

# Pacific Life's 2-Year Indexed Account

*Historical Segment Growth Rates for the 2-Year Indexed Account Available in Pacific Life's Indexed Universal Life Insurance Products*



Pacific Life Insurance Company

Pacific Life's 2-Year Indexed Account may help capture more of S&P 500® index<sup>1</sup> gains, excluding dividends, than the 1-Year Indexed Accounts. The 2-Year Indexed Account credits 100% of the S&P 500®'s gain over a 2-year period up to a current growth cap of 32% (6% over 2 years guaranteed), 100% guaranteed participation rate, and 0% guaranteed minimum annual crediting rate.\*

Here's how this account has performed since the 2-Year Indexed Account first became available.<sup>2</sup>

2-Year Segment Term	Index Growth Rate over 2 Years	2-Year Segment Crediting Rate
2/15/2011–2/15/2013	14.19%	14.19%
3/15/2011–3/15/2013	20.58%	20.58%
4/15/2011–4/15/2013	18.09%	18.09%
5/15/2011–5/15/2013	24.14%	24.14%
6/15/2011–6/15/2013	26.31%	26.31%
7/15/2011–7/15/2013	28.55%	28.55%
8/15/2011–8/15/2013	39.93%	32.00%
9/15/2011–9/15/2013	42.81%	32.00%
10/15/2011–10/15/2013	39.65%	32.00%
11/15/2011–11/15/2013	43.05%	32.00%
12/15/2011–12/15/2013	47.43%	32.00%
1/15/2012–1/15/2014	42.14%	32.00%
2/15/2012–2/15/2014	36.14%	32.00%
3/15/2012–3/15/2014	32.05%	32.00%
4/15/2012–4/15/2014	33.66%	32.00%
5/15/2012–5/15/2014	41.11%	32.00%
6/15/12–6/15/14	45.80%	32.00%
7/15/12–7/15/14	46.06%	32.00%
8/15/12–8/15/14	39.26%	32.00%

*Historical returns are no guarantee of future performance. This indexed account does not directly participate in any stock or equity investments.*

\* In Pennsylvania for Pacific Life Insurance Company's Pacific Indexed Accumulator III (Policy Form #P08P13) and Indexed Pacific Estate Preserver (Policy Form #P09IEP) policies, the 2-Year Indexed Account features a 100% guaranteed participation rate, 28% current growth cap (6% over 2 years guaranteed), and a 1% guaranteed floor (2.01% cumulatively over 2 years). For these accounts, the guaranteed minimum interest rate is crediting through the two-year segment term to equal 2.01% by Segment maturity. The remainder of any interest due is then credited at that time.

- 1 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.
- 2 The 2-Year Indexed Account is available on the following life insurance products 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. Available in Pacific Life & Annuity Company’s Pacific Indexed Accumulator III-NY (PIA III-NY) (Policy Form #P08PI3) and in Pacific Life Insurance Company’s Indexed Pacific Estate Preserver (PO9IEP), Pacific Indexed Accumulator 4 (Policy Form #P11PI4 or ICC11 P11PI4), Pacific Indexed Performer LT (Policy Form #P11PIP or ICC11 P11PIP), Pacific PRIME IUL (Policy Form #P11PI1 or ICC11 P11PI1), and Pacific Indexed Accumulator III (PIA III) (Policy Form #P08PI3). 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.



## PACIFIC LIFE

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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. 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