

# PACIFIC LIFE'S 1-YEAR INDEXED ACCOUNT<sup>1</sup>

Along with death benefit protection, Pacific Life's indexed universal life insurance products<sup>2</sup> feature a 1-Year Indexed Account that currently offers interest based on 100% of indexed gains over one year up to 12% growth cap rate and 0% minimum interest rate. Performance based on S&P 500<sup>®</sup> index,<sup>3</sup> excluding dividends. The chart below provides historical segment interest rates for the 1-Year Indexed Account since inception and respective growth rates of S&P 500 for same segment terms.<sup>4</sup> See endnotes on back page.



SEGMENT TERM	S&P 500 PERFORMANCE	SEGMENT INTEREST RATE
<b>1/15/14 - 1/15/15</b>	<b>9.37%</b>	<b>9.37%</b>
12/15/2013 - 12/15/14	11.37%	11.37%
11/15/2013 - 11/15/14	13.92%	12.00%
10/15/2013 - 10/15/2014	9.80%	9.80%
9/15/2013 - 9/15/2014	16.88%	12.00%
8/15/2013 - 8/15/2014	16.01%	12.00%
7/15/2013 - 7/15/2014	17.51%	12.00%
6/15/2013 - 6/15/2014	19.12%	12.00%
5/15/13 - 5/15/14	14.43%	12.00%
4/15/13 - 4/15/14	17.92%	12.00%
3/15/13 - 3/15/14	17.78%	12.00%
2/15/13 - 2/15/14	20.85%	12.00%
1/15/13 - 1/15/14	25.04%	13.00%
12/15/12 - 12/15/13	26.38%	13.00%
11/15/2012 - 11/15/2013	32.10%	13.00%
10/15/2012 - 10/15/2013	18.75%	13.00%
9/15/2012 - 9/15/2013	15.82%	13.00%
8/15/2012 - 8/15/2013	20.05%	13.00%
7/15/2012 - 7/15/2013	24.29%	13.00%
6/15/2012 - 6/15/2013	22.39%	13.00%
5/15/2012 - 5/15/2013	23.31%	13.00%
4/15/2012 - 4/15/2013	13.35%	13.00%
3/15/2012 - 3/15/2013	12.12%	12.12%
2/15/2012 - 2/15/2013	12.65%	12.65%
1/15/2012 - 1/15/2013	13.68%	13.00%
12/15/2011 - 12/15/2012	16.65%	13.00%
11/15/2011 - 11/15/2012	8.29%	8.29%
10/15/2011 - 10/15/2012	17.60%	13.00%
9/15/2011 - 9/15/2012	23.31%	13.00%
8/15/2011 - 8/15/2012	16.56%	13.00%
7/15/2011 - 7/15/2012	3.42%	3.42%
6/15/2011 - 6/15/2012	3.20%	3.20%
5/15/2011 - 5/15/2012	0.67%	0.67%
4/15/2011 - 4/15/2012	4.19%	4.19%
3/15/2011 - 3/15/2012	7.55%	7.55%
2/15/2011 - 2/15/2012	1.36%	1.36%
1/15/2011 - 1/15/2012	0.03%	0.03%
12/15/2010 - 12/15/2011	-2.40%	0.00%
11/15/2010 - 11/15/2011	4.51%	4.51%
10/15/2010 - 10/15/2011	4.33%	4.33%

## PACIFIC LIFE'S 1-YEAR INDEXED ACCOUNT<sup>1</sup>

SEGMENT TERM	S&P 500 PERFORMANCE	SEGMENT INTEREST RATE
9/15/2010 – 9/15/2011	6.03%	6.03%
8/15/2010 – 8/15/2011	11.59%	11.59%
7/15/2010 – 7/15/2011	19.51%	12.00%
6/15/2010 – 6/15/2011	18.19%	12.00%
5/15/2010 – 5/15/2011	17.06%	12.00%
4/15/2010 – 4/15/2011	8.58%	8.58%
3/15/2010 – 3/15/2011	12.68%	12.00%
2/15/2010 – 2/15/2011	21.69%	12.00%
1/15/2010 – 1/15/2011	12.61%	12.00%
12/15/2009 – 12/15/2010	11.44%	11.44%
11/15/2009 – 11/15/2010	7.97%	7.97%
10/15/2009 – 10/15/2010	7.49%	7.49%
9/15/2009 – 9/15/2010	6.84%	6.84%
8/15/2009 – 8/15/2010	7.50%	7.50%
7/15/2009 – 7/15/2010	20.90%	12.00%
6/15/2009 – 6/15/2010	17.96%	12.00%
5/15/2009 – 5/15/2010	27.17%	12.00%
4/15/2009 – 4/15/2010	43.87%	12.00%
3/15/2009 – 3/15/2010	52.61%	12.00%
2/15/2009 – 2/15/2010	38.74%	12.00%
1/15/2009 – 1/15/2010	36.60%	12.00%
12/15/2008 – 12/15/2009	28.27%	12.00%
11/15/2008 – 11/15/2009	27.03%	12.00%
10/15/2008 – 10/15/2009	9.42%	9.42%
9/15/2008 – 9/15/2009	-12.02%	0.00%
8/15/2008 – 8/15/2009	-22.34%	0.00%
7/15/2008 – 7/15/2009	--26.25%	0.00%
6/15/2008 – 6/15/2009	-32.09%	0.00%
5/15/2008 – 5/15/2009	-36.60%	0.00%
4/15/2008 – 4/15/2009	-36.65%	0.00%
3/15/2008 – 3/15/2009	-41.47%	0.00%
2/15/2008 – 2/15/2009	-41.49%	0.00%
1/15/2008 – 1/15/2009	-40.50%	0.00%
12/15/2007 – 12/15/2008	-40.83%	0.00%
11/15/2007 – 11/15/2008	-40.62%	0.00%
10/15/2007 – 10/15/2008	-35.56%	0.00%
9/15/2007 – 9/15/2008	-19.64%	0.00%
8/15/2007 – 8/15/2008	-9.37%	0.00%
7/15/2007 – 7/15/2008	-20.73%	0.00%
6/15/2007 – 6/15/2008	-10.69%	0.00%
5/15/2007 – 5/15/2008	-6.29%	0.00%
4/15/2007 – 4/15/2008	-9.54%	0.00%
3/15/2007 – 3/15/2008	-7.14%	0.00%

## PACIFIC LIFE'S 1-YEAR INDEXED ACCOUNT<sup>1</sup>

SEGMENT TERM	S&P 500 PERFORMANCE	SEGMENT INTEREST RATE
2/15/2007 - 2/15/2008	-7.31%	0.00%
1/15/2007 - 1/15/2008	-1.09%	0.00%
12/15/2006 - 12/15/2007	2.98%	2.98%
11/15/2006 - 11/15/2007	5.55%	5.55%
10/15/2006 - 10/15/2007	13.12%	12.00%
9/15/2006 - 9/15/2007	12.76%	12.00%
8/15/2006 - 8/15/2007	12.48%	12.00%
7/15/2006 - 7/15/2007	25.35%	12.00%
6/15/2006 - 6/15/2007	23.81%	12.00%
5/15/2006 - 5/15/2007	16.12%	12.00%
4/15/2006 - 4/15/2007	14.25%	12.00%
3/15/2006 - 3/15/2007	6.91%	6.91%
2/15/2006 - 2/15/2007	14.09%	12.00%
1/15/2006 - 1/15/2007	11.61%	11.61%
12/15/2005 - 12/15/2006	12.00%	12.00%
11/15/2005 - 11/15/2006	12.92%	12.00%
10/15/2005 - 10/15/2006	15.38%	12.00%
9/15/2005 - 9/15/2006	7.26%	7.26%

**ENDNOTES**

- 1 The 1-Year Indexed Account features a 100% guaranteed participation rate, 12% growth cap rate (3% guaranteed), and 0% guaranteed minimum interest rate; in PA, 11% growth cap rate (1% guaranteed).
- 2 Indexed universal life insurance products do not directly participate in any stock or equity investments and are referred to as indexed adjustable life insurance products in the contract. The 1-Year Indexed Account is available with the following products. Pacific Life Insurance Company: Pacific Indexed Accumulator 4 (Policy Form #P11P14 or ICC11 P11P14—form # based on state in which policy is issued) is flexible premium indexed adjustable life insurance; 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; Pacific PRIME IUL (Policy Form #P011P11 or ICC11 P11P11—form # based on state in which policy is issued) indexed adjustable life insurance; Indexed Pacific Estate Preserver (Policy Form #P09IEP) is flexible premium last survivor indexed adjustable life insurance; Pacific PRIME is a registered mark of Pacific Life, all rights reserved. Pacific PRIME2 IUL (Policy Form #P12PPI or ICC12 P12PPI—form # based on state in which policy is issued) is flexible premium indexed adjustable life insurance. Pacific Life & Annuity Company: Pacific Indexed Accumulator III-NY (Policy Form #P08PI3) indexed universal life. Available only in New York.
- 3 The S&P 500 Index is a product of S&P Dow Jones Indices LLC (“SPDJI”), and has been licensed for use by Pacific Life Insurance Company. Standard & Poor’s®, S&P® and S&P 500® are registered trademarks of Standard & Poor’s Financial Services LLC (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Pacific Life Insurance Company. Pacific Life Insurance Company’s Products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.
- 4 Rates provided by Bloomberg L.P. on 1/15/15 and compiled by Pacific Life.

**The performance shown does not include any policy fees or expenses. Performance net of policy fees and expenses would be significantly lower after all policy fees and expenses are deducted. Past performance is no guarantee of future results. This chart was created with the benefit of hindsight. Clients should not depend on any one marketing piece in making a purchasing decision. Ask your life insurance producer for an illustration for more details.**



Pacific Life Insurance Company  
Newport Beach, CA  
(800)800-7681 • www.PacificLife.com

Pacific Life & Annuity Company  
Newport Beach, CA  
(888)595-9669 • www.PacificLife.com

Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. Insurance products are issued by Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company.

Product availability and features may vary by state. Each insurance company is solely responsible for the financial obligations accruing under the products it issues. 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.

Nonguaranteed elements are not guaranteed by definition. As such, Pacific Life 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’s individual life insurance products are marketed exclusively through independent third-party life insurance producers, which may include bank affiliated entities.

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