

# Ride the Tide

## With Your Choice of 6 Indexed Accounts

### Guaranteed Minimum Annual Crediting Rates

2% in  
Fixed Account

0% in All  
Indexed  
Accounts<sup>†</sup>

Pacific Life indexed universal life insurance (IUL) products offer life insurance protection, plus the potential to accumulate cash value at index-based interest crediting rates. Each premium you pay, less a premium load, is applied first to the fixed account. You may reallocate your policy accumulated value to any combination of indexed accounts on the 15<sup>th</sup> of each month.<sup>†</sup> Talk to your life insurance producer about the right combination of accounts for your life insurance needs.

### Fixed Account

- Pacific Life credits a current declared rate.
- Current rate is guaranteed for first policy year.
- Guaranteed to credit no less than 2% annually.

### Indexed Accounts\*

Allocate among any combination of six indexed accounts for interest crediting based in part on the performance of major indexes. Indexed account availability may vary by product and state.

Request a personalized illustration for details.

Indexed Account	Current Crediting Method*	Consideration	Underlying Index (excluding dividends)
<b>1-Year International</b>	Average of 3 international indexes after each is applied to current 11% Growth Cap and 0% floor	Provides an international crediting option	Composite (1/3 each) of: Hang Seng EURO STOXX 50® MSCI Emerging Markets
<b>1-Year High Par</b>	150% of index performance, not to exceed the current 9% Growth Cap (Cap)	Produces higher crediting rate from modest S&P 500® performance	S&P 500®
<b>1-Year</b>	100% of index performance, up to the current 11% Cap	Captures S&P 500® performance up to current Growth Cap	
<b>1-Year No Cap</b>	100% of index performance, minus current 5% Threshold Rate—No Cap guaranteed	Captures all S&P 500® performance in excess of the current Threshold Rate	
<b>2-Year</b>	100% of index performance, over 2 years up to the current 30% Cap	Offers high cap rate for S&P 500® performance; 2-year crediting duration	
<b>High Par 5-Year</b>	110% of index performance, over 5 years—No current Cap	Unlimited crediting potential, 5-year crediting duration	

Indexed universal life insurance products do not directly participate in any stock or equity investments.

\* Each transfer into an indexed account creates a unit of value called a segment. Interest is credited to each segment once it reaches the end of its one-, two-, or five-year segment term. Each indexed account uses a point-to-point measurement of the index performance rate (excluding dividends), except for the High Par 5-Year Indexed Account, which uses a point to last-year-average measurement. Indexed account guaranteed elements: 100% participation rate in all accounts except High Par 5-Year (105%) and 1-Year High Par (140%). Minimum growth caps: 3% in 1-Year and 1-Year International; 2% in 1-Year High Par; 6% over 2 years in 2-Year; and 15% over 5 years in High Par 5-Year. No cap is guaranteed in 1-Year No Cap. 1-Year No Cap current Threshold Rate is subject to change; guaranteed to be no more than 20% annually. Contract names: 1-Year (1 Year Indexed Account), 1-Year International (1 Year Indexed Account 2), 1-Year High Par (1 Year Indexed Account 3), 1-Year No Cap (1 Year Indexed Account 4), 2-Year (2 Year Indexed Account), and High Par 5-Year (5 Year Indexed Account 2). All indexed accounts use a point to point measurement of index performance, except the High Par 5-Year Indexed Account, which uses a point to last-year average measurement.

† In certain Pacific Life IUL policies, Pennsylvania-issued policies may feature a 1% guaranteed minimum annual floor rate and lower current growth caps. The 1-Year No Cap and High Par 5-Year Indexed Accounts are not available. The 5-Year Indexed Account is available instead of the High Par 5-Year. If applicable, these differences will be reflected in the product illustration.

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**Endnotes**

*1 The policy’s accumulated value is the total of the accumulated value in the fixed account and indexed accounts. It is reduced by monthly policy charges, which may exceed the interest credited. In order to allocate to an indexed account, Pacific Life must receive policyowner’s transfer instructions and funds must be available in the fixed account at least 2 business days prior to the 15th of the requested transfer month. One transfer per quarter, guaranteed.*



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Non-guaranteed elements are not guaranteed by definition. As such, Pacific Life reserves the right to change or modify any non-guaranteed element. This right to change non-guaranteed 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 life insurance producer can help you determine which optional riders are available and appropriate for you.

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