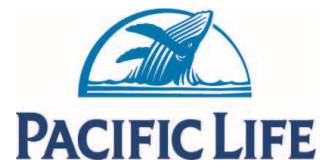


Basic Illustration

Prepared For:
Female 40

Prepared By:
Sample Sample
Sample
Sample
Sample, CA 00000
ph: 000-000-0000



Pacific Horizon IUL 2 Long-Term Performance

A Life Insurance Policy Illustration

Prepared For:
Female 40

Life Insurance Producer

Sample Sample
Sample
Sample
Sample, CA 00000

Date Designed:
September 11, 2025

RECOGNIZED IN THE INDUSTRY

☐ #1 in Indexed Universal Life sales¹ ☐ 3rd in Total Life Insurance sales¹ ☐ 2nd in Variable Universal Life sales¹



Pacific Life

One of the World's Most Ethical Companies^{®2}

Named One of the 2025 World's Most Ethical Companies[®] by the Ethisphere Institute, a global leader in defining and advancing the standards of ethical business practices.

FINANCIAL STRENGTH & PERFORMANCE³



A.M. Best
2nd highest
of 16 ratings
as of 10/04/2024



Moody's
4th highest
of 21 ratings
as of 11/19/2024



S&P Global
4th highest
of 21 ratings
as of 2/22/2024



Fitch
4th highest
of 21 ratings
as of 9/13/2024

Important Information:

The illustrated values reflect assumptions regarding the indexed account option(s) selected and may vary if other indexed account options are selected. Please consult with your life insurance producer for more information regarding your indexed account options.

Pacific Life offers its products through independent third-party life insurance producers who may be appointed with multiple insurance carriers.

¹Source: LIMRA International Q4, 2024 Confidential Sales Survey of Participating Life Insurance Companies. Sales rankings are based on recurring premium as measured against 58 participating companies. "Recurring premium" measures expected annual premiums which can be greater than the target premium.

²"World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

³These ratings refer only to the overall financial status of the company and are not presented as a recommendation of the specific policy provisions, rates, or services of the company. For additional ratings information refer to <http://www.pacificlife.com>.

Proposed Insured: Female 40
Female, Age 40
Preferred Non Tobacco

Death Benefit Option = A - (Level)
Total Face Amount = \$20,000,000
Premium Frequency = Annual

Life Insurance Producer:
Sample Sample
Sample
Sample
Sample, CA 00000

Narrative Summary: Understanding Your Life Insurance Illustration

Thank you for illustrating Pacific Horizon IUL 2 Long-Term Performance (LTP)*.

The primary purpose of life insurance is provide Death Benefit protection.

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.

The Narrative Summary introduces you to the policy options you have chosen to illustrate. Your life insurance producer can provide you with more information about policy options that have not been illustrated, as well as additional illustrations with different assumptions. Requesting illustrations with different assumptions may help you better understand how the policy charges and non-guaranteed elements, like interest crediting rates and/or Policy Loans and Withdrawals, will affect the policy Accumulated Value and Death Benefit. Choose your illustrated rate carefully. Once your policy is in force, consider a periodic review of your policy with your life insurance producer.

*(Form Series P21IUL or ICC21 P21IUL and S23HZN2-L or ICC23 S23HZN2-L based on state of policy issue).

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.

Some policy elements, such as policy charges and interest crediting rates, are not guaranteed and may be referred to as "current". 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, but cannot be less favorable to you than the policy's guarantees.

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. This illustration assumes that currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

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.

Refer to the Indexed Account Information section for further details on each account.

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

This is the Basic Illustration



Product Overview

Why choose Pacific Life's Pacific Horizon IUL 2?

Pacific Horizon IUL 2 helps provide death benefit protection and may help provide you with a potential source of supplemental retirement income. With flexible premiums, several choices for interest crediting potential, and optional benefits, this indexed universal life insurance product may provide the flexibility to help you meet a lifetime of needs and help achieve your goals.



Death Benefit protection

Your policy provides death benefit protection for your beneficiaries that will be paid upon the death of the insured. To help keep your policy in force, regardless of its interest crediting rate, the policy comes with no-lapse protection, up to the insured's age of 90 at no additional charge. If you would like longer no-lapse guarantee coverage, the optional Flexible Duration No-Lapse Guarantee Rider is available for an additional charge.¹



Choices for interest crediting potential

You may currently choose from multiple Indexed Accounts which offer the growth potential of index-based interest crediting rates and the protection of guaranteed minimum interest crediting rates (floors). A Fixed Account, which credits a currently declared interest rate no less than the guaranteed rate, is also available.



Choices to access your cash surrender value

If properly funded, you may be able to access your policy's cash surrender value for potentially tax-free² retirement income or other financial needs.



Additional optional benefits

You may elect optional riders to enhance the protection and flexibility of your policy.



Options to add protection for your future

Your Death Benefit can become a living benefit when you need it most by adding the Premier Living Benefits Rider, Premier Chronic Illness Rider, or the Premier LTC Rider at policy issue.

What's included in the Narrative Summary?

Death Benefit, Death Benefit Option, & Underwriting Class

This section provides information on the initial Death Benefit, Death Benefit Option, and underwriting class used in this illustration.

Premium

This section shows the illustrated premiums and premium mode.

Indexed Account Information

This section provides information on each of the components of the Indexed Accounts and their historical information.

Tabular Detail

This report shows how your policy might perform assuming the policy's guaranteed and non-guaranteed assumptions selected in this illustration.

Illustrated Riders

This section provides details on the riders that have been included in this illustration.

Numeric Summary

This section requires your signature confirming that you understand the features, benefits, and limitations of this illustration.

¹For more details on the Age 90 No-Lapse Guarantee Rider, see the Illustrated Riders section of this illustration.

²For 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.

This is the Basic Illustration



Death Benefit, Death Benefit Option & Underwriting Class

Initial Death Benefit \$20,000,000

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.

Death Benefit Option	Start Year	End Year
A - (Level)	1	81

The underwriting class has significant impacts on the resulting values and will be determined prior to issue.

Design Options

This product allows you to choose a design that will determine the amount and duration of the current coverage charge, the surrender charge, and the non-guaranteed Persistency Credit. Illustrations with the same Total Face Amount and premiums but with different designs will have different policy values. The design must be elected at issue and cannot be changed after the policy is in force. There are several factors to consider when choosing a design. These factors include, but are not limited to the following:

	Balanced	Enhanced Early Surrender Value	Long-Term Performance
About the Design Option	Designed for a balanced Accumulated Value in all policy years.	Designed for higher Accumulated Values in early policy years.	Designed for higher Accumulated Values in later policy years.
Current Coverage Charge Duration	10 Years	7 Years	5 Years
Surrender Charge Duration	10 Years	10 Years	10 Years

The Design Option selected for this illustration is: **Long-Term Performance**

Your life insurance producer can provide you with additional illustrations showing the effects of different designs to help you make your decision.

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

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

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

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

- ARTR Impacts on Accumulated Value

This is the Basic Illustration



- **Non-Guaranteed** - The non-guaranteed cost of ARTR Coverage is generally less than the non-guaranteed cost of Basic Coverage. Generally, under non-guaranteed assumptions, a higher proportion of ARTR Coverage will result in higher Accumulated Values.
- **Guaranteed** - The guaranteed maximum cost of ARTR Coverage is generally greater than the guaranteed maximum cost of Basic Coverage. Generally, under guaranteed assumptions, a higher proportion of ARTR Coverage will result in lower Accumulated Values.

▪ Other Impacts

- Different combinations of Basic and 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 and ARTR Coverage to help you make your decision.

Illustrated Coverage(s)

Basic Coverage	Face Amount	Start Year	End Year
	15,000,000	1	81
ARTR Coverage	Face Amount	Start Year	End Year
	5,000,000	1	81

Premium

Initial Premium: \$350,000.00
Initial Premium Pay Mode: Annual

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

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

Premium	Frequency	Annualized Premium	Start Year	End Year
\$350,000.00	Annual	\$350,000.00	1	10
\$0.00	Annual	\$0.00	11	81

Based on the options you have illustrated, the level annual premium that will guarantee the initial Total Face Amount for the duration of the contract cannot be illustrated as it is subject to IRC Section 7702 to continue to qualify as life insurance. Your life insurance producer can provide you with alternative scenarios that may guarantee the initial Total Face Amount for a specified period of time.

Premium Allocation & Transfers

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

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

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

This is the Basic Illustration



The following accounts are included in this illustration:

Account Name	Maximum Illustrated Rate	Illustrated Interest Rate	Future Premium Account Allocation	Start Year	End Year
1-Year Indexed Account	6.33%	6.33%	100.00%	1	81

Maximum Illustrated Rates

Maximum illustrated rates are set by us in conformity with state law and NAIC actuarial guidelines.

The maximum illustrated rates for indexed accounts are based on a hypothetical lookback rate for the 1-Year Indexed Account. This hypothetical lookback rate is equal to the arithmetic mean of the geometric average annual credited rates for each 25-year period starting 12/31/1959 and ending on 12/31/2024 for the 1-Year Indexed Account, using actual historical S&P 500 index data and the current growth cap. The following table shows the minimum, arithmetic mean, and maximum of the 25-year geometric average annual credit rates:

1-Year Indexed Account with Current Growth Cap		
Lowest 25-Year Period (Minimum)	Average 25-Year Period (Arithmetic Mean)	Highest 25-Year Period (Maximum)
4.36%	6.33%	7.79%

The rates shown are hypothetical and assume that the 1-Year Indexed Account and current growth cap were offered during the entire historical lookback period. Arithmetic mean is used to determine an average rate for a set period of time. Geometric average is used to determine a compounded annual growth rate (CAGR) over multiple periods of time.

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

Transactions that may be impacted include 1) transfers from the Fixed Account into the Indexed Accounts, 2) premium or loan repayments with allocations to the Indexed Accounts, and 3) Persistency Credit allocations to the Indexed Accounts.

Non-Guaranteed Persistency Credit

An additional credit may apply to the Accumulated Value through a non-guaranteed Persistency Credit beginning as early as year 11. The Persistency Credit, if any, is credited to the Fixed Account and if applicable, may then be allocated to the Indexed Accounts based on premium allocations, subject to any lockout periods, on the next Transfer Date. The Persistency Credit may increase the Accumulated Value and varies by several factors, including but not limited to issue age and risk class. Refer to the Policy Credits Report for more information.

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: 4.50%

Guaranteed Interest Rate: 1.00%

Illustrated Interest Rate:

Rate	Start Year	End Year
4.50%	1	81

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

This is the Basic Illustration

Indexed Interest

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

The following is information on the Segment Lifecycle:

- Each transfer creates a new Segment in the Indexed Account.
- When a new Segment is created, the current segment components are locked-in as a minimum guarantee for that Segment's term.
- Once the Segment matures it will be credited interest, if applicable. If your policy terminates before Segment Maturity, no indexed interest will be credited above the Segment Guaranteed Interest Rate, which is credited daily prior to termination.
- At Segment Maturity, it may be reallocated to any account. If you don't specify a new account, it will create a new Segment in the same Indexed Account.

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

This is the Basic Illustration

Indexed Account Information

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

Index Account Name	Segment Term	Underlying Index	Participation Rate	Growth Cap	Indexed Account Charge (Annualized)	Segment Guaranteed Interest Rate	Historical Return for Underlying Index	Historical Indexed Account Return	Guaranteed Performance Factor	About the Indexed Account
1-Year Indexed Account	12 Months	S&P 500® (excluding dividends)	100% Guaranteed	10.00% Current (2.00% Guaranteed Minimum)	N/A	0%	7.68% ¹	6.33% ⁶	1.00	Potentially credits a higher annual interest rate than the Fixed Account.
1-Year No Cap Dynamic Par Indexed Account	12 Months	S&P 500® (excluding dividends)	45% ⁷ Illustrated Assumption 5% Guaranteed	N/A	N/A	0%	7.68% ¹	5.37% ⁶	1.00	This Indexed Account has a Participation Rate with no Growth Cap, which allows for higher potential upside during periods of strong index performance than an account with a cap. The interest credit based on the S&P 500®, excluding dividends.

This is the Basic Illustration

Index Account Name	Segment Term	Underlying Index	Participation Rate	Growth Cap	Indexed Account Charge (Annualized)	Segment Guaranteed Interest Rate	Historical Return for Underlying Index	Historical Indexed Account Return	Guaranteed Performance Factor	About the Indexed Account
1-Year High Cap Indexed Account	12 Months	S&P 500® (excluding dividends)	100% Guaranteed	12.00% Current (4.00% Guaranteed Minimum)	0.80% Current 0.80% Guaranteed	0%	7.68% ¹	7.24% ⁶	1.00	This Indexed Account has a monthly charge, and potentially credits a higher annual interest rate from the S&P 500® index gains up to the account's higher growth cap rate, excluding dividends.
1-Year Invesco QQQ Indexed Account	12 Months	Invesco QQQ (excluding dividends)	100% Guaranteed	10.50% Current (1.00% Guaranteed Minimum)	N/A	0%	8.58% ²	7.10% ⁶	1.00	This Indexed Account provides an interest credit based on the Invesco QQQ, excluding dividends, which is an exchange-traded fund based on the Nasdaq-100 Index®.
1-Year High Par Volatility Control Indexed Account	12 Months	BlackRock Endura®	200% Current 25% Guaranteed	Guaranteed No Growth Cap	N/A	0%	3.62% ³	8.53% ⁶	1.00	Credits a rate based in part on the performance of an index comprising U.S. equities with daily volatility controls to help mitigate downside risk.

This is the Basic Illustration

I-1AS

Life Insurance Producer: Sample Sample

For: Female 40

Pacific Life Insurance Company, Mailing Address: 700 Newport Center Drive, Newport Beach, CA 92660

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Index Account Name	Segment Term	Underlying Index	Participation Rate	Growth Cap	Indexed Account Charge (Annualized)	Segment Guaranteed Interest Rate	Historical Return for Underlying Index	Historical Indexed Account Return	Guaranteed Performance Factor	About the Indexed Account
2-Year Indexed Account	24 Months	S&P 500® (excluding dividends)	100% Guaranteed	24.00% over 2 years (6.00% over 2 years Guaranteed Minimum)	N/A	0%	7.57% ⁴	6.94% ⁶	1.00	Provides an interest credit based on the S&P 500®, excluding dividends, over two years. Must wait 2 years for any interest credit.
High Par 5-Year Indexed Account	60 Months	S&P 500® (excluding dividends)	110% Current 105% Guaranteed	No Current Growth Cap (10.00% over 5 years Guaranteed Minimum)	N/A	0%	6.98% ⁵	8.13% ⁶	1.00	Provides an interest credit based on the S&P 500®, excluding dividends, over five years. Must wait 5 years for any interest credit.

Note: Not all indexed accounts are available in all states. Have your life insurance producer check indexed account availability for your state.

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

²Based on average annual return of the Invesco QQQ index, excluding dividends, from 3/10/1999-12/31/2024.

³Based on a combination of historical average annual returns of the BlackRock Endura® index from 06/14/2016 - 12/31/2024 and backcasted hypothetical data from 7/01/1994 - 06/13/2016.

⁴Based on average annualized 2-year return of the S&P 500® index, excluding dividends, over the last 65-year historical period.

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

⁶Based on the Historical Return for Underlying Index column along with the current Growth Cap, Participation Rate, and Segment Guaranteed Interest Rate.

⁷The participation rate used in the illustration may be lower than the current declared participation rate. The current declared participation rate may change monthly. The illustrated or current declared participation rate will never be lower than the guaranteed participation rate. Visit PacificLife.com/home/products/life-insurance/life-rates.html for the most current declared participation rate.

This is the Basic Illustration

I-1AS

Life Insurance Producer: Sample Sample

For: Female 40

Pacific Life Insurance Company, Mailing Address: 700 Newport Center Drive, Newport Beach, CA 92660

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Historical Index Rates and Hypothetical Indexed Interest Rates

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

Period Ending	1-Year S&P 500® Indexed Accounts				1-Year Invesco QQQ Indexed Account		BlackRock Endura® Volatility Control Indexed Account		2-Year S&P 500® Indexed Account		High Par 5-Year S&P 500® Indexed Account	
	Annual Index Growth Rate	1-Year Indexed Account Hypothetical Indexed Interest Rate	1-Year No Cap Dynamic Par Indexed Account Hypothetical Indexed Interest Rate	1-Year High Cap Indexed Account Hypothetical Indexed Interest Rate	Annual Invesco QQQ Index Growth Rate	Hypothetical Indexed Interest Rate	Annual Index Growth Rate	1-Year High Par Volatility Control Indexed Account Hypothetical Indexed Interest Rate	Annualized Index Growth Rate	Hypothetical Annualized Indexed Interest Rate	Annualized Index Growth Rate	Hypothetical Annualized Indexed Interest Rate
12/15/05	5.76%	5.76%	2.59%	5.76%	3.51%	3.51%	1.32%	2.64%	9.16%	9.16%	-2.05%	0.00%
12/15/06	12.00%	10.00%	5.40%	12.00%	5.89%	5.89%	4.79%	9.58%	8.84%	8.84%	3.07%	3.35%
12/15/07	2.98%	2.98%	1.34%	2.98%	14.87%	10.50%	0.30%	0.60%	7.40%	7.40%	10.15%	10.98%
12/15/08	-40.83%	0.00%	0.00%	0.00%	-42.79%	0.00%	-2.89%	0.00%	-21.94%	0.00%	2.65%	2.90%
12/15/09	28.27%	10.00%	12.72%	12.00%	52.78%	10.50%	6.10%	12.19%	-12.88%	0.00%	-4.75%	0.00%
12/15/10	11.44%	10.00%	5.15%	11.44%	22.11%	10.50%	6.06%	12.12%	19.56%	11.36%	-2.10%	0.00%
12/15/11	-2.40%	0.00%	0.00%	0.00%	0.90%	0.90%	3.12%	6.24%	4.29%	4.29%	-2.28%	0.00%
12/15/12	16.65%	10.00%	7.49%	12.00%	17.85%	10.50%	5.38%	10.77%	6.70%	6.70%	-1.29%	0.00%
12/15/13	26.38%	10.00%	11.87%	12.00%	31.89%	10.50%	10.99%	21.99%	21.42%	11.36%	13.62%	14.67%
12/15/14	11.37%	10.00%	5.12%	11.37%	19.09%	10.50%	7.18%	14.36%	18.64%	11.36%	11.46%	12.38%
12/15/15	1.62%	1.62%	0.73%	1.62%	9.86%	9.86%	0.93%	1.87%	6.38%	6.38%	10.65%	11.52%
12/15/16	11.44%	10.00%	5.15%	11.44%	7.69%	7.69%	4.26%	8.52%	6.42%	6.42%	11.53%	12.45%
12/15/17	17.70%	10.00%	7.96%	12.00%	29.67%	10.50%	14.88%	29.76%	14.53%	11.36%	11.60%	12.53%
12/15/18	-1.96%	0.00%	0.00%	0.00%	3.34%	3.34%	0.23%	0.45%	7.42%	7.42%	9.02%	9.77%
12/15/19	22.75%	10.00%	10.24%	12.00%	29.92%	10.50%	8.52%	17.03%	9.70%	9.70%	7.87%	8.54%
12/15/20	14.29%	10.00%	6.43%	12.00%	45.29%	10.50%	2.27%	4.54%	18.44%	11.36%	9.69%	10.49%
12/15/21	27.05%	10.00%	12.17%	12.00%	27.68%	10.50%	7.08%	14.16%	20.50%	11.36%	13.68%	14.73%
12/15/22	-13.78%	0.00%	0.00%	0.00%	-26.20%	0.00%	-6.79%	0.00%	4.66%	4.66%	8.99%	9.74%
12/15/23	18.13%	10.00%	8.16%	12.00%	40.79%	10.50%	0.10%	0.20%	0.92%	0.92%	10.66%	11.53%
12/15/24	28.70%	10.00%	12.92%	12.00%	33.41%	10.50%	6.63%	13.27%	23.30%	11.36%	11.25%	12.15%

The hypothetical indexed interest rates shown assume that the indexed accounts, current growth caps, and current participation rates were offered during the 20-year period. Historical index growth rates for the S&P 500 Index and the Invesco QQQ are without dividends. While the BlackRock Endura® Index tracks the impact of dividends which may affect the indexed interest rates, you cannot purchase, directly participate in or receive any dividend payments from the index through a policy. The BlackRock Endura® Index was created in June 2016. The annual index growth rate shown prior to June 2016 represents hypothetical data determined by retroactive application of a backcasted model based on BlackRock's® hypothetical data from December 2003 to June 2016.

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

This is the Basic Illustration

Illustrated Riders

Riders add benefits that can provide flexibility or additional coverage for you or a family member. Some riders are optional and others are automatically included. The next section includes a brief description of the riders, including costs, that are included in this illustration. There may be other riders available to you. Your life insurance producer can provide more information. When considering whether a rider is right for you and which design options to select (when applicable), discuss the costs, features, design options and termination with your life insurance producer. Request additional policy illustrations to help determine the policy configuration appropriate for you and to analyze the impact that each rider may have on your policy's values.

Enhanced Performance Factor Rider (EPFR)

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

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

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

The rider design you selected for this illustration is:

EPFR Design	Start Year	End Year
Classic	1	81

The rider charges and potential rider PF will start for segments created in and after policy year 2. The charge rate will vary based on the rider design selected in the illustration and policy duration. The rider charge is a monthly deduction and is processed like any other deduction.

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

	Annualized Rider Charge Rate by Design				Guaranteed Rider PF by Design			
	A	D	B	C	A	D	B	C
Yrs 2-20	0.00%	2.496%	4.98%	7.50%	0.00	0.25	0.49	0.72
Yr 21	0.00%	2.496%	4.38%	6.60%	0.00	0.25	0.43	0.64
Yr 22	0.00%	2.496%	3.78%	5.70%	0.00	0.25	0.37	0.56
Yr 23	0.00%	2.496%	3.18%	4.80%	0.00	0.25	0.31	0.47
Yr 24	0.00%	2.496%	2.58%	3.90%	0.00	0.25	0.25	0.38
Yrs 25+	0.00%	2.496%	1.98%	3.00%	0.00	0.25	0.20	0.30

	Current Rider PF by Design*				Current Rider PF for 1-Year High Cap by Design			
	A	D	B	C	A	D	B	C
Yrs 2-20	0.00	0.46	0.91	1.36	0.00	0.40	0.79	1.18
Yr 21	0.00	0.46	0.81	1.20	0.00	0.40	0.70	1.04
Yr 22	0.00	0.46	0.70	1.04	0.00	0.40	0.60	0.91
Yr 23	0.00	0.46	0.59	0.88	0.00	0.40	0.51	0.76
Yr 24	0.00	0.46	0.48	0.72	0.00	0.40	0.41	0.62
Yrs 25+	0.00	0.46	0.37	0.55	0.00	0.40	0.32	0.48

(*Current Rider PF is the same for 1-Year Indexed Account, 1-Year High Par Volatility Control Indexed Account, 1-Year No Cap Dynamic Par Indexed Account, 1-Year Invesco QQQ Indexed Account, 2-Year Indexed Account, High Par 5-Year Indexed Account)

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

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

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

The rider's impact on the policy's AV can be positive or negative. If the rider PF credit earned is greater than the rider charge, then the net outcome of this rider on the policy's AV will be positive; however, if the rider PF credit earned is less than the rider charge, the net outcome of this rider on the policy's AV will be negative. The following hypothetical example demonstrates the impact of the rider's Performance Plus and Classic at 2% and 7% Segment Indexed Crediting Rates.

Segment Indexed Interest Credit (Average Segment Monthly Balance Over Segment Term* x Segment Indexed Interest Crediting Rate)	X	Segment Current Performance Factor (Assuming Performance Plus (C) Design in Policy Years 2-20)	=	Total Segment Indexed Interest Credit	Annualized Rider Charge	Net Impact to Segment Value**
\$1,000 x 2% = \$20	X	2.36 (Performance Plus EPFR Design)	=	\$47.20	\$75.00 (7.5% x \$1,000)	-\$27.80
\$1,000 x 2% = \$20	X	1.00 (Classic EPFR Design)	=	\$20.00	\$0.00 (0% x \$1,000)	\$20.00
\$1,000 x 7% = \$70	X	2.36 (Performance Plus EPFR Design)	=	\$165.20	\$75.00 (7.5% x \$1,000)	\$90.20
\$1,000 x 7% = \$70	X	1.00 (Classic EPFR Design)	=	\$70.00	\$0.00 (0% x \$1,000)	\$70.00

*The Average Segment Monthly Balance is the average of all Monthly Segment Balances over the Segment Term after any policy deductions, including the EPFR monthly charges, have been taken. In this example, for simplicity, we have assumed that the Segment Monthly Balance is a level \$1,000 in all months.

**Other policy charges will occur on a monthly basis, independent of the rider's charges and may further reduce the policy's Accumulated Value.

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

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

For a full breakdown of the charges associated with the life insurance policy, request and review the optional Summary of Policy Charges & Credits Report. (Form Series ICC18 R18EPF, ICC23 S23EPF or R18EPF, S23EPF, based on state of policy issue.)

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Premier Living Benefits Rider 2

Provides an accelerated payment of the Death Benefit if you have a chronic or terminal illness. There is no up-front cost or monthly rider charge. Each time you receive a benefit payment, the Death Benefit, Cash Surrender Value, and any policy debt will be reduced based on the amount of the benefit payment. (Form Series R18ADB, S18ADB.)

Interest Guarantee on Termination Rider

This rider is automatically included in your policy and is provided at no additional cost. This rider provides an Alternate Accumulated Value (AAV) that grows at an Alternate Interest Rate of 1% on eligible accounts. Under this rider, the AAV is equal to premiums paid, minus premium loads, cost of insurance, other charges and deductions, and Withdrawals plus an interest credit. We may choose, on a non-guaranteed basis, to reduce the amount of charges deducted from the AAV. Net AAV equals the AAV minus any outstanding Policy Debt. There are no excess interest credits payable on the AAV.

The Alternate Interest Rate applies only to eligible accounts which are the Fixed Account, Loan Account, and all the available 1-Year Indexed Accounts. Pacific Life Insurance Company may change the eligible accounts at any time. The Alternate Interest Rate equals the sum of the value of all eligible accounts divided by the policy's Accumulated Value, multiplied by 1%. If the policy's Accumulated Value is less than or equal to zero, then the Alternate Interest Rate will be 1%.

If greater than the Accumulated Value, the AAV will be used to determine the policy values at lapse or surrender. The AAV will also be used to determine policy values at death if Death Benefit Option B or if the policy is in corridor. (Form Series ICC20 R20IGT or R20IGT, based on state of policy issue.)

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.

There are circumstances in which replacing your existing life insurance or annuity can benefit you. As a general rule, however, replacement is not in your best interest. Your life insurance producer can provide you with detailed information as to how a replacement may affect your plan of insurance. You should make a careful comparison of the costs and benefits, including any applicable surrender charges, of your existing policy and the proposed policy to determine whether replacement is in your best interest. (Form Series ICC13 R13CON or R13CON, based on state of policy issue.)

Age 90 No-Lapse Guarantee Rider

This rider is provided at no additional cost. While the Age 90 No-Lapse Guarantee Rider (Age 90 NLG) is in effect, your Death Benefit is guaranteed, regardless of future changes to interest rates or policy charges. For the rider to be in effect, a minimum premium must be paid.

Illustrated Initial Age 90 No-Lapse Guarantee Duration: 50 years; up to the insured's Age 90

Maximum Age 90 No-Lapse Guarantee Duration: 50 years; up to the insured's Age 90

Initial Age 90 NLG Premiums			
Annual	Semi-Annual	Quarterly	Monthly
\$115,604.76	\$58,271.54	\$29,254.02	\$9,777.74

Paying only the Age 90 NLG premium will guarantee the Death Benefit for the Guaranteed Period, but will not guarantee cash value accumulation. If you discontinue paying the Age 90 NLG premiums or take a loan or Withdrawal from the policy, the no-lapse feature may terminate before the initial guaranteed duration. If this occurs, additional premiums in an amount equal to the catch-up amount may be required to bring the no-lapse feature back in force or to continue the policy beyond the guaranteed duration. (Form Series ICC22 R22NLG or R22NLG, based on state of policy issue)

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Tax Information

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.

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
35.00%	1	81

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).

Cash Value Accumulation 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 Cash Value Accumulation Test which requires that we increase the Death Benefit, if necessary, so that the Cash Surrender Value (as determined under applicable tax law) of the policy does not at any time exceed the net single premium which would be necessary to fund future benefits under the policy. Failure to qualify as life insurance will result in adverse tax consequences.

Modified Endowment Contract (MEC)

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

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

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

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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. Any reduction in policy benefits as part of a 1035 Exchange is also subject to the retroactive 're-testing'. **Prior to any Seven-Pay Material Change you should consider whether future reductions or Withdrawals may take place. If so, we recommend that you request an in-force illustration and consult your tax advisor.**

MEC Status

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

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

Tax-Free Income

For federal income tax purposes, tax-free income assumes, among other things: 1) Withdrawals do not exceed tax basis (generally, premiums paid minus 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, Policy 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.

This is the Basic Illustration



Initial Premium Limits Summary

Seven Pay Premium: 1,300,785.85

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.

Premium payments that increase the net amount at risk are subject to underwriting.

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 investment advice, and does not act in a fiduciary capacity for any plan.

Pacific Life Insurance Company is licensed to issue insurance products in all states except New York. Product/material availability and features may vary by state.

Insurance products and their guarantees, including optional benefits and any crediting rates, are backed by the financial strength and claims-paying ability of the issuing insurance company. Look to the strength of the life insurance company with regard to such guarantees as these guarantees are not backed by the broker-dealer, insurance agency, or their affiliates from which products are purchased. Neither these entities nor their representatives make any representation or assurance regarding the claims-paying ability of the life insurance company.

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

Not a deposit	Not FDIC/NCUA insured	Not insured by any federal government agency	No bank guarantee	May lose value
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This is the Basic Illustration

Index Disclosures

Overview

Neither the policy nor the Indexed Account directly invests in the stock market or the S&P 500[®], Invesco QQ Index and the BlackRock Endura[®] Indexes. Historical performances of any Index should not be considered a representation of past or future performance of the Indexed Accounts. Actual Indexed Account crediting rates under this life insurance policy may be greater or less than the performance shown for the Indexes. The descriptions below are in the format required by the index providers.

While the BlackRock Endura[®] Index tracks the impact of dividends which may affect the Segment Indexed Interest, you cannot purchase, directly participate in or receive any dividend payments from the Index through the Policy.

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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BlackRock Endura[®] Index

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Invesco QQQ Index

Invesco Capital Management LLC ("ICM") serves as sponsor of QQQ (the "Invesco ETF") and Invesco Distributors, Inc. ("IDI"), an affiliate of ICM serves as distributor for the Invesco ETF. The mark "Invesco" is the property of Invesco Holding Company Limited and is used under license. That trademark and the ability to offer a product based on the Invesco ETF(s) have been licensed for certain purposes by Pacific Life Insurance Company, and Pacific Life & Annuity Company (collectively, "Pacific Life"). Products offered by Pacific Life are not sponsored, endorsed, sold or promoted by ICM or Invesco Holding Company Limited, and purchasers of such products do not acquire any interest in the Invesco ETF(s) nor enter into any relationship with ICM or its affiliates. ICM makes no representations or warranties, express or implied, to the owners of any products offered by Pacific Life. ICM has no obligation or liability for any errors, omissions, interruptions or use of the Invesco ETF(s) or any data related thereto, or with the operation, marketing, trading, or sale of any products or services offered by Pacific Life.

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Policy Values: Numeric Summary

Year Age		Cumulative	End of Year Guaranteed Values ¹ 0.00%		End of Year Non-Guaranteed Values ¹			
					Intermediate		Illustrated 6.33%	
		Premium Outlay*	Cash Surrender Value	Death Benefit	Cash Surrender Value	Death Benefit	Cash Surrender Value	Death Benefit
5	44	1,750,000	607,877	20,000,000	860,629	20,000,000	1,181,140	20,000,000
10	49	3,500,000	1,647,510	20,000,000	2,552,983	20,000,000	3,814,403	20,000,000
20	59	3,500,000	0	20,000,000	2,334,344	20,000,000	7,087,371	20,000,000
30	69	3,500,000	0	20,000,000	1,004,046	20,000,000	13,407,212	20,000,000
31	70	3,500,000	0	20,000,000	762,376	20,000,000	14,291,119	20,000,000

¹Guaranteed columns reflect maximum policy charges and guaranteed interest. Intermediate columns alternate scale 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 Interest Guarantee on Termination Rider applies.

*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 51 based on guaranteed assumptions. ## Indicates that insurance coverage will cease in year 51 based on intermediate assumptions. Insurance coverage would remain in force at least through year 81 (insured's Age 120) based on illustrated assumptions.

The requested premium outlay will cease in year 10 based on guaranteed assumptions. The requested premium outlay will cease in year 10 based on intermediate assumptions. The requested premium outlay will cease in year 10 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 and Threshold Rate if applicable.

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

Some or all of your premiums in this illustration may have been allocated to the 1-Year High Par Volatility Control Account. For more information on the 1-Year High Par Volatility Control Account, please see the Indexed Account Information section of this illustration, or, consult with your life insurance producer to determine if this is appropriate for you based on your insurance needs and objectives.

This is the Basic Illustration



Policy Values: Numeric Summary

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

APPLICANT'S SIGNATURE**

DATE

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

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

LIFE INSURANCE PRODUCER'S SIGNATURE

DATE

This is the Basic Illustration

Proposed Insured: Female 40
Female, Age 40
Preferred Non Tobacco

Death Benefit Option = A - (Level)
Total Face Amount = \$20,000,000
Premium Frequency = Annual

Life Insurance Producer:
Sample Sample
Sample
Sample
Sample, CA 00000

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

				Allocation	Initial Guaranteed Interest Rate	Non-Guaranteed Alternate Scale Hypothetical Interest Rate	Non-Guaranteed Hypothetical Interest Rate				
1-Year Indexed Account				100.00%	0.00%	4.50%	6.33%				
			Guaranteed Values End Of Year¹			Non-Guaranteed Alternate Scale Values End Of Year²			Non-Guaranteed Values End Of Year³		
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	40	350,000	159,594	0	20,000,000	241,387	0	20,000,000	246,420	0	20,000,000
2	41	350,000	318,170	0	20,000,000	493,103	142,403	20,000,000	507,901	157,201	20,000,000
3	42	350,000	476,169	190,107	20,000,000	755,702	457,712	20,000,000	785,488	487,498	20,000,000
4	43	350,000	633,600	389,837	20,000,000	1,029,341	766,421	20,000,000	1,079,868	816,948	20,000,000
5	44	350,000	790,270	607,877	20,000,000	1,313,972	1,103,552	20,000,000	1,391,560	1,181,140	20,000,000
6	45	350,000	946,193	809,392	20,000,000	1,707,564	1,532,214	20,000,000	1,820,084	1,644,734	20,000,000
7	46	350,000	1,100,255	1,028,342	20,000,000	2,117,772	1,995,132	20,000,000	2,274,653	2,152,013	20,000,000
8	47	350,000	1,252,511	1,246,927	20,000,000	2,545,735	2,475,595	20,000,000	2,757,320	2,687,180	20,000,000
9	48	350,000	1,402,592	1,447,555	20,000,000	2,992,329	2,957,259	20,000,000	3,269,953	3,234,883	20,000,000
10	49	350,000	1,550,356	1,647,510	20,000,000	3,458,328	3,458,328	20,000,000	3,814,403	3,814,403	20,000,000
Total		3,500,000									
11	50	0	1,369,156	1,481,805	20,000,000	3,600,113	3,600,113	20,000,000	4,042,180	4,042,180	20,000,000
12	51	0	1,184,401	1,310,868	20,000,000	3,747,026	3,747,026	20,000,000	4,283,219	4,283,219	20,000,000
13	52	0	995,633	1,134,188	20,000,000	3,899,206	3,899,206	20,000,000	4,538,295	4,538,295	20,000,000
14	53	0	802,404	951,256	20,000,000	4,056,408	4,056,408	20,000,000	4,807,858	4,807,858	20,000,000
15	54	0	604,228	761,521	20,000,000	4,258,271	4,258,271	20,000,000	5,132,485	5,132,485	20,000,000
16	55	0	400,415	564,221	20,000,000	4,468,526	4,468,526	20,000,000	5,477,249	5,477,249	20,000,000
17	56	0	190,225	358,537	20,000,000	4,687,848	4,687,848	20,000,000	5,843,651	5,843,651	20,000,000
18	57	0	0	143,667	20,000,000	4,916,401	4,916,401	20,000,000	6,233,114	6,233,114	20,000,000
19	58	0	0	0	20,000,000	5,154,519	5,154,519	20,000,000	6,647,158	6,647,158	20,000,000
20	59	0	0	0	20,000,000	5,402,527	5,402,527	20,000,000	7,087,371	7,087,371	20,000,000
Total		3,500,000									

This is the Basic Illustration

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

			Guaranteed Values End Of Year ¹			Non-Guaranteed Alternate Scale Values End Of Year ²			Non-Guaranteed Values End Of Year ³		
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	60	0	0	0	20,000,000	5,660,860	5,660,860	20,000,000	7,555,560	7,555,560	20,000,000
22	61	0	0	0	20,000,000	5,930,337	5,930,337	20,000,000	8,053,688	8,053,688	20,000,000
23	62	0	0	0	20,000,000	6,211,414	6,211,414	20,000,000	8,583,960	8,583,960	20,000,000
24	63	0	0	0	20,000,000	6,504,586	6,504,586	20,000,000	9,148,484	9,148,484	20,000,000
25	64	0	0	0	20,000,000	6,810,348	6,810,348	20,000,000	9,750,095	9,750,095	20,000,000
26	65	0	0	0	20,000,000	7,129,018	7,129,018	20,000,000	10,391,370	10,391,370	20,000,000
27	66	0	0	0	20,000,000	7,461,084	7,461,084	20,000,000	11,075,036	11,075,036	20,000,000
28	67	0	0	0	20,000,000	7,806,360	7,806,360	20,000,000	11,803,472	11,803,472	20,000,000
29	68	0	0	0	20,000,000	8,164,589	8,164,589	20,000,000	12,579,586	12,579,586	20,000,000
30	69	0	0	0	20,000,000	8,536,224	8,536,224	20,000,000	13,407,212	13,407,212	20,000,000
Total		3,500,000									
31	70	0	0	0	20,000,000	8,921,584	8,921,584	20,000,000	14,291,119	14,291,119	20,000,000
32	71	0	0	0	20,000,000	9,321,349	9,321,349	20,000,000	15,236,250	15,236,250	20,721,300
33	72	0	0	0	20,000,000	9,736,241	9,736,241	20,000,000	16,242,825	16,242,825	21,765,385
34	73	0	0	0	20,000,000	10,165,647	10,165,647	20,000,000	17,310,369	17,310,369	22,849,688
35	74	0	0	0	20,000,000	10,609,570	10,609,570	20,000,000	18,440,657	18,440,657	24,157,260
36	75	0	0	0	20,000,000	11,067,363	11,067,363	20,000,000	19,638,381	19,638,381	25,333,512
37	76	0	0	0	20,000,000	11,539,677	11,539,677	20,000,000	20,906,647	20,906,647	26,551,441
38	77	0	0	0	20,000,000	12,025,990	12,025,990	20,000,000	22,245,176	22,245,176	28,028,921
39	78	0	0	0	20,000,000	12,527,171	12,527,171	20,000,000	23,660,327	23,660,327	29,338,806
40	79	0	0	0	20,000,000	13,043,149	13,043,149	20,000,000	25,156,590	25,156,590	30,691,040
Total		3,500,000									

This is the Basic Illustration

I-1AS

Life Insurance Producer: Sample Sample

For: Female 40

Pacific Life Insurance Company, Mailing Address: 700 Newport Center Drive, Newport Beach, CA 92660

Horizon 2 LTP - CVAT - 9/11/2025 - SG - NonGI

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

			Guaranteed Values End Of Year ¹			Non-Guaranteed Alternate Scale Values End Of Year ²			Non-Guaranteed Values End Of Year ³		
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	80	0	0	0	20,000,000	13,575,875	13,575,875	20,000,000	26,733,143	26,733,143	32,347,103
42	81	0	0	0	20,000,000	14,126,983	14,126,983	20,000,000	28,392,939	28,392,939	34,071,526
43	82	0	0	0	20,000,000	14,698,932	14,698,932	20,000,000	30,148,146	30,148,146	35,574,813
44	83	0	0	0	20,000,000	15,296,016	15,296,016	20,000,000	31,995,203	31,995,203	37,434,387
45	84	0	0	0	20,000,000	15,922,897	15,922,897	20,000,000	33,938,004	33,938,004	39,368,085
46	85	0	0	0	20,000,000	16,586,746	16,586,746	20,000,000	35,981,808	35,981,808	41,379,079
47	86	0	0	0	20,000,000	17,297,292	17,297,292	20,000,000	38,133,316	38,133,316	43,471,981
48	87	0	0	0	20,000,000	18,066,703	18,066,703	20,415,375	40,400,440	40,400,440	45,652,497
49	88	0	0	0	20,000,000	18,883,429	18,883,429	21,149,441	42,786,423	42,786,423	47,920,794
50	89	0	0	0	20,000,000	19,727,119	19,727,119	21,897,102	45,292,447	45,292,447	50,274,617
Total		3,500,000									
51	90	0	0	0	0	20,599,169	20,599,169	22,659,086	47,925,570	47,925,570	52,718,127
52	91	0	0	0	0	21,501,485	21,501,485	23,436,618	50,694,844	50,694,844	55,257,380
53	92	0	0	0	0	22,436,667	22,436,667	24,231,601	53,610,418	53,610,418	57,899,251
54	93	0	0	0	0	23,381,638	23,381,638	25,252,169	56,624,352	56,624,352	61,154,300
55	94	0	0	0	0	24,366,521	24,366,521	26,072,177	59,812,052	59,812,052	63,998,895
56	95	0	0	0	0	25,396,268	25,396,268	26,920,044	63,195,408	63,195,408	66,987,132
57	96	0	0	0	0	26,479,461	26,479,461	27,803,434	66,800,754	66,800,754	70,140,791
58	97	0	0	0	0	27,626,166	27,626,166	28,731,213	70,661,169	70,661,169	73,487,616
59	98	0	0	0	0	28,850,302	28,850,302	29,715,811	74,820,473	74,820,473	77,065,087
60	99	0	0	0	0	30,172,073	30,172,073	30,775,514	79,343,185	79,343,185	80,930,048
Total		3,500,000									

This is the Basic Illustration

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

			Guaranteed Values End Of Year ¹			Non-Guaranteed Alternate Scale Values End Of Year ²			Non-Guaranteed Values End Of Year ³		
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	100	0	0	0	0	31,618,045	31,618,045	31,934,225	84,316,596	84,316,596	85,159,762
62	101	0	0	0	0	33,117,871	33,117,871	33,449,049	89,568,131	89,568,131	90,463,812
63	102	0	0	0	0	34,672,843	34,672,843	35,019,571	95,110,581	95,110,581	96,061,687
64	103	0	0	0	0	36,284,250	36,284,250	36,647,093	100,957K	100,957K	101,967K
65	104	0	0	0	0	37,952,078	37,952,078	38,331,599	107,128K	107,128K	108,199K
66	105	0	0	0	0	39,679,688	39,679,688	40,076,485	113,638K	113,638K	114,775K
67	106	0	0	0	0	41,466,283	41,466,283	41,880,946	120,500K	120,500K	121,705K
68	107	0	0	0	0	43,317,617	43,317,617	43,750,793	127,730K	127,730K	129,007K
69	108	0	0	0	0	45,233,120	45,233,120	45,685,451	135,363K	135,363K	136,717K
70	109	0	0	0	0	47,216,290	47,216,290	47,688,453	143,408K	143,408K	144,842K
Total		3,500,000									
71	110	0	0	0	0	49,272,790	49,272,790	49,765,518	151,903K	151,903K	153,422K
72	111	0	0	0	0	51,411,191	51,411,191	51,925,303	160,884K	160,884K	162,492K
73	112	0	0	0	0	53,627,628	53,627,628	54,163,904	170,358K	170,358K	172,062K
74	113	0	0	0	0	55,932,076	55,932,076	56,491,397	180,388K	180,388K	182,192K
75	114	0	0	0	0	58,327,671	58,327,671	58,910,948	190,999K	190,999K	192,909K
76	115	0	0	0	0	60,818,240	60,818,240	61,426,422	202,220K	202,220K	204,242K
77	116	0	0	0	0	63,407,807	63,407,807	64,041,885	214,101K	214,101K	216,242K
78	117	0	0	0	0	66,100,606	66,100,606	66,761,612	226,654K	226,654K	228,920K
79	118	0	0	0	0	68,903,094	68,903,094	69,592,125	239,943K	239,943K	242,342K
80	119	0	0	0	0	71,818,859	71,818,859	72,537,047	254,011K	254,011K	256,551K
Total		3,500,000									
81	120	0	0	0	0	74,658,369	74,658,369	75,404,953	268,689K	268,689K	271,376K
Total		3,500,000									

The Allocations and Hypothetical Interest Rates are for policy year 1. Refer to the Premium Allocation & Transfers section of this illustration for information on allocations and hypothetical interest rates for future policy years.

The Death Benefit continues in the "Guaranteed Values" columns, even though the corresponding guaranteed Cash Surrender Value is zero. This is because the Age 90 No-Lapse Guarantee Rider is in effect, based on the illustrated assumptions.

Insurance coverage will cease in year 51 based on guaranteed assumptions.

Insurance coverage would remain in force at least through year 81 based on non-guaranteed Alternate Scale and illustrated assumptions.

This is the Basic Illustration

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

¹Guaranteed columns reflect maximum policy charges and guaranteed interest. The values shown in the Cash Surrender Value columns and the Death Benefit columns may reflect the policy's Alternate Accumulated Value if the Interest Guarantee on Termination Rider applies.

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

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

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

This is the Basic Illustration

I-1AS

Life Insurance Producer: Sample Sample

For: Female 40

25.30.0W.I Run: 9/11/2025 12:11 PM

Pacific Life Insurance Company, Mailing Address: 700 Newport Center Drive, Newport Beach, CA 92660
Horizon 2 LTP - CVAT - 9/11/2025 - SG - NonGI

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Statement of Policy Cost and Benefit Information: Summary of Coverage

Life Insurance Cost Information

Cost Index	Guaranteed		Current	
	10 Year	20 Year	10 Year	20 Year
Surrender @ 5%	11.26	10.84	3.06	0.64
Net Payment @ 5%	17.50	10.84	17.50	10.84

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

Important Notice

The Cost Index is a figure calculated utilizing the present value of the life insurance policy's death benefit and premiums at specified time periods and is a reflection of the annual cost and benefits of the policy per \$1,000 of death benefit assuming the insured dies after 10 or 20 years. Since the cost index is essentially premiums divided by benefits, a lower number is more beneficial to the customer. A policy with a small cost index number is generally a better purchase than a comparable policy with a larger cost index number. Actual results will differ from the projections shown on the previous page if there is a change in the interest rates, cost of insurance rates or the timing and amount of your premium payments.

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

Accounts	Non-Guaranteed Rate	Start Year	End Year
1-Year Indexed Account	6.33%	1	81

We may change the current interest rate at any time but may not credit less than the guaranteed rate.

Accounts	Guaranteed Rate
Fixed Account	1.00%
1-Year Indexed Account	0.00%
1-Year No Cap Dynamic Par Indexed Account	0.00%
1-Year High Cap Indexed Account*	0.00%
1-Year Invesco QQQ Indexed Account	0.00%
1-Year High Par Volatility Control Indexed Account	0.00%
2-Year Indexed Account	0.00%
High Par 5-Year Indexed Account	0.00%

*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.

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

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

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

Illustrated Coverage

Type of Coverage	Amount
------------------	--------

This is the Basic Illustration



Basic Coverage: Flexible Premium Indexed Adjustable Life Insurance	\$15,000,000.00
Annual Renewable Term Rider	\$5,000,000.00

Riders:

Age 90 No-Lapse Guarantee Rider	
Conversion Rider	
Enhanced Performance Factor Rider	Classic
Fixed Charge Indexed Loan Rider	
Indexed Loan Rider	
Interest Guarantee on Termination Rider	
Premier Living Benefits Rider 2	

This is the Basic Illustration



Column Definitions

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

Column Name	Description
Accumulated Value	Premiums paid, minus premium loads, cost of insurance and other charges and deductions, 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 illustrated insurance Age on the birthday nearest the beginning of the policy year shown.
Cash Surrender Value	<p>The Cash Surrender Value is the greater of the Accumulated Value minus any applicable surrender charge or the Alternate Accumulated Value minus any applicable surrender charge.</p> <p>The surrender charge reaches zero 120 policy months after the later of the issue date or the last increase in Basic Coverage face amount.</p>
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.

This is the Basic Illustration



Supplemental Illustration Reports

Supplemental Reports included in your illustration

Non-Guaranteed Policy Values: Ledger
Policy Credits
Summary of Policy Charges & Credits Report
Pacific Life Insurance Company's Premier Living Benefits Rider (PLBR) 2

These reports are not complete and cannot be presented without the Basic Illustration.
Refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.



Proposed Insured: Female 40
Female, Age 40
Preferred Non Tobacco

Death Benefit Option = A - (Level)
Total Face Amount = \$20,000,000
Premium Frequency = Annual

Life Insurance Producer:
Sample Sample
Sample
Sample
Sample, CA 00000

Non-Guaranteed Policy Values: Ledger

This illustration assumes non-guaranteed policy charges and non-guaranteed crediting rates. All values represent the end of the policy year except premiums and if applicable: Policy Loans, loan interest, and Withdrawals.

	Allocation	Hypothetical Interest Rate ¹
1-Year Indexed Account	100.00%	6.33%

Age 90 No-Lapse Guarantee Duration

Based on the assumptions of this illustration, the policy and the rider will provide:

Illustrated Initial Age 90 No-Lapse Guarantee Duration: 50 years; up to the insured's Age 90
Maximum Age 90 No-Lapse Guarantee Duration: 50 years; up to the insured's Age 90

Year	Age	Premium Outlay* (1)	Accumulated Value (2)	Cash Surrender Value (3)	Death Benefit (4)
1	40	350,000	246,420	0	20,000,000
2	41	350,000	507,901	157,201	20,000,000
3	42	350,000	785,488	487,498	20,000,000
4	43	350,000	1,079,868	816,948	20,000,000
5	44	350,000	1,391,560	1,181,140	20,000,000
6	45	350,000	1,820,084	1,644,734	20,000,000
7	46	350,000	2,274,653	2,152,013	20,000,000
8	47	350,000	2,757,320	2,687,180	20,000,000
9	48	350,000	3,269,953	3,234,883	20,000,000
10	49	350,000	3,814,403	3,814,403	20,000,000
Total		3,500,000			
11	50	0	4,042,180	4,042,180	20,000,000
12	51	0	4,283,219	4,283,219	20,000,000
13	52	0	4,538,295	4,538,295	20,000,000
14	53	0	4,807,858	4,807,858	20,000,000
15	54	0	5,132,485	5,132,485	20,000,000
16	55	0	5,477,249	5,477,249	20,000,000
17	56	0	5,843,651	5,843,651	20,000,000
18	57	0	6,233,114	6,233,114	20,000,000
19	58	0	6,647,158	6,647,158	20,000,000
20	59	0	7,087,371	7,087,371	20,000,000
Total		3,500,000			

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



Non-Guaranteed Policy Values: Ledger

Year	Age	Premium Outlay* (1)	Accumulated Value (2)	Cash Surrender Value (3)	Death Benefit (4)
21	60	0	7,555,560	7,555,560	20,000,000
22	61	0	8,053,688	8,053,688	20,000,000
23	62	0	8,583,960	8,583,960	20,000,000
24	63	0	9,148,484	9,148,484	20,000,000
25	64	0	9,750,095	9,750,095	20,000,000
26	65	0	10,391,370	10,391,370	20,000,000
27	66	0	11,075,036	11,075,036	20,000,000
28	67	0	11,803,472	11,803,472	20,000,000
29	68	0	12,579,586	12,579,586	20,000,000
30	69	0	13,407,212	13,407,212	20,000,000
Total		3,500,000			
31	70	0	14,291,119	14,291,119	20,000,000
32	71	0	15,236,250	15,236,250	20,721,300
33	72	0	16,242,825	16,242,825	21,765,385
34	73	0	17,310,369	17,310,369	22,849,688
35	74	0	18,440,657	18,440,657	24,157,260
36	75	0	19,638,381	19,638,381	25,333,512
37	76	0	20,906,647	20,906,647	26,551,441
38	77	0	22,245,176	22,245,176	28,028,921
39	78	0	23,660,327	23,660,327	29,338,806
40	79	0	25,156,590	25,156,590	30,691,040
Total		3,500,000			
41	80	0	26,733,143	26,733,143	32,347,103
42	81	0	28,392,939	28,392,939	34,071,526
43	82	0	30,148,146	30,148,146	35,574,813
44	83	0	31,995,203	31,995,203	37,434,387
45	84	0	33,938,004	33,938,004	39,368,085
46	85	0	35,981,808	35,981,808	41,379,079
47	86	0	38,133,316	38,133,316	43,471,981
48	87	0	40,400,440	40,400,440	45,652,497
49	88	0	42,786,423	42,786,423	47,920,794
50	89	0	45,292,447	45,292,447	50,274,617
Total		3,500,000			
51	90	0	47,925,570	47,925,570	52,718,127
52	91	0	50,694,844	50,694,844	55,257,380
53	92	0	53,610,418	53,610,418	57,899,251
54	93	0	56,624,352	56,624,352	61,154,300
55	94	0	59,812,052	59,812,052	63,998,895
56	95	0	63,195,408	63,195,408	66,987,132
57	96	0	66,800,754	66,800,754	70,140,791
58	97	0	70,661,169	70,661,169	73,487,616
59	98	0	74,820,473	74,820,473	77,065,087
60	99	0	79,343,185	79,343,185	80,930,048
Total		3,500,000			

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



Non-Guaranteed Policy Values: Ledger

Year	Age	Premium Outlay* (1)	Accumulated Value (2)	Cash Surrender Value (3)	Death Benefit (4)
61	100	0	84,316,596	84,316,596	85,159,762
62	101	0	89,568,131	89,568,131	90,463,812
63	102	0	95,110,581	95,110,581	96,061,687
64	103	0	100,957K	100,957K	101,967K
65	104	0	107,128K	107,128K	108,199K
66	105	0	113,638K	113,638K	114,775K
67	106	0	120,500K	120,500K	121,705K
68	107	0	127,730K	127,730K	129,007K
69	108	0	135,363K	135,363K	136,717K
70	109	0	143,408K	143,408K	144,842K
Total		3,500,000			
71	110	0	151,903K	151,903K	153,422K
72	111	0	160,884K	160,884K	162,492K
73	112	0	170,358K	170,358K	172,062K
74	113	0	180,388K	180,388K	182,192K
75	114	0	190,999K	190,999K	192,909K
76	115	0	202,220K	202,220K	204,242K
77	116	0	214,101K	214,101K	216,242K
78	117	0	226,654K	226,654K	228,920K
79	118	0	239,943K	239,943K	242,342K
80	119	0	254,011K	254,011K	256,551K
Total		3,500,000			
81	120	0	268,689K	268,689K	271,376K
Total		3,500,000			

The Allocations and Hypothetical Interest Rates are for policy year 1. Refer to the Premium Allocation & Transfers section of this illustration for information on allocations and hypothetical interest rates for future policy years.

¹The non-guaranteed values shown reflect the illustrated interest rate assumptions that you have requested. These values will reflect the policy's Alternate Accumulated Value if the Interest Guarantee on Termination Rider applies.

The values shown may reflect the non-guaranteed Persistency Credit and the non-guaranteed Enhanced Performance Factor Rider Credit.

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

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



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.

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Policy Credits

The purpose of this report is to show a full breakdown of the illustrated Policy Credits and Enhanced Performance Factor Rider Charge by policy year.

Year	Fixed Account	Indexed Accounts			Enhanced Performance Factor Rider Charge ¹	Persistency Credit	Total Credit ²
	Basic Fixed Interest Credit (1)	Basic Indexed Interest Credit (2)	Enhanced Performance Factor Rider Credit (3)	Total Indexed Interest Credit (4)			
1	0	17,408	0	17,408	0	0	17,408
2	0	32,988	0	32,988	0	0	32,988
3	0	49,525	0	49,525	0	0	49,525
4	0	67,071	0	67,071	0	0	67,071
5	0	85,661	0	85,661	0	0	85,661
6	0	108,610	0	108,610	0	0	108,610
7	0	135,700	0	135,700	0	0	135,700
8	0	164,452	0	164,452	0	0	164,452
9	0	194,985	0	194,985	0	0	194,985
10	0	227,414	0	227,414	0	0	227,414
Total	0	1,083,813	0	1,083,813	0	0	1,083,813
11	0	240,998	0	240,998	0	0	240,998
12	0	255,378	0	255,378	0	0	255,378
13	0	270,596	0	270,596	0	0	270,596
14	0	286,687	0	286,687	0	0	286,687
15	0	303,892	0	303,892	0	39,888	343,780
16	0	324,381	0	324,381	0	41,761	366,142
17	0	346,154	0	346,154	0	43,582	389,737
18	0	369,288	0	369,288	0	45,682	414,970
19	0	393,881	0	393,881	0	47,982	441,863
20	0	420,030	0	420,030	0	50,376	470,405
Total	0	4,295,098	0	4,295,098	0	269,272	4,564,370
21	0	447,838	0	447,838	0	52,866	500,704
22	0	477,430	0	477,430	0	55,154	532,584
23	0	508,925	0	508,925	0	57,587	566,512
24	0	542,455	0	542,455	0	59,924	602,378
25	0	578,163	0	578,163	0	62,774	640,938
26	0	616,224	0	616,224	0	65,740	681,964
27	0	656,799	0	656,799	0	68,825	725,624
28	0	700,059	0	700,059	0	71,586	771,645
29	0	746,158	0	746,158	0	74,291	820,449
30	0	795,283	0	795,283	0	77,295	872,578
Total	0	10,364,432	0	10,364,432	0	915,313	11,279,745
31	0	847,709	0	847,709	0	80,782	928,490
32	0	903,739	0	903,739	0	84,261	988,000
33	0	963,559	0	963,559	0	87,089	1,050,648
34	0	1,027,117	0	1,027,117	0	90,068	1,117,185
35	0	1,094,459	0	1,094,459	0	93,896	1,188,354
36	0	1,165,797	0	1,165,797	0	97,801	1,263,599
37	0	1,241,380	0	1,241,380	0	101,387	1,342,767
38	0	1,321,300	0	1,321,300	0	104,561	1,425,861
39	0	1,405,735	0	1,405,735	0	107,675	1,513,410
40	0	1,494,983	0	1,494,983	0	111,193	1,606,175
Total	0	21,830,210	0	21,830,210	0	1,874,026	23,704,235

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



Policy Credits

Year	Fixed Account	Indexed Accounts					
	Basic Fixed Interest Credit (1)	Basic Indexed Interest Credit (2)	Enhanced Performance Factor Rider Credit (3)	Total Indexed Interest Credit (4)	Enhanced Performance Factor Rider Charge ¹ (5)	Persistency Credit (6)	Total Credit ² (7)
41	0	1,589,188	0	1,589,188	0	115,176	1,704,364
42	0	1,688,422	0	1,688,422	0	119,155	1,807,577
43	0	1,793,139	0	1,793,139	0	123,131	1,916,270
44	0	1,903,602	0	1,903,602	0	127,092	2,030,694
45	0	2,019,839	0	2,019,839	0	131,006	2,150,845
46	0	2,142,121	0	2,142,121	0	134,856	2,276,977
47	0	2,270,812	0	2,270,812	0	138,631	2,409,442
48	0	2,406,380	0	2,406,380	0	141,553	2,547,933
49	0	2,549,153	0	2,549,153	0	144,280	2,693,433
50	0	2,699,276	0	2,699,276	0	146,772	2,846,048
Total	0	42,892,141	0	42,892,141	0	3,195,677	46,087,818
51	0	2,857,002	0	2,857,002	0	148,991	3,005,993
52	0	3,022,814	0	3,022,814	0	150,911	3,173,725
53	0	3,197,268	0	3,197,268	0	152,508	3,349,776
54	0	3,379,312	0	3,379,312	0	154,749	3,534,060
55	0	3,569,699	0	3,569,699	0	158,355	3,728,053
56	0	3,771,256	0	3,771,256	0	162,501	3,933,757
57	0	3,985,569	0	3,985,569	0	167,307	4,152,877
58	0	4,214,562	0	4,214,562	0	168,878	4,383,440
59	0	4,460,474	0	4,460,474	0	170,222	4,630,696
60	0	4,726,587	0	4,726,587	0	171,358	4,897,945
Total	0	80,076,684	0	80,076,684	0	4,801,457	84,878,141
61	0	5,017,492	0	5,017,492	0	172,331	5,189,822
62	0	5,330,977	0	5,330,977	0	172,936	5,503,913
63	0	5,662,268	0	5,662,268	0	172,878	5,835,146
64	0	6,011,848	0	6,011,848	0	172,078	6,183,926
65	0	6,380,615	0	6,380,615	0	176,532	6,557,147
66	0	6,769,719	0	6,769,719	0	180,856	6,950,575
67	0	7,180,245	0	7,180,245	0	178,119	7,358,364
68	0	7,612,874	0	7,612,874	0	174,322	7,787,195
69	0	8,068,835	0	8,068,835	0	184,767	8,253,602
70	0	8,550,224	0	8,550,224	0	179,471	8,729,695
Total	0	146,662K	0	146,662K	0	6,565,746	153,228K
71	0	9,057,772	0	9,057,772	0	185,792	9,243,564
72	0	9,594,172	0	9,594,172	0	183,076	9,777,248
73	0	10,160,818	0	10,160,818	0	177,717	10,338,535
74	0	10,759,166	0	10,759,166	0	184,775	10,943,942
75	0	11,392,606	0	11,392,606	0	186,574	11,579,180
76	0	12,062,647	0	12,062,647	0	184,143	12,246,789
77	0	12,771,369	0	12,771,369	0	194,965	12,966,335
78	0	13,521,598	0	13,521,598	0	180,611	13,702,209
79	0	14,314,403	0	14,314,403	0	191,204	14,505,607
80	0	15,153,694	0	15,153,694	0	202,418	15,356,112
Total	0	265,450K	0	265,450K	0	8,437,021	273,887K
81	0	16,041,072	0	16,041,072	0	0	16,041,072
Total	0	281,491K	0	281,491K	0	8,437,021	289,928K

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



Policy Credits

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

¹Note: the Enhanced Performance Factor Rider (EPFR) Charge is not the only charge associated with this life insurance policy. For a full breakdown of the charges associated with this life insurance policy, refer to the Summary of Policy Charges & Credits Report.

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

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Policy Credits

Column Descriptions

Column Name	Description
Year	The number of years from when the policy was issued.
Fixed Account	
Basic Fixed Interest Credit (1)	The credit that the Fixed Account earns due to the assumed current interest rate.
Indexed Accounts	
Basic Indexed Interest Credit (2)	The Indexed Interest Credit that each Indexed Account earns at segment maturity.
Enhanced Performance Factor Rider Credit (3)	The portion of the Segment Indexed Credits that are earned due to the Enhanced Performance Factor Rider.
Total Indexed Interest Credit (4)	The Basic Indexed Interest Credit (2) plus the Enhanced Performance Factor Rider Credit (3) equals the Total Indexed Interest Credit (4).
Enhanced Performance Factor Rider Charge (5)	The charge associated with the Enhanced Performance Factor Rider.
Persistency Credit (6)	The additional non-guaranteed credit that the Account Value earns due to the Persistency Credit.
Total Credit (7)	The Basic Fixed Interest Credit (1), the Total Indexed Interest Credit (4) plus the Persistency Credit (6) equals the Total Credit (7).

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

Summary of Policy Charges & Credits Report

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

Year	Age	What You Pay Premium Outlay* (1)	What We Deduct					What Is Added Interest Credit ¹ (7)	What Your Policy Values Are ¹			
			Non-Guaranteed Premium Loads ² (2)	Administrative and Rider Charges (3)	Non-Guaranteed Coverage Charge (4)	Non-Guaranteed Cost of Insurance (5)	Total Charges (6)		Accumulated Value (8)	Policy Surrender Charge (9)	Cash Surrender Value (10)	Alternate Accumulated Value (11)
1	40	350,000	-20,650	-120	-95,088	-5,130	-120,988	17,408	246,420	355,740	0	231,763
2	41	350,000	-20,650	-120	-95,088	-5,649	-121,507	32,988	507,901	350,700	157,201	465,321
3	42	350,000	-20,650	-120	-95,088	-6,080	-121,938	49,525	785,488	297,990	487,498	700,781
4	43	350,000	-20,650	-120	-95,088	-6,832	-122,690	67,071	1,079,868	262,920	816,948	937,840
5	44	350,000	-20,650	-120	-95,088	-8,112	-123,970	85,661	1,391,560	210,420	1,181,140	1,175,983
6	45	350,000	-20,650	-120	0	-9,316	-30,086	108,610	1,820,084	175,350	1,644,734	1,510,899
7	46	350,000	-20,650	-120	0	-10,361	-31,131	135,700	2,274,653	122,640	2,152,013	1,848,113
8	47	350,000	-20,650	-120	0	-11,015	-31,785	164,452	2,757,320	70,140	2,687,180	2,188,041
9	48	350,000	-20,650	-120	0	-11,581	-32,351	194,985	3,269,953	35,070	3,234,883	2,530,799
10	49	350,000	-20,650	-120	0	-12,194	-32,964	227,414	3,814,403	0	3,814,403	2,876,369
Total		3,500,000	-206,500	-1,200	-475,440	-86,270	-769,410	1,083,813				
11	50	0	0	-120	0	-13,102	-13,222	240,998	4,042,180	0	4,042,180	2,891,838
12	51	0	0	-120	0	-14,219	-14,339	255,378	4,283,219	0	4,283,219	2,906,339
13	52	0	0	-120	0	-15,399	-15,519	270,596	4,538,295	0	4,538,295	2,919,797
14	53	0	0	-120	0	-17,004	-17,124	286,687	4,807,858	0	4,807,858	2,931,777
15	54	0	0	-120	0	-19,032	-19,152	343,780	5,132,485	0	5,132,485	2,941,837
16	55	0	0	-120	0	-21,258	-21,378	366,142	5,477,249	0	5,477,249	2,949,760
17	56	0	0	-120	0	-23,214	-23,334	389,737	5,843,651	0	5,843,651	2,955,796
18	57	0	0	-120	0	-25,387	-25,507	414,970	6,233,114	0	6,233,114	2,959,707
19	58	0	0	-120	0	-27,700	-27,820	441,863	6,647,158	0	6,647,158	2,961,333
20	59	0	0	-120	0	-30,072	-30,192	470,405	7,087,371	0	7,087,371	2,960,589
Total		3,500,000	-206,500	-2,400	-475,440	-292,659	-976,999	4,564,370				

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

I-1AS

Life Insurance Producer: Sample Sample

For: Female 40

Pacific Life Insurance Company, Mailing Address: 700 Newport Center Drive, Newport Beach, CA 92660

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Summary of Policy Charges & Credits Report

Year	Age	What You Pay Premium Outlay* (1)	What We Deduct					What Is Added Interest Credit ¹ (7)	What Your Policy Values Are ¹			
			Non-Guaranteed Premium Loads ² (2)	Administrative and Rider Charges (3)	Non-Guaranteed Coverage Charge (4)	Non-Guaranteed Cost of Insurance (5)	Total Charges (6)		Accumulated Value (8)	Policy Surrender Charge (9)	Cash Surrender Value (10)	Alternate Accumulated Value (11)
21	60	0	0	-120	0	-32,395	-32,515	500,704	7,555,560	0	7,555,560	2,957,503
22	61	0	0	-120	0	-34,336	-34,456	532,584	8,053,688	0	8,053,688	2,952,435
23	62	0	0	-120	0	-36,120	-36,240	566,512	8,583,960	0	8,583,960	2,945,522
24	63	0	0	-120	0	-37,735	-37,855	602,378	9,148,484	0	9,148,484	2,936,916
25	64	0	0	-120	0	-39,206	-39,326	640,938	9,750,095	0	9,750,095	2,926,745
26	65	0	0	-120	0	-40,569	-40,689	681,964	10,391,370	0	10,391,370	2,915,102
27	66	0	0	-120	0	-41,839	-41,959	725,624	11,075,036	0	11,075,036	2,902,065
28	67	0	0	-120	0	-43,088	-43,208	771,645	11,803,472	0	11,803,472	2,887,643
29	68	0	0	-120	0	-44,215	-44,335	820,449	12,579,586	0	12,579,586	2,871,942
30	69	0	0	-120	0	-44,832	-44,952	872,578	13,407,212	0	13,407,212	2,855,465
Total		3,500,000	-206,500	-3,600	-475,440	-686,993	-1,372,533	11,279,745				
31	70	0	0	-120	0	-44,463	-44,583	928,490	14,291,119	0	14,291,119	2,839,193
32	71	0	0	-120	0	-42,750	-42,870	988,000	15,236,250	0	15,236,250	2,824,481
33	72	0	0	-120	0	-43,953	-44,073	1,050,648	16,242,825	0	16,242,825	2,808,414
34	73	0	0	-120	0	-49,520	-49,640	1,117,185	17,310,369	0	17,310,369	2,786,588
35	74	0	0	-120	0	-57,947	-58,067	1,188,354	18,440,657	0	18,440,657	2,756,072
36	75	0	0	-120	0	-65,754	-65,874	1,263,599	19,638,381	0	19,638,381	2,717,402
37	76	0	0	-120	0	-74,382	-74,502	1,342,767	20,906,647	0	20,906,647	2,669,671
38	77	0	0	-120	0	-87,212	-87,332	1,425,861	22,245,176	0	22,245,176	2,608,562
39	78	0	0	-120	0	-98,138	-98,258	1,513,410	23,660,327	0	23,660,327	2,535,858
40	79	0	0	-120	0	-109,792	-109,912	1,606,175	25,156,590	0	25,156,590	2,450,709
Total		3,500,000	-206,500	-4,800	-475,440	-1,360,905	-2,047,645	23,704,235				

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

I-1AS

Life Insurance Producer: Sample Sample

For: Female 40

Pacific Life Insurance Company, Mailing Address: 700 Newport Center Drive, Newport Beach, CA 92660

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Summary of Policy Charges & Credits Report

Year	Age	What You Pay Premium Outlay* (1)	What We Deduct					What Is Added Interest Credit ¹ (7)	What Your Policy Values Are ¹			
			Non-Guaranteed Premium Loads ² (2)	Administrative and Rider Charges (3)	Non-Guaranteed Coverage Charge (4)	Non-Guaranteed Cost of Insurance (5)	Total Charges (6)		Accumulated Value (8)	Policy Surrender Charge (9)	Cash Surrender Value (10)	Alternate Accumulated Value (11)
41	80	0	0	-120	0	-127,691	-127,811	1,704,364	26,733,143	0	26,733,143	2,346,714
42	81	0	0	-120	0	-147,662	-147,782	1,807,577	28,392,939	0	28,392,939	2,221,600
43	82	0	0	-120	0	-160,942	-161,062	1,916,270	30,148,146	0	30,148,146	2,081,883
44	83	0	0	-120	0	-183,518	-183,638	2,030,694	31,995,203	0	31,995,203	1,918,071
45	84	0	0	-120	0	-207,924	-208,044	2,150,845	33,938,004	0	33,938,004	1,728,083
46	85	0	0	-120	0	-233,052	-233,172	2,276,977	35,981,808	0	35,981,808	1,510,931
47	86	0	0	-120	0	-257,814	-257,934	2,409,442	38,133,316	0	38,133,316	1,266,712
48	87	0	0	-120	0	-280,690	-280,810	2,547,933	40,400,440	0	40,400,440	997,052
49	88	0	0	-120	0	-307,330	-307,450	2,693,433	42,786,423	0	42,786,423	697,911
50	89	0	0	-120	0	-339,903	-340,023	2,846,048	45,292,447	0	45,292,447	363,030
Total		3,500,000	-206,500	-6,000	-475,440	-3,607,431	-4,295,371	46,087,818				
51	90	0	0	-120	0	-372,750	-372,870	3,005,993	47,925,570	0	47,925,570	0
52	91	0	0	-120	0	-404,331	-404,451	3,173,725	50,694,844	0	50,694,844	0
53	92	0	0	-120	0	-434,083	-434,203	3,349,776	53,610,418	0	53,610,418	0
54	93	0	0	-120	0	-520,006	-520,126	3,534,060	56,624,352	0	56,624,352	0
55	94	0	0	-120	0	-540,234	-540,354	3,728,053	59,812,052	0	59,812,052	0
56	95	0	0	-120	0	-550,281	-550,401	3,933,757	63,195,408	0	63,195,408	0
57	96	0	0	-120	0	-547,411	-547,531	4,152,877	66,800,754	0	66,800,754	0
58	97	0	0	-120	0	-522,905	-523,025	4,383,440	70,661,169	0	70,661,169	0
59	98	0	0	-120	0	-471,272	-471,392	4,630,696	74,820,473	0	74,820,473	0
60	99	0	0	-120	0	-375,114	-375,234	4,897,945	79,343,185	0	79,343,185	0
Total		3,500,000	-206,500	-7,200	-475,440	-8,345,817	-9,034,957	84,878,141				

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

I-1AS

Life Insurance Producer: Sample Sample

For: Female 40

Pacific Life Insurance Company, Mailing Address: 700 Newport Center Drive, Newport Beach, CA 92660

Horizon 2 LTP - CVAT - 9/11/2025 - SG - NonGI

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Summary of Policy Charges & Credits Report

Year	Age	What You Pay Premium Outlay* (1)	What We Deduct					What Is Added Interest Credit ¹ (7)	What Your Policy Values Are ¹			
			Non-Guaranteed Premium Loads ² (2)	Administrative and Rider Charges (3)	Non-Guaranteed Coverage Charge (4)	Non-Guaranteed Cost of Insurance (5)	Total Charges (6)		Accumulated Value (8)	Policy Surrender Charge (9)	Cash Surrender Value (10)	Alternate Accumulated Value (11)
61	100	0	0	-120	0	-216,291	-216,411	5,189,822	84,316,596	0	84,316,596	0
62	101	0	0	-120	0	-252,259	-252,379	5,503,913	89,568,131	0	89,568,131	0
63	102	0	0	-120	0	-292,576	-292,696	5,835,146	95,110,581	0	95,110,581	0
64	103	0	0	-120	0	-337,308	-337,428	6,183,926	100,957K	0	100,957K	0
65	104	0	0	-120	0	-386,417	-386,537	6,557,147	107,128K	0	107,128K	0
66	105	0	0	-120	0	-439,710	-439,830	6,950,575	113,638K	0	113,638K	0
67	106	0	0	-120	0	-496,841	-496,961	7,358,364	120,500K	0	120,500K	0
68	107	0	0	-120	0	-557,235	-557,355	7,787,195	127,730K	0	127,730K	0
69	108	0	0	-120	0	-620,108	-620,228	8,253,602	135,363K	0	135,363K	0
70	109	0	0	-120	0	-684,360	-684,480	8,729,695	143,408K	0	143,408K	0
Total		3,500,000	-206,500	-8,400	-475,440	-12,628,922	-13,319,262	153,228K				
71	110	0	0	-120	0	-748,598	-748,718	9,243,564	151,903K	0	151,903K	0
72	111	0	0	-120	0	-796,637	-796,757	9,777,248	160,884K	0	160,884K	0
73	112	0	0	-120	0	-863,553	-863,673	10,338,535	170,358K	0	170,358K	0
74	113	0	0	-120	0	-914,414	-914,534	10,943,942	180,388K	0	180,388K	0
75	114	0	0	-120	0	-968,258	-968,378	11,579,180	190,999K	0	190,999K	0
76	115	0	0	-120	0	-1,025,183	-1,025,303	12,246,789	202,220K	0	202,220K	0
77	116	0	0	-120	0	-1,085,436	-1,085,556	12,966,335	214,101K	0	214,101K	0
78	117	0	0	-120	0	-1,149,156	-1,149,276	13,702,209	226,654K	0	226,654K	0
79	118	0	0	-120	0	-1,216,554	-1,216,674	14,505,607	239,943K	0	239,943K	0
80	119	0	0	-120	0	-1,287,905	-1,288,025	15,356,112	254,011K	0	254,011K	0
Total		3,500,000	-206,500	-9,600	-475,440	-22,684,616	-23,376,156	273,887K				
81	120	0	0	-120	0	-1,362,822	-1,362,942	16,041,072	268,689K	0	268,689K	0
Total		3,500,000	-206,500	-9,720	-475,440	-24,047,437	-24,739,097	289,928K				

¹The non-guaranteed values shown reflect the illustrated interest rate assumptions that you have requested. These values will reflect the policy's Alternate Accumulated Value if the Interest Guarantee on Termination Rider applies.

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

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

Summary of Policy Charges & Credits Report

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

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

I-1AS

Life Insurance Producer: Sample Sample

For: Female 40

25.30.0W.I Run: 9/11/2025 12:11 PM

Pacific Life Insurance Company, Mailing Address: 700 Newport Center Drive, Newport Beach, CA 92660

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Pacific Life Insurance Company's Premier Living Benefits Rider (PLBR) 2

PLBR 2 (Form Series R18ADB, S18ADB) provides an accelerated payment of the Death Benefit if you have become chronically or terminally ill. Chronic illness, means that the insured is unable to perform at least two Activities of Daily Living (bathing, continence, dressing, eating, toileting and transferring) without substantial assistance from another individual due to a loss of functional capacity; or has a severe cognitive impairment, meaning the insured requires substantial supervision to protect the individual from threats to health and safety due to severe cognitive impairment. Terminal illness means that the insured has been diagnosed by a licensed physician as terminally ill, resulting in a life expectancy of 12 months or less.

For each benefit requested we must receive a written certification by a Licensed Health Care Practitioner that you have a chronic or terminal illness. The chronic illness certification must state that you are expected to be permanently chronically ill. You may use the accelerated death benefit proceeds for any reason.

Each time you receive a benefit payment, policy values are reduced proportionately by the acceleration percentage. Because the Death Benefit is larger than the Cash Surrender Value, the reduction to the Death Benefit will be larger than the reduction to the Cash Surrender Value. If a Policy Loan is outstanding at the time of a benefit payment, a portion of the benefit payment will go towards repaying the Policy Loan, which will reduce the payment you receive which also reduces the Total Loan Balance. Accelerating the entire Death Benefit will terminate the policy. The benefit payment is subject to a maximum, which will vary each time you receive a benefit payment. You can choose to receive any amount up to the maximum benefit payment. The maximum amount of death benefit that can be accelerated will vary depending on whether the qualification is a chronic illness or a terminal illness.

PLBR 2 is different from stand-alone long term care insurance. The amount of PLBR 2 benefits payable to the policy owner depends on the amount of life insurance coverage elected by the policy owner. This contrasts with stand-alone long term care insurance, for which benefit levels and the total benefit amount generally are decided at the time of purchase without regard to the life insurance face amount or a remainder death benefit to beneficiaries. The payment of PLBR 2 benefits can be used to help offset the cost of care needs or for any other purpose, but they will reduce the death benefit amount that the policyowner's beneficiaries will receive. This differs from stand-alone long term care insurance, which typically requires that the benefit be used only to pay for long-term care services and does not have a death benefit component. Once a PLBR 2 claim is approved, PLBR 2 benefits will be paid to the policy owner without having to provide receipts to Pacific Life. However, stand-alone long term care insurance is typically expense reimbursement, which means the policy owner has to provide receipts for the long-term care services provided before any payments will be made.

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.

This is a life insurance benefit that also gives you the option to accelerate some or all of the Death Benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate).

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.

Pacific Life Insurance Company's Premier Living Benefits Rider (PLBR) 2

How Does this Rider Differ from Long-Term Care Insurance?

While both options generally use the same definition for chronic illness and pay benefits for insureds who meet that definition, a long-term care policy is specifically designed to reimburse the cost of qualified long-term care services received. A long-term care policy's benefits are based on elections made at policy issue.

Unlike long-term care insurance, PLBR 2 accelerates a portion of the life insurance policy's Death Benefit when a person has a chronic or terminal illness that is expected to be permanent. The rider's benefits are not tied to the actual cost of services received and no receipts are required. Use of the proceeds is not restricted. The acceleration of the life insurance benefit is based on the underlying life insurance policy values, which may or may not cover the costs of long-term care incurred. **This rider is not and does not intend to qualify as long-term care insurance and is not intended to replace the need for long-term care insurance.**

Any applicable version of the Premier Living Benefits Rider (PLBR) may be attached to only one policy per insured. If you have existing Pacific Life policies with PLBR, you may choose to either:

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

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

Benefits paid by accelerating the policy's Death Benefit may or may not qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code of 1986. Tax treatment of an accelerated Death Benefit may depend on factors such as life expectancy at the time benefits are accelerated, the amount of benefits, the amount of qualified expenses incurred, or if similar benefits are being received under other contracts. Receipt of accelerated Death Benefits may affect eligibility for public assistance programs such as Medicaid. When benefits are received from multiple policies providing long-term care or chronic illness benefits for a given insured, including policies with different owners, all of those benefits must be aggregated to determine their taxability. Tax laws relating to accelerated Death Benefits are complex. Pacific Life cannot determine whether the benefits are taxable. Clients are advised to consult with qualified and independent legal and tax advisors for more information.

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

Female 40	
Age	Maximum Annual Payment for Chronic Illness
75	\$311,503
80	\$322,472

The 2025 IRS per diem limitation is \$420.00 and may change annually.

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.



Proposed Insured: Female 40
Female, Age 40
Preferred Non Tobacco

Death Benefit Option = A - (Level)
Total Face Amount = \$20,000,000
Premium Frequency = Annual

Life Insurance Producer:
Sample Sample
Sample
Sample
Sample, CA 00000

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.

For the current age and amount underwriting requirements chart, please refer to the Underwriting Guidelines link within the Reference tab of Navigator or the Underwriting & New Business section of Lifeline (www.Lifeline.PacificLife.com).

Female 40

Based on \$20,000,000 (all Years)

Information for Life Insurance Producer

Pacific Life Insurance Company uses the fully allocated expense method in complying with illustration regulations.

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 Horizon IUL 2 Long-Term Performance
Planned Annualized Premium: \$350,000.00

Face Amount/Death Benefit

Basic Coverage Amount: \$15,000,000
Annual Renewable Term Rider \$5,000,000
Total Initial Coverage= **\$20,000,000**
Death Benefit Option: Option A - Level
Basic Coverage Type: None
Life Insurance Qualification Test: Cash Value Accumulation Test (CVAT)
Guaranteed Cost of Insurance Period: None



Optional Benefits Enhanced Performance Factor Rider
Accelerated Death Benefit Rider for Chronic
and Terminal Illness (Premier Living Benefits
Rider 2)

Design A (Classic)
Added

Riders will likely incur additional charges and are subject to availability, restrictions and limitations.
Clients should be shown policy illustrations with and without riders to help show the rider's impact on
the policy's values.

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

Age 90 No-Lapse Guarantee Rider (Age 90 NLG)
Conversion Rider
Other: Interest Guarantee on Termination Rider

Premium and Billing Information Frequency of Payment: Annually

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

1-Year Indexed Account 100%

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



New Business Submission Information

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

Premium Information	Initial Min Premium	\$103,768.75	Initial Target Premium	\$197,850.00
	Modal Premium	\$350,000.00	Varying Premium	No
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		
	Term Conversion	No		
Tax Information	MEC	No	Tax Effective Date	9/11/2025
	Initial 7-Pay Premium	1,300,785.85	Initial GSP	N/A
			Initial GLP	N/A
Term Type	ARTR Term Type	Level		
NLG Information	Age 90 NLG Premium	117,332.79		
	Age 90 NLG Duration	50		
General Information	Initial Surrender Charge	360,360.00	Initial Indexed Acct Rate	6.33%
	Concept	Ledger		
Underwriting	Underwriting Type	Underwritten		
		<u>First Insured</u>		
	Status	Preferred Non Tobacco		
	Letter Rating	None		
	Flat Extra	0.00		
Life Insurance Producer	SAID Code	Not Entered		
Sales Concept	Ledger			
Face Reduction	No			
Multiple Disbursements	No			

11A4-90B-121-116-734-1EA8



Coverage Detail

Year	ARTR Issue Amount	ARTR Face	Base Face	Total Gross Death Benefit	Total Net Amount at Risk	Inforce Recreation ARTR Face
1	5,000,000	5,000,000	15,000,000	20,000,000	19,753,580	5,000,000
2	5,000,000	5,000,000	15,000,000	20,000,000	19,492,099	5,000,000
3	5,000,000	5,000,000	15,000,000	20,000,000	19,214,512	5,000,000
4	5,000,000	5,000,000	15,000,000	20,000,000	18,920,132	5,000,000
5	5,000,000	5,000,000	15,000,000	20,000,000	18,608,440	5,000,000
6	5,000,000	5,000,000	15,000,000	20,000,000	18,179,916	5,000,000
7	5,000,000	5,000,000	15,000,000	20,000,000	17,725,347	5,000,000
8	5,000,000	5,000,000	15,000,000	20,000,000	17,242,680	5,000,000
9	5,000,000	5,000,000	15,000,000	20,000,000	16,730,047	5,000,000
10	5,000,000	5,000,000	15,000,000	20,000,000	16,185,597	5,000,000
11	5,000,000	5,000,000	15,000,000	20,000,000	15,957,820	5,000,000
12	5,000,000	5,000,000	15,000,000	20,000,000	15,716,781	5,000,000
13	5,000,000	5,000,000	15,000,000	20,000,000	15,461,705	5,000,000
14	5,000,000	5,000,000	15,000,000	20,000,000	15,192,142	5,000,000
15	5,000,000	5,000,000	15,000,000	20,000,000	14,867,515	5,000,000
16	5,000,000	5,000,000	15,000,000	20,000,000	14,522,751	5,000,000
17	5,000,000	5,000,000	15,000,000	20,000,000	14,156,349	5,000,000
18	5,000,000	5,000,000	15,000,000	20,000,000	13,766,886	5,000,000
19	5,000,000	5,000,000	15,000,000	20,000,000	13,352,842	5,000,000
20	5,000,000	5,000,000	15,000,000	20,000,000	12,912,629	5,000,000
21	5,000,000	5,000,000	15,000,000	20,000,000	12,444,440	5,000,000
22	5,000,000	5,000,000	15,000,000	20,000,000	11,946,312	5,000,000
23	5,000,000	5,000,000	15,000,000	20,000,000	11,416,040	5,000,000
24	5,000,000	5,000,000	15,000,000	20,000,000	10,851,516	5,000,000
25	5,000,000	5,000,000	15,000,000	20,000,000	10,249,905	5,000,000
26	5,000,000	5,000,000	15,000,000	20,000,000	9,608,630	5,000,000
27	5,000,000	5,000,000	15,000,000	20,000,000	8,924,964	5,000,000
28	5,000,000	5,000,000	15,000,000	20,000,000	8,196,528	5,000,000
29	5,000,000	5,000,000	15,000,000	20,000,000	7,420,414	5,000,000
30	5,000,000	5,000,000	15,000,000	20,000,000	6,592,788	5,000,000
31	5,000,000	5,000,000	15,000,000	20,000,000	5,708,881	5,000,000
32	5,000,000	5,000,000	15,000,000	20,721,300	5,485,050	5,000,000
33	5,000,000	5,000,000	15,000,000	21,765,385	5,522,560	5,000,000
34	5,000,000	5,000,000	15,000,000	22,849,688	5,539,318	5,000,000
35	5,000,000	5,000,000	15,000,000	24,157,260	5,716,604	5,000,000
36	5,000,000	5,000,000	15,000,000	25,333,512	5,695,131	5,000,000
37	5,000,000	5,000,000	15,000,000	26,551,441	5,644,795	5,000,000
38	5,000,000	5,000,000	15,000,000	28,028,921	5,783,746	5,000,000
39	5,000,000	5,000,000	15,000,000	29,338,806	5,678,479	5,000,000
40	5,000,000	5,000,000	15,000,000	30,691,040	5,534,450	5,000,000



Coverage Detail

Year	ARTR Issue Amount	ARTR Face	Base Face	Total Gross Death Benefit	Total Net Amount at Risk	Inforce Recreation ARTR Face
41	5,000,000	5,000,000	15,000,000	32,347,103	5,613,960	5,000,000
42	5,000,000	5,000,000	15,000,000	34,071,526	5,678,588	5,000,000
43	5,000,000	5,000,000	15,000,000	35,574,813	5,426,666	5,000,000
44	5,000,000	5,000,000	15,000,000	37,434,387	5,439,184	5,000,000
45	5,000,000	5,000,000	15,000,000	39,368,085	5,430,081	5,000,000
46	5,000,000	5,000,000	15,000,000	41,379,079	5,397,271	5,000,000
47	5,000,000	5,000,000	15,000,000	43,471,981	5,338,664	5,000,000
48	5,000,000	5,000,000	15,000,000	45,652,497	5,252,057	5,000,000
49	5,000,000	5,000,000	15,000,000	47,920,794	5,134,371	5,000,000
50	5,000,000	5,000,000	15,000,000	50,274,617	4,982,169	5,000,000
51	5,000,000	5,000,000	15,000,000	52,718,127	4,792,557	5,000,000
52	5,000,000	5,000,000	15,000,000	55,257,380	4,562,536	5,000,000
53	5,000,000	5,000,000	15,000,000	57,899,251	4,288,833	5,000,000
54	5,000,000	5,000,000	15,000,000	61,154,300	4,529,948	5,000,000
55	5,000,000	5,000,000	15,000,000	63,998,895	4,186,844	5,000,000
56	5,000,000	5,000,000	15,000,000	66,987,132	3,791,724	5,000,000
57	5,000,000	5,000,000	15,000,000	70,140,791	3,340,038	5,000,000
58	5,000,000	5,000,000	15,000,000	73,487,616	2,826,447	5,000,000
59	5,000,000	5,000,000	15,000,000	77,065,087	2,244,614	5,000,000
60	5,000,000	5,000,000	15,000,000	80,930,048	1,586,864	5,000,000
61	5,000,000	5,000,000	15,000,000	85,159,762	843,166	5,000,000
62	5,000,000	5,000,000	15,000,000	90,463,812	895,681	5,000,000
63	5,000,000	5,000,000	15,000,000	96,061,687	951,106	5,000,000
64	5,000,000	5,000,000	15,000,000	101,967K	1,009,571	5,000,000
65	5,000,000	5,000,000	15,000,000	108,199K	1,071,277	5,000,000
66	5,000,000	5,000,000	15,000,000	114,775K	1,136,384	5,000,000
67	5,000,000	5,000,000	15,000,000	121,705K	1,204,998	5,000,000
68	5,000,000	5,000,000	15,000,000	129,007K	1,277,297	5,000,000
69	5,000,000	5,000,000	15,000,000	136,717K	1,353,631	5,000,000
70	5,000,000	5,000,000	15,000,000	144,842K	1,434,083	5,000,000
71	5,000,000	5,000,000	15,000,000	153,422K	1,519,031	5,000,000
72	5,000,000	5,000,000	15,000,000	162,492K	1,608,836	5,000,000
73	5,000,000	5,000,000	15,000,000	172,062K	1,703,585	5,000,000
74	5,000,000	5,000,000	15,000,000	182,192K	1,803,879	5,000,000
75	5,000,000	5,000,000	15,000,000	192,909K	1,909,987	5,000,000
76	5,000,000	5,000,000	15,000,000	204,242K	2,022,202	5,000,000
77	5,000,000	5,000,000	15,000,000	216,242K	2,141,009	5,000,000
78	5,000,000	5,000,000	15,000,000	228,920K	2,266,539	5,000,000
79	5,000,000	5,000,000	15,000,000	242,342K	2,399,428	5,000,000
80	5,000,000	5,000,000	15,000,000	256,551K	2,540,109	5,000,000
81	5,000,000	5,000,000	15,000,000	271,376K	2,686,890	5,000,000



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

Screen: Proposed Insured

Issue State	CA	Sex (at birth)	Female
First Name	Female	Risk Class	Preferred Non Tobacco
Last Name	40	Temporary Flat Extra	0
Issue Age or DOB	40		

Screen: Policy Details

Effective Date	09/11/2025	Unisex Rates	No
Policy Back Date	None	Seven Pay Testing	Avoid MEC
Multilife	No	Definition of Life Insurance	CVAT
Owner	Insured	Tax Effective Date	Today
Tax Rate	35% From 1 To A120	Policy Charges Assumption	Current

Screen: Death Benefit and Premium

Design Option	Long-Term Performance	Reduce Face	No
Use Death Benefit Calculator?	No	Policy Premium	350,000 From 1 To 10
Plan Design	Specify Coverage	Mode	Annual
Total Face Amount	20,000,000 From 1 To 121	1035 Exchange	No
Basic Coverage	15,000,000 From 1 To 121	Non-1035 Lump Sum	No
ARTR Coverage	Fill In From 1 To 121	Term Conversion	No
Death Benefit Option	Level From 1 To 121		

Screen: Indexed Accounts

1 Year High Par Volatility Control Indexed Account	0% From 1 To 121	1 Year High Par Volatility Control Indexed Account	Maximum From 1 To 121
1 Year Invesco QQQ Indexed Account	0% From 1 To 121	1 Year Invesco QQQ Account Crediting Rate	Maximum From 1 To 121
1 Year No Cap Dynamic Par Indexed Account	0% From 1 To 121	1 Year No Cap Dynamic Par Indexed Account	Maximum From 1 To 121
1 Year High Cap Indexed Account	0% From 1 To 121	1 Year High Cap Indexed Account Crediting Rate	Maximum From 1 To 121
1 Year Indexed Account	100% From 1 To 121	1 Year Indexed Account Crediting Rate	Maximum From 1 To 121
2 Year Indexed Account	0% From 1 To 121	2 Year Indexed Account Crediting Rate	Maximum From 1 To 121
High Par 5 Year Indexed Account	0% From 1 To 120	High Par 5 Year Indexed Account Crediting Rate	Maximum From 1 To 121
Fixed Account	0% From 1 To 121	Fixed Account Crediting Rate	Current From 1 To 121

Screen: Distribution

Policy Distributions	0 Withdraw / Standard Loan From 2 To 80	Switch Loan Debt from Standard to Indexed	No
	0 Repay Loan From 2 To 80	Switch Loan Debt from Indexed to Standard	No
Distribution Mode	Monthly	Loaned 1 Year Volatility Control Indexed Account	Maximum From 1 To 121
Withdrawal Cap	Basis	Switch Loan Debt from Standard to Fixed Charge	No
Loan Interest Payment Type	Borrow	Switch Loan Debt from Fixed Charge Indexed to	No
Interest Charge Rate	Current From 1 To 121		



Screen: Riders

Enhanced Performance Factor Rider	Yes	Premier Living Benefits Rider 2 Report	No
EPFR Design	Classic From 1 To 81	Age 90 No-Lapse Guarantee Rider	Yes
Premier LTC Rider	No	Flexible Duration No-Lapse Guarantee Rider	No
Premier Living Benefits Rider 2	Yes		

Screen: Output Design

Output Option	PDF	Product Overview Page	Yes
Illustration Output Package	New Business Submission Package	Additional Reports	Yes
Ledger Page	Yes	New Business Summary Page	No
Life Expectancy	No	Death Year Report	No
IRR Columns	No	Loan Details Report	No
Presented by Bank	Yes	NLG Values Detail Page	No
Policy Credits	Yes	Monthly Reports	No
Summary of Policy Charges & Credits	Yes	Commission Summary	No
Charges As % of AV Column	No		

PRX Version : 25.30.0110

Client Input Summary

Company: Pacific Life

September 11, 2025

Product: Pacific Horizon IUL 2

Insured

Insured Name	Female 40
Sex (at birth)	Female
Unisex Rates	N
Age	40
Class	Preferred Non Tobacco
Temporary Flat Extra	1 to 121 - 0
Effective Date	Today
Policy Backdate	None
Backdating to save the issue age(s) of the insured(s) is not permitted to qualify for a product, rider, or risk class and/or to waive underwriting requirements.	
Multilife	No
State of Issue	California

Solve For

Design Option	Long Term Performance
The design determines, among other things, the structure of the charges and the credits. For more information, please see the Design Options in the Narrative Summary and Summary of Policy Charges & Credits Report of the illustration. This design is elected at policy issue and will determine the Pacific Horizon IUL 2 product type issued. The design cannot be changed after policy issue.	
Solve For/Plan Design	No Solve
Total Face Amount	1 to 121 - 20,000,000
Basic Coverage	1 to 121 - 15,000,000
ARTR Coverage	1 to 121 - Fill In
Reduce Face	N
Premium	1 to 10 - 350,000 11 to 121 - 0

Disbursements

Disbursements	Y
Disbursements	1 to 80 - 0
Distribution Mode	Monthly
Disbursement Option	Switch at Basis-Standard Loans
Loan Interest Option	Borrow from Policy
Loan Repayment	1 to 80 - 0
Withdrawal Cap	Basis
Target Cash Value	10,000
Target Year	Age
Age	120

Both Indexed and Fixed Charge Indexed Loans are available starting in policy year 3. Only one Indexed loan type (either Indexed or Fixed Charge Indexed) can be active on a policy at a time.

Indexed Loan

Client Input Summary

Company: Pacific Life

September 11, 2025

Product: Pacific Horizon IUL 2

Disbursements

Interest Charge Rate	1 to 121 - Current
Switch Loan Debt from Standard to Indexed	N
Switch Loan Debt from Indexed to Standard	N
Fixed Charge Indexed Loan	
Loaned 1 Year Volatility Control Indexed Account Illustrative Rate	Maximum
Loaned 1 Year Volatility Control Indexed Account Illustrative Rate	1 to 121 - Maximum
Loaned 1 Year Volatility Control Indexed Account Illustrative Max Rate	5.00
The Max Rate shown is for the first policy year. After the first policy year, the maximum illustrated rate may vary.	
Switch Loan Debt from Standard to Fixed Charge Indexed	N
Switch Loan from Fixed Charge Indexed to Standard	N

Index Strategy

Allocation	
1 Year High Par Volatility Control Indexed Account	1 to 121 - 0%
1 Year Invesco QQQ Indexed Account	1 to 121 - 0%
1 Year No Cap Dynamic Par Indexed Account	1 to 121 - 0%
1 Year High Cap Indexed Account	1 to 121 - 0%
1 Year Indexed Account	1 to 121 - 100%
2 Year Indexed Account	1 to 121 - 0%
High Par 5 Year Indexed Account	1 to 120 - 0%
Fixed Account	1 to 121 - 0%
Illustrative Rate	
1 Year High Par Volatility Control Indexed Account Crediting Rate	1 to 121 - Maximum
1 Year Invesco QQQ Indexed Account Crediting Rate	1 to 121 - Maximum
1 Year No Cap Dynamic Par Indexed Account Crediting Rate	1 to 121 - Maximum
1 Year High Cap Indexed Account Crediting Rate	1 to 121 - Maximum
1 Year Indexed Account Crediting Rate	1 to 121 - Maximum
2 Year Indexed Account Crediting Rate	1 to 121 - Maximum
High Par 5 Year Indexed Account Crediting Rate	1 to 121 - Maximum
Fixed Account Crediting Rate	1 to 121 - Current
Illustrative Max Rate	
1 Year High Par Volatility Control Indexed Account	6.33
1 Year Invesco QQQ Indexed Account	6.33
1 Year No Cap Dynamic Par Indexed Account	4.45
1 Year High Cap Indexed Account	7.16
1 Year Indexed Account	6.33
2 Year Indexed Account	6.33
High Par 5 Year Indexed Account	6.33
Fixed Account	4.50

Client Input Summary

Company: Pacific Life

September 11, 2025

Product: Pacific Horizon IUL 2

Policy Options

Death Benefit Option	1 to 121 - Level
Premium Mode	Annual
Prevent MEC	Y
Definition of Life Insurance	CVAT
Policy Charge Assumption	Current
Pourin Premium	1 to 121 - 0
1035 Exchange Amount	0
Term Conversion	N

Policy Riders

Policy Riders	Y
Enhanced Distribution or Accumulated Value	
Enhanced Performance Factor Rider	Y
EPFR Design	1 to 81 - Classic
Exercise Overloan Protection 3 Rider	N
Supplement Your Benefits	
Premier LTC Rider	N
Premier Living Benefits Rider 2	Y
Premier Living Benefits Rider 2 Report	N
Terminal Illness Rider	Y
Protect Your Benefits	
Age 90 No-Lapse Guarantee Rider	Y
Flexible Duration No-Lapse Guarantee Rider	N

Output Options

Policy Charges Output	
Illustration Output Package	New Business Submission Package
Ledger Page	Y
Life Expectancy	N
IRR Columns	N
Presented by Bank	Y
Policy Credits and Charges Output	
Policy Credits	Y
Summary of Policy Charges & Credits	Y
Charges as % of AV Column	N
Advanced Output	
Product Overview Page	Y
Additional Reports	N
Commission Estimates	N

Agent Info

Agent Name	Sample Sample
Agent Company	Sample
Agent Address1	Sample

Client Input Summary

Company: Pacific Life	September 11, 2025
Product: Pacific Horizon IUL 2	

Agent Info

Agent City	Sample
Agent State	California
Agent Zip Code	00000
Agent Phone	000-000-0000

Concept

Concept	None
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