	833,333	833,333	166,667	1,000,000	924,198	833,333	0
12	833,333	833,333	166,667	1,000,000	918,881	833,333	0
13	833,333	833,333	166,667	1,000,000	913,216	833,333	0
14	833,333	833,333	166,667	1,000,000	907,201	833,333	0
15	833,333	833,333	166,667	1,000,000	900,824	833,333	0
16	833,333	833,333	166,667	1,000,000	894,061	833,333	0
17	833,333	833,333	166,667	1,000,000	886,880	833,333	0
18	833,333	833,333	166,667	1,000,000	879,249	833,333	0
19	833,333	833,333	166,667	1,000,000	871,151	833,333	0
20	833,333	833,333	166,667	1,000,000	862,548	833,333	0
21	833,333	833,333	166,667	1,000,000	853,412	833,333	0
22	833,333	833,333	166,667	1,000,000	843,713	833,333	0
23	833,333	833,333	166,667	1,000,000	833,435	833,333	0
24	833,333	833,333	166,667	1,000,000	822,551	833,333	0
25	833,333	833,333	166,667	1,000,000	811,025	833,333	0
26	833,333	833,333	166,667	1,000,000	798,827	833,333	0
27	833,333	833,333	166,667	1,000,000	785,914	833,333	0
28	833,333	833,333	166,667	1,000,000	772,240	833,333	0
29	833,333	833,333	166,667	1,000,000	757,762	833,333	0
30	833,333	833,333	166,667	1,000,000	742,436	833,333	0
31	833,333	833,333	166,667	1,000,000	726,210	833,333	0
32	833,333	833,333	166,667	1,000,000	709,018	833,333	0
33	833,333	833,333	166,667	1,000,000	690,807	833,333	0
34	833,333	833,333	166,667	1,000,000	671,520	833,333	0
35	833,333	833,333	166,667	1,000,000	651,091	833,333	0
36	833,333	833,333	166,667	1,000,000	629,458	833,333	0
37	833,333	833,333	166,667	1,000,000	606,549	833,333	0
38	833,333	833,333	166,667	1,000,000	582,289	833,333	0
39	833,333	833,333	166,667	1,000,000	556,593	833,333	0
40	833,333	833,333	166,667	1,000,000	529,362	833,333	0

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O-1G

Life Insurance Producer: Mrs. Min Zhu  
Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656  
PDX IUL - GPT - NonGI

For: Emily Hao

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## Coverage Detail

Yr	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	833,333	833,333	166,667	1,000,000	500,500	833,333	0
42	833,333	833,333	166,667	1,000,000	469,894	833,333	0
43	833,333	833,333	166,667	1,000,000	437,446	833,333	0
44	833,333	833,333	166,667	1,000,000	403,025	833,333	0
45	833,333	833,333	166,667	1,000,000	366,520	833,333	0
46	833,333	833,333	166,667	1,000,000	327,782	833,333	0
47	833,333	833,333	166,667	1,000,000	286,656	833,333	0
48	833,333	833,333	166,667	1,000,000	242,973	833,333	0
49	833,333	833,333	166,667	1,000,000	196,550	833,333	0
50	833,333	833,333	166,667	1,000,000	147,171	833,333	0
51	833,333	833,333	166,667	1,023,715	117,773	833,333	0
52	833,333	833,333	166,667	1,067,227	105,761	833,333	0
53	833,333	833,333	166,667	1,112,223	91,835	833,333	0
54	833,333	833,333	166,667	1,158,749	75,806	833,333	0
55	833,333	833,333	166,667	1,206,847	57,469	833,333	0
56	833,333	833,333	166,667	1,280,768	60,989	833,333	0
57	833,333	833,333	166,667	1,359,079	64,718	833,333	0
58	833,333	833,333	166,667	1,442,022	68,668	833,333	0
59	833,333	833,333	166,667	1,529,816	72,848	833,333	0
60	833,333	833,333	166,667	1,622,778	77,275	833,333	0
61	833,333	833,333	166,667	1,721,188	81,961	833,333	0
62	833,333	833,333	166,667	1,825,212	86,915	833,333	0
63	833,333	833,333	166,667	1,935,333	92,159	833,333	0
64	833,333	833,333	166,667	2,051,678	97,699	833,333	0
65	833,333	833,333	166,667	2,174,709	103,558	833,333	0
66	833,333	833,333	166,667	2,304,654	109,745	833,333	0
67	833,333	833,333	166,667	2,442,019	116,287	833,333	0
68	833,333	833,333	166,667	2,586,891	123,185	833,333	0
69	833,333	833,333	166,667	2,739,963	130,474	833,333	0
70	833,333	833,333	166,667	2,901,142	138,150	833,333	0
71	833,333	833,333	166,667	3,043,267	117,049	833,333	0
72	833,333	833,333	166,667	3,193,302	93,009	833,333	0
73	833,333	833,333	166,667	3,351,677	65,719	833,333	0
74	833,333	833,333	166,667	3,519,659	34,848	833,333	0
75	833,333	833,333	166,667	3,732,509	36,956	833,333	0
76	833,333	833,333	166,667	3,957,831	39,186	833,333	0
77	833,333	833,333	166,667	4,196,084	41,545	833,333	0
78	833,333	833,333	166,667	4,448,212	44,042	833,333	0
79	833,333	833,333	166,667	4,714,883	46,682	833,333	0
80	833,333	833,333	166,667	4,996,859	49,474	833,333	0

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O-1G

Life Insurance Producer: Mrs. Min Zhu  
Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656  
PDX IUL - GPT - NonGI

For: Emily Hao

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## Coverage Detail

Yr	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
81	833,333	833,333	166,667	5,294,126	52,417	833,333	0
82	833,333	833,333	166,667	5,608,107	55,526	833,333	0
83	833,333	833,333	166,667	5,939,494	58,807	833,333	0
84	833,333	833,333	166,667	6,288,943	62,267	833,333	0
85	833,333	833,333	166,667	6,657,133	65,912	833,333	0
86	833,333	833,333	166,667	7,044,588	69,748	833,333	0
87	833,333	833,333	166,667	7,451,283	73,775	833,333	0
88	833,333	833,333	166,667	7,878,947	78,009	833,333	0
89	833,333	833,333	166,667	8,328,558	82,461	833,333	0
90	833,333	833,333	166,667	8,801,644	87,145	833,333	0
91	833,333	833,333	166,667	9,299,366	92,073	833,333	0
92	833,333	833,333	166,667	9,822,332	97,251	833,333	0
93	833,333	833,333	166,667	10,374,847	102,721	833,333	0
94	833,333	833,333	166,667	10,958,559	108,501	833,333	0
95	833,333	833,333	166,667	11,575,229	114,606	833,333	0
96	833,333	833,333	166,667	12,224,664	121,036	833,333	0
97	833,333	833,333	166,667	12,910,653	127,828	833,333	0
98	833,333	833,333	166,667	13,635,253	135,003	833,333	0
99	833,333	833,333	166,667	14,400,638	142,581	833,333	0
100	833,333	833,333	166,667	15,209,102	150,585	833,333	0

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O-1G

Life Insurance Producer: Mrs. Min Zhu  
Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656  
PDX IUL - GPT - NonGI

For: Emily Hao

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## Input Summary - Ledger Case File: Emily Hao Scenario: Scenario 1

### Screen: Proposed Insured

Issue State	NH	Product Version	PDX IUL with PLTC Rider
First Name	Emily	Effective Date	Today
Last Name	Hao	Policy Back Date	None
Issue Age or DOB	12/29/1996	Unisex Rates	No
Gender	Female	Multilife	No
Risk Class	Super Preferred Nonsmoker	Owner	Insured
Temporary Flat Extra	0.00 From 1 To 20	Tax Rate	31%

### Screen: Death Benefit and Premium

Plan Design	Commission Target	Policy Premium	Seven Pay From 1 To 5
Total Face Amount	1,000,000	Mode	Monthly
% Premium Commissionable	100%	1035 Exchange	No
Scheduled Increase Type	None	Non-1035 Lump Sum	No
Death Benefit Option	Level From 1 To A120	PRIME Term Conversion	No
Reduce Face	No		

### Screen: Indexed Accounts

1 Year High Cap Indexed Account	0.0%	1 Year High Cap Indexed Account Crediting Rate	Maximum
1 Year Indexed Account	100%	1 Year Indexed Account Crediting Rate	Maximum
1 Year International Indexed Account	0%	1 Year International Indexed Account Crediting Rate	Maximum
1 Year No Cap Indexed Account	0.0%	1 Year No Cap Indexed Account Crediting Rate	Maximum
2 Year Indexed Account	0%	2 Year Indexed Account Crediting Rate	Maximum
High Par 5 Year Indexed Account	0%	High Par 5 Year Indexed Account Crediting Rate	Maximum
1 Year High Par Indexed Account	0%	1 Year High Par Indexed Account Crediting Rate	Maximum
Fixed Account	0%	Fixed Account Crediting Rate	Current From 1 To A120
Change Accumulated Value Transfers	From: High Par 5 Year Indexed To: High Par 5 Year Indexed Beginning In Year: From: 2 Year Indexed To: 2 Year Indexed Beginning In Year: From: 1 Year High 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:		

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## Screen: Distribution

Policy Distributions	0.00 Standard Loan From A65 To A79	Interest Charge Rate	Current From 1 To A120
Distribution Mode	Monthly	Switch Loan Debt from Standard to Alternate	No
Loan Interest Payment Type	Borrow From 1 To A120	Switch Loan Debt from Alternate to Standard	No

## Screen: Riders

Benefit Distribution Rider	No	Premier Living Benefits Rider Report	No
Exercise Overloan Protection 3 Rider	No	Terminal Illness Rider	Yes
Premier LTC Rider	Yes	Guaranteed Insurability Rider	0
Married or Civil Union or Domestic Partnership?	No	Accidental Death Benefit Rider	0
LTC Coverage Amount	Maximum	No-Lapse Guarantee Rider	No
Maximum Monthly Percentage	2%	Waiver of Charges Rider	None
Premier LTC Rider Report	No	Disability Benefit Rider	0
Monthly Benefit Payment Amount	Maximum From A80 To A85	ARTR - Additional Insured	0
Annual Estimated Increase in Per Diem	No	Children's Term Rider	0
Premier Living Benefits Rider	Yes		

## Screen: Policy Details

Seven Pay Testing	Avoid MEC	Limit GPT Face Reductions	Yes
Definition of Life Insurance	GPT	Policy Charges Assumption	Current

## Screen: Output Design

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

PRX Version: 18.20.0098

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I-1W

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