

Pacific Life's 1-Year International Indexed Account



Available with Specific Life Insurance Products¹

1-Year Segment Returns, 2/15/12 to 1/15/15

Pacific Life's 1-Year International Indexed Account offers one of the broadest ranges of international indexes in any composite, comprised one-third each of the Hang Seng,² MSCI Emerging Markets,³ and EURO STOXX 50^{®4} indexes, all excluding dividends. It offers the only exclusively international composite with an emerging markets index.

Pacific Life weights the crediting of each index* evenly, with the full 100% participation rate of each index's one-year performance, excluding dividends, counting up to the current Growth Cap[†] and not below the 0% guaranteed minimum rate. The results are then averaged to produce the indexed account's final interest crediting rate.

The 1-Year International Indexed Account's final interest crediting rate as demonstrated among indexes for a one-year time period.

Segment Start Date	Segment Maturity Date	Hang Seng ²	MSCI ³	EuroSTOXX ⁴	Index Credit
2/15/11	2/15/12	0.00%	0.00%	0.00%	0.00%
3/15/11	3/15/12	0.00%	0.00%	0.00%	0.00%
4/15/11	4/15/12	0.00%	0.00%	0.00%	0.00%
5/15/11	5/15/12	0.00%	0.00%	0.00%	0.00%
6/15/11	6/15/12	0.00%	0.00%	0.00%	0.00%
7/15/11	7/15/12	0.00%	0.00%	0.00%	0.00%
8/15/11	8/15/12	0.16%	0.00%	4.64%	1.60%
9/15/11	9/15/12	8.32%	6.46%	13.00%	9.26%
10/15/11	10/15/12	13.00%	6.38%	5.50%	8.30%
11/15/11	11/15/12	9.91%	0.38%	8.06%	6.12%
12/15/11	12/15/12	13.00%	13.00%	13.00%	13.00%
1/15/12	1/15/13	13.00%	11.14%	13.00%	12.38%
2/15/12	2/15/13	11.93%	1.80%	5.91%	6.55%
3/15/12	3/15/13	6.15%	0.00%	6.60%	4.25%
4/15/12	4/15/13	5.64%	0.00%	13.00%	6.21%
5/15/12	5/15/13	13.00%	9.89%	13.00%	11.96%
6/15/12	6/15/13	11.49%	4.39%	13.00%	9.63%
7/15/12	7/15/13	11.41%	2.75%	13.00%	9.05%
8/15/12	8/15/13	11.08%	0.00%	13.00%	8.03%
9/15/12	9/15/13	12.71%	0.00%	11.57%	8.09%
10/15/12	10/15/13	10.35%	2.76%	13.00%	8.70%
11/15/12	11/15/13	5.63%	1.14%	13.00%	6.59%

* The current growth cap was 13% on Segments created before Feb. 20, 2012. It will be 12% on Segments created on and after Feb. 2012.

† Each index reflects its one-year performance, excluding dividends, applied up to the current growth cap and 0% guaranteed minimum rate. The average of all three indexes is applied at Segment Maturity as the final interest crediting rate reflected in the last column.

Segment Start Date	Segment Maturity Date	Hang Seng ²	MSCI ³	EuroSTOXX ⁴	Index Credit
12/15/12	12/15/13	2.25%	0.00%	13.00%	5.08%
1/15/13	1/15/14	0.00%	0.00%	13.00%	4.33%
2/15/13	2/15/14	0.00%	0.00%	13.00%	4.00%
3/15/13	3/15/14	0.00%	0.00%	9.47%	3.16%
4/15/13	4/15/14	5.82%	0.84%	12.00%	6.22%
5/15/13	5/15/14	0.00%	0.00%	12.00%	4.00%
6/15/13	6/15/14	11.12%	9.71%	12.00%	10.94%
7/15/13	7/15/14	9.59%	11.70%	12.00%	11.10%
8/15/13	8/15/14	10.04%	10.79%	7.23%	9.35%
9/15/13	9/15/14	4.75%	5.39%	11.64%	7.26%
10/15/13	10/15/14	0.00%	0.00%	0.78%	0.26%
11/15/13	11/15/14	6.35%	0.00%	0.21%	2.19%
12/15/13	12/15/14	0.00%	0.00%	0.14%	0.05%
1/15/14	1/15/15	5.80%	0.00%	0.00%	1.93%

- 1 Available in Pacific Life & Annuity Company's Pacific Indexed Accumulator III-NY (PIA III-NY) (Policy Form #P0813) and in Pacific Life Insurance Company's Indexed Pacific Estate Preserver (Policy Form #P091EP), Pacific Indexed Accumulator 4 (Policy Form #P11P14 or ICC11 P11P14), Pacific Indexed Performer LT (Policy Form #P11PIP or ICC11 P11PIP), Pacific PRIME IUL (Policy Form #P11P11 or ICC11 P11P11). Where multiple policy form numbers occur, form number is based on state in which policy is issued. Policies do not directly participate in any stock or equities investments.
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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.

Life Insurance Producer's Name

State Insurance License Number (or affix your business card)

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