

Have Your Cake and Eat It Too

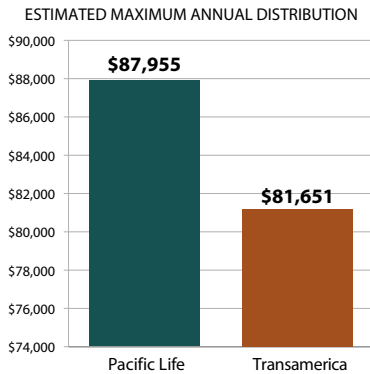
Pacific Life's Pacific Indexed Performer LT vs. the Competition: Distributions and Targets

Some life insurance carriers like to advertise their maximum percentages on Indexed Universal Life Insurance (IUL) target premium. But a percentage is not the same as a dollar amount. In an apples-to-apples comparison with three IUL products from other carriers, Pacific Life's Pacific Indexed Performer LT¹ (PIP LT) is sweetest—whether you're solving

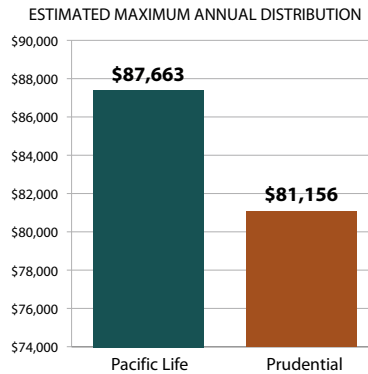
for maximum distributions or target premiums. In fact, PIP LT's flexibility allows you to solve for one without sacrificing the other. That means when your client seeks life insurance protection with the potential for supplemental retirement income, PIP LT can help you both hit the sweet spot. So turn to PIP LT for your clients, and enjoy your slice of the cake.

Compare Distributions When Matching Each Competitor's Target

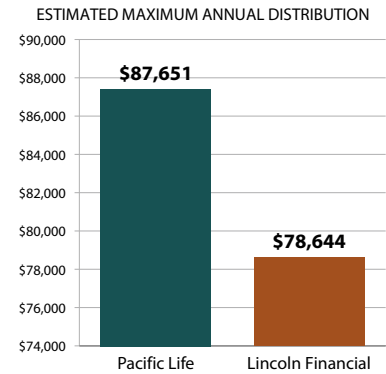
PIP LT vs. Transamerica
TransNavigator IUL²
Target \$9,350



PIP LT vs. Prudential PruLife
Index Advantage UL (2015)³
Target \$9,834

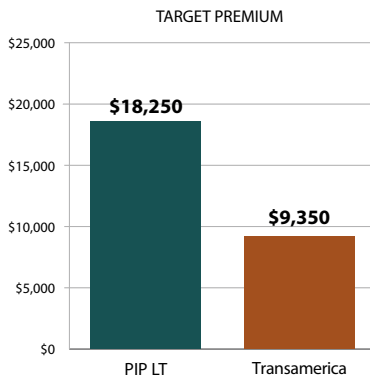


PIP LT vs. Lincoln Financial
LifeReserve IUL Accumulator 14⁴
Target \$9,849

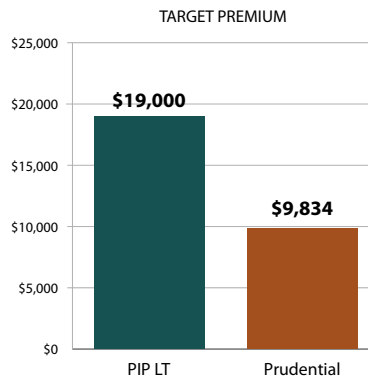


Compare Targets When Matching Each Competitor's Distributions

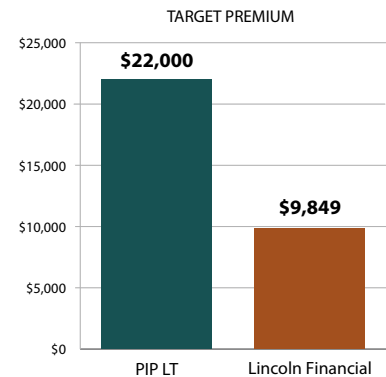
PIP LT vs. Transamerica
TransNavigator IUL
Distribution \$81,651



PIP LT vs. Prudential PruLife Index
Advantage UL (2015)
Distribution \$81,156



PIP LT vs. Lincoln Financial
LifeReserve IUL Accumulator 14
Distribution \$78,644



Assumptions: Male age 45, best nonsmoker risk class, \$25,000 premium for policy years 1-20, solving for maximum monthly distributions (withdrawals until basis then loans) when available in policy years 21-40. Minimum Non-MEC face amount, increasing death benefit option switching to level at age 65. 7% illustrated rate (0% guaranteed). \$10,000 cash value at age 100. Initial Face Amounts for all examples: Pacific Life PIP LT, \$525,657; Transamerica TransNavigator IUL, \$579,000; Prudential PruLife Index Advantage UL (2015), \$526,316; Lincoln Financial LifeReserve IUL Accumulator 14, \$494,682.

Annual distributions as shown as not guaranteed, and will vary based on premium paid, actual insurance charges and, actual current crediting rates. Highlighted carriers are primary competitors within Pacific Life's distribution channels.



PACIFIC LIFE

Pacific Life Insurance Company

Endnotes

- 1 Pacific Indexed Performer LT (Policy Form #P11PIP or ICC11 P11PIP--form # based on state in which policy is issued) is flexible premium indexed adjustable life insurance. This policy does not directly participate in any stock or equity investments.
- 2 Transamerica TransNavigator IUL Policy Form #IUL08-CA REV.
- 3 Prudential PruLife Index Advantage UL (2015) Policy Form #IUL-2014.
- 4 Lincoln Financial LifeReserve IUL Accumulator 14 Policy Form #IUL-6024.

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

Values shown are based on data from all companies as of January 2015. Competitor information presented based on data received directly from the companies. While we believe it is accurate, we cannot assure you that this is the most current information. Please contact each company for a current illustration and prospectus of its product.

Many life insurance products have some flexibility in how they are structured. For example, death benefit coverage under certain products may be provided through a combination of the base policy and any available term or other riders. Each policy selected, illustrated, and sold should be structured based upon your client's particular insurance needs and financial objectives. It is your responsibility to know that the particular policy selected, illustrated, and sold will meet your client's needs and objectives.

Various aspects of products, including but not limited to features, benefits, expenses, loads and charges, will vary from company to company and will impact the values shown. Products are not identical, and the products' specific features and the client's use of those features will impact long term policy performance.

Values for all policies may contain guaranteed and non-guaranteed elements, including but not limited to current interest rate and current cost of insurance rates. This is not an estimate of future performance. Companies use different methods in determining current non-guaranteed elements and there will be variations in their values and meanings.

Underwriting criteria will differ from company to company; we attempted to use comparable risk classes across all companies.



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Pacific Life Insurance Company is licensed to issue insurance products in all states except New York. Product availability and features may vary by state. Insurance products and their guarantees, including optional benefits and any crediting rates, are backed by the financial strength and claims-paying ability of the issuing insurance company. Look to the strength of the life insurance company with regard to such guarantees as these guarantees are not backed by the broker-dealer, insurance agency or their affiliates from which this product is purchased. Neither these entities nor their representatives make any representation or assurance regarding the claims-paying ability of the life insurance company.

Nonguaranteed elements are not guaranteed by definition. As such, Pacific Life Insurance Company reserves the right to change or modify any nonguaranteed element. This right to change nonguaranteed elements is not limited to a specific time or reason.

Pacific Life Insurance Company's individual life insurance products are marketed exclusively through independent third-party life insurance producers, which may include bank affiliated entities. Some selling entities may limit availability of some optional riders based on their client's age and other factors. Your broker-dealer can help you determine which optional riders are available and appropriate for your clients.

Investment and Insurance Products: Not a Deposit	Not Insured by any Federal Government Agency	
Not FDIC Insured	No Bank Guarantee	May Lose Value