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

Pacific Life Insurance Company

Pacific Life's 2-Year Indexed Account may help capture more of S&P 500® index[1] 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.[2]

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%

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 #P08PI3) 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.*

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