

Making It Easier to Decide

Evaluating Two Life Insurance Options

Prepared For

Proud Father

Presented by:

Kenneth Sapon CLU, CLTC, LUTCF, R.Ph.
Champion Agency, Inc.
2155 Louisiana Blvd NE
Suite 3100
Albuquerque, NM 87110

Pacific Life Insurance Company has authorized the above-referenced producer to act on its behalf solely for purposes of soliciting and accepting Pacific Life Insurance Company insurance applications.

Life Insurance Producer:
 Kenneth Sapon CLU, CLTC,
 LUTCF, R.Ph.
 Champion Agency, Inc.
 2155 Louisiana Blvd NE
 Suite 3100
 Albuquerque, NM 87110

Making It Easier to Decide

Evaluating Two Life Insurance Options

Options lend power. The more options your life insurance policy has, the greater its ability to flex to help you meet your specific situation. Based on the information you have provided, your life insurance producer has prepared this report to help you narrow your choices to the options that are more suitable for your situation.

At a glance, you can compare the impact to your policy values caused by different:

- Death benefit coverages
- Premium payment patterns
- Earning/crediting rates
- Products' performance patterns
- Durations and timing of distributions
- Riders, offering optional guarantees

Through comparison, the features that are most important to you will emerge. Understanding your priorities will help you make an informed decision on the right product and/or strategy for you, based on your life insurance needs and financial objectives. Work with your life insurance producer to determine which design you would like illustrated. The full product illustration for each design is included in the back of this report for more in-depth information on any particular design.

Life Insurance Information

Proposed Policy

	DESIGN #1	DESIGN #2
Product Type	Flexible Premium Indexed Adjustable Life Insurance	Flexible Premium Indexed Adjustable Life Insurance
Product Name	Pacific Indexed Performer LT	Pacific Indexed Performer LT
Product Form Number	ICC11 P11PIP or P11PIP Form number based on state in which policy is issued	ICC11 P11PIP or P11PIP Form number based on state in which policy is issued
	Proud Father, Male	Proud Father, Male
Age	45	45
Risk Class	Preferred Nonsmoker	Preferred Nonsmoker

Making It Easier to Decide

Design Summary

Which Design Fits Your Goals?

 DESIGN #1

 DESIGN #2

Premium

Initial Annual Premium	\$7,200	\$7,200
Scheduled Years to Pay ¹	<u>5</u>	<u>5</u>
Total Premiums Paid	\$36,000	\$36,000

Cash Surrender Value (EOY)

Policy Year 10	\$33,473	\$33,473
Policy Year 30	\$17,581	\$47,903
Policy Year 50	\$204,805	\$110,486
Policy Year 76	\$3,177,587	\$2,509,980
Initial Illustrated Hypothetical Interest Rate	8.00%	8.00%

Distribution²

Initial Annual Distributions	\$1,800	\$1,800
Distribution Start Year	<u>6</u>	<u>6</u>
Years of Distributions	<u>68</u>	<u>62</u>
Total Distributions	\$332,802	\$570,800
Loan Type	Alternate Loans	Alternate Loans
Loan Interest Charge Rate	5.50%	5.50%

Death Benefit (EOY)

Policy Year 1	\$151,404	\$151,404
Policy Year 10	\$140,806	\$140,806
Policy Year 30	\$32,975	\$63,296
Policy Year 50	\$214,607	\$120,288
Policy Year 76	\$3,243,476	\$2,575,869

This is a summary of some of the illustration assumptions. Not all assumptions are stated here. See accompanying illustrations for specific illustrated assumptions for each design. This illustration is not complete without the Basic Illustration for all two designs. Please refer to each Basic Illustration for more information about guaranteed elements of the policy and other important details.

¹ If actual policy accumulated values are lower than assumed in the illustration (because the amount or timing of the premium payments are other than illustrated, and/or the earning rate declines and/or mortality or expense charges increase), additional or higher premium payments may be required for additional years, and/or premium payments may have to be resumed at a later date.

² Distributions may be a combination of withdrawals and loans and will also include the impact of any expected taxes. Any policy withdrawals, loans and loan interest will reduce policy values and may reduce benefits.

Making It Easier to Decide

Life Insurance Producer:

 Kenneth Sapon CLU, CLTC, LUTCF, R.Ph.
 Champion Agency, Inc.
 2155 Louisiana Blvd NE
 Suite 3100
 Albuquerque, NM 87110

Hypothetical Initial Interest Rates

The illustrated hypothetical initial interest rates are stated below. Future rates may vary. See the Basic Illustration of each design for more information.

1-Year High Par Indexed Account* Cost of Insurance Assumptions	Design #1		Design #2	
	Initial Allocation	Initial Rate	Initial Allocation	Initial Rate
	100%	8.00%	100%	8.00%
	Current Cost of Insurance		Current Cost of Insurance	

*This account does not directly participate in any stock or equity investments.

Design Details

Yr	DESIGN #1			DESIGN #2		
	Net Outlay	Net Cash Surrender Value	Death Benefit	Net Outlay	Net Cash Surrender Value	Death Benefit
1	7,200	3,542	151,404	7,200	3,542	151,404
2	7,200	10,412	151,404	7,200	10,412	151,404
3	7,200	17,193	151,404	7,200	17,193	151,404
4	7,200	24,681	151,404	7,200	24,681	151,404
5	7,200	32,946	151,404	7,200	32,946	151,404
6	-1,800	32,745	149,505	-1,800	32,745	149,505
7	-1,800	32,669	147,502	-1,800	32,669	147,502
8	-1,800	32,737	145,388	-1,800	32,737	145,388
9	-1,800	33,058	143,158	-1,800	33,058	143,158
10	-1,800	33,473	140,806	-1,800	33,473	140,806
Total	27,000			27,000		

Making It Easier to Decide

Yr	DESIGN #1			DESIGN #2		
	Net Outlay	Net Cash Surrender Value	Death Benefit	Net Outlay	Net Cash Surrender Value	Death Benefit
11	-1,800	34,668	138,324	-1,800	34,668	138,324
12	-6,711	30,843	130,524	0	37,923	137,604
13	-6,711	27,053	50,641	0	41,603	65,191
14	-6,711	23,196	46,370	0	45,626	68,800
15	-6,711	19,279	41,796	0	50,023	72,540
16	-6,711	15,309	36,885	0	54,824	76,400
17	-6,711	11,300	33,169	0	60,068	81,937
18	0	14,344	36,398	0	65,795	87,848
19	0	17,768	39,877	0	72,048	94,157
20	0	21,611	43,623	0	78,876	100,888
Total	-15,066			25,200		
21	-5,031	20,607	42,341	-10,000	75,780	97,514
22	-5,031	19,813	42,239	-10,000	72,778	95,204
23	-5,031	19,264	42,338	-10,000	69,899	92,974
24	-5,031	18,995	42,663	-10,000	67,174	90,842
25	-5,031	19,046	43,237	-10,000	64,633	88,823
26	-5,031	18,182	42,617	-10,000	61,033	85,468
27	-5,031	17,555	40,376	-10,000	57,520	80,341
28	-5,031	17,210	38,022	-10,000	54,132	74,943
29	-5,031	17,199	35,555	-10,000	50,909	69,265
30	-5,031	17,581	32,975	-10,000	47,903	63,296
Total	-65,376			-74,800		
31	-5,031	18,426	30,285	-10,000	45,173	57,032
32	-5,031	19,709	32,500	-10,000	42,685	55,476
33	-5,031	21,482	35,277	-10,000	40,479	54,274
34	-5,031	23,800	38,675	-10,000	38,599	53,474
35	-5,031	26,722	42,762	-10,000	37,094	53,133
36	-5,031	30,314	47,606	-10,000	36,013	53,306
37	-5,031	34,641	53,283	-10,000	35,411	54,054
38	-5,031	39,778	59,872	-10,000	35,348	55,443
39	-5,031	45,802	67,459	-10,000	35,886	57,543
40	-5,031	52,795	76,133	-10,000	37,092	60,429
Total	-115,686			-174,800		

Making It Easier to Decide

Yr	DESIGN #1			DESIGN #2		
	Net Outlay	Net Cash Surrender Value	Death Benefit	Net Outlay	Net Cash Surrender Value	Death Benefit
41	-5,031	60,843	85,986	-10,000	39,034	64,177
42	-5,031	70,029	97,112	-10,000	41,778	68,861
43	-5,031	80,437	109,603	-10,000	45,390	74,556
44	-5,031	92,155	123,556	-10,000	49,939	81,340
45	-5,031	105,276	139,072	-10,000	55,495	89,291
46	-5,031	119,896	156,257	-10,000	62,134	98,496
47	-5,031	136,719	168,029	-10,000	70,539	101,849
48	-5,031	156,134	181,425	-10,000	81,072	106,362
49	-5,031	178,628	196,800	-10,000	94,195	112,367
50	-5,031	204,805	214,607	-10,000	110,486	120,288
Total	-165,996			-274,800		
51	-5,031	234,046	244,620	-10,000	129,297	139,871
52	-5,031	266,616	278,022	-10,000	150,863	162,269
53	-5,031	302,823	315,125	-10,000	175,462	187,764
54	-5,031	342,966	356,232	-10,000	203,357	216,624
55	-5,031	387,367	401,672	-10,000	234,838	249,142
56	-5,031	436,386	451,808	-10,000	270,226	285,647
57	-5,031	490,344	506,966	-10,000	309,802	326,424
58	-5,031	549,585	567,497	-10,000	353,870	371,783
59	-5,031	614,468	633,765	-10,000	402,747	422,044
60	-5,031	685,348	706,130	-10,000	456,740	477,522
Total	-216,306			-374,800		
61	-5,031	762,630	785,005	-10,000	516,207	538,581
62	-5,031	846,756	870,835	-10,000	581,537	605,617
63	-5,031	938,201	964,106	-10,000	653,152	679,058
64	-5,031	1,037,490	1,065,351	-10,000	731,522	759,383
65	-5,031	1,145,246	1,175,199	-10,000	817,208	847,161
66	-5,031	1,262,253	1,294,446	-10,000	910,929	943,123
67	-5,031	1,389,188	1,423,781	-10,000	1,013,300	1,047,893
68	-5,031	1,526,746	1,563,906	-10,000	1,124,942	1,162,102
69	-5,031	1,676,809	1,716,727	-10,000	1,247,663	1,287,581
70	-5,031	1,840,432	1,883,312	-10,000	1,382,440	1,425,321
Total	-266,616			-474,800		

Making It Easier to Decide

Yr	DESIGN #1			DESIGN #2		
	Net Outlay	Net Cash Surrender Value	Death Benefit	Net Outlay	Net Cash Surrender Value	Death Benefit
71	-5,031	2,018,753	2,064,815	-10,000	1,530,330	1,576,392
72	-5,031	2,213,005	2,262,486	-10,000	1,692,476	1,741,957
73	-5,031	2,424,518	2,477,671	-10,000	1,870,118	1,923,271
74	-5,031	2,654,730	2,711,829	-10,000	2,064,595	2,121,694
75	-5,031	2,905,193	2,966,531	-10,000	2,277,360	2,338,697
76	-5,031	3,177,587	3,243,476	-10,000	2,509,980	2,575,869
Total	-296,802			-534,800		

Making It Easier to Decide

Important Disclosures about the Assumptions

Some of the policy elements (known as non-guaranteed or current elements) may be changed by Pacific Life at any time and for any reason, but cannot be less favorable to you than the policy's guarantees. Some non-guaranteed elements are illustrated consistent with Pacific Life's current scale, and are labeled as "current."

Values shown are based on non-guaranteed policy charges and non-guaranteed interest rates. Over time, the policy's actual non-guaranteed elements, and perhaps your actual use of the policy's options, are likely to vary from the assumptions used in this illustration. 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. For these reasons, actual results will either be more or less favorable than shown in this illustration. Please refer to the Basic Illustration Guaranteed values and other important information.

This illustration is not complete without the Basic Illustration for all two designs. Please refer to each Basic Illustration for more information about guaranteed elements of the policy and other important details.

Indexed Universal Life Insurance generally requires additional premium payments after the initial premium. If either no premiums are paid, or subsequent premiums are insufficient to continue coverage, it is possible that coverage will expire.

A zero in the premium outlay column does not mean the policy is paid up. The actual premium amounts and number of years of premium payments needed to maintain the illustrated policy benefits will depend on the policy's non-guaranteed elements and on the way you actually use the policy's options.

This material is not intended to be used, nor can it be used by any taxpayer, for the purpose of avoiding U.S. federal, state or local tax penalties. This material is written to support the promotion or marketing of the transaction(s) or matter(s) addressed by this material. Pacific Life, its distributors and their respective representatives do not provide tax, accounting or legal advice. Any taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.

Pacific Life Insurance Company is licensed to issue insurance products in all states except New York. Product availability and features may vary by state. Insurance products and their guarantees, including optional benefits and any fixed subaccount 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.

Pacific Indexed Performer LT

A Flexible Premium Indexed Adjustable Life Insurance Policy

A Life Insurance Policy Illustration Prepared For:

Proud Father

Presented by:

Kenneth Sapon, CLU, CLTC, LUTCF, R.Ph.
Champion Agency, Inc.
First Heartland Capital
2155 Louisiana Blvd NE
Suite 3100
Albuquerque, NM 87110

Pacific Life Insurance Company has authorized the above-referenced Life Insurance Producer to act on its behalf solely for purposes of soliciting and accepting Pacific Life Insurance Company insurance applications.

Proposed Insured: Proud Father
 Male, Age 45
 Preferred Nonsmoker

Death Benefit Option = A - (Level)
 Initial Total Face Amount = \$151,404
 Premium Frequency = Annual

Life Insurance Producer:
 Kenneth Sapon, CLU, CLTC, LUTCF,
 R.Ph.
 Champion Agency, Inc.
 2155 Louisiana Blvd NE
 Suite 3100
 Albuquerque, NM 87110

Non-Guaranteed Policy Values: Ledger

Non-Guaranteed Values (EOY) @ 8.00% *								
Yr	Age	Premium Outlay (1)	Policy Loan (2)	Net Outlay (3)	Net Accumulated Value (4)	Net Cash Surrender Value (5)	Death Benefit (6)	
1	45	7,200	0	7,200	5,330	3,542	151,404	
2	46	7,200	0	7,200	11,306	10,412	151,404	
3	47	7,200	0	7,200	17,998	17,193	151,404	
4	48	7,200	0	7,200	25,396	24,681	151,404	
5	49	7,200	0	7,200	33,572	32,946	151,404	
6	50	0	1,800	-1,800	33,281	32,745	149,505	
7	51	0	1,800	-1,800	33,116	32,669	147,502	
8	52	0	1,800	-1,800	33,095	32,737	145,388	
9	53	0	1,800	-1,800	33,237	33,058	143,158	
10	54	0	1,800	-1,800	33,473	33,473	140,806	
Total		36,000	9,000	27,000				
11	55	0	1,800	-1,800	34,668	34,668	138,324	
12	56	0	6,711	-6,711	30,843	30,843	130,524	
13	57	0	6,711	-6,711	27,053	27,053	50,641	
14	58	0	6,711	-6,711	23,196	23,196	46,370	
15	59	0	6,711	-6,711	19,279	19,279	41,796	
16	60	0	6,711	-6,711	15,309	15,309	36,885	
17	61	0	6,711	-6,711	11,300	11,300	33,169	
18	62	0	0	0	14,344	14,344	36,398	
19	63	0	0	0	17,768	17,768	39,877	
20	64	0	0	0	21,611	21,611	43,623	
Total		36,000	51,066	-15,066				

This report is not complete and cannot be presented without the Basic Illustration. Please refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.

A zero in the Premium Outlay column does not mean the policy is paid up. Charges will continue to be deducted from the Accumulated Value as long as the policy remains in-force. The actual premium amounts and number of years of premium payments that are needed to maintain the illustrated non-guaranteed policy benefits will depend on the policy's non-guaranteed elements and on your actual use of the policy's options.

Non-Guaranteed Policy Values: Ledger

								Non-Guaranteed Values (EOY) @ 8.00% *	
Yr	Age	Premium Outlay (1)	Policy Loan (2)	Net Outlay (3)	Net Accumulated Value (4)	Net Cash Surrender Value (5)	Death Benefit (6)		
21	65	0	5,031	-5,031	20,607	20,607	42,341		
22	66	0	5,031	-5,031	19,813	19,813	42,239		
23	67	0	5,031	-5,031	19,264	19,264	42,338		
24	68	0	5,031	-5,031	18,995	18,995	42,663		
25	69	0	5,031	-5,031	19,046	19,046	43,237		
26	70	0	5,031	-5,031	18,182	18,182	42,617		
27	71	0	5,031	-5,031	17,555	17,555	40,376		
28	72	0	5,031	-5,031	17,210	17,210	38,022		
29	73	0	5,031	-5,031	17,199	17,199	35,555		
30	74	0	5,031	-5,031	17,581	17,581	32,975		
Total		36,000	101,376	-65,376					
31	75	0	5,031	-5,031	18,426	18,426	30,285		
32	76	0	5,031	-5,031	19,709	19,709	32,500		
33	77	0	5,031	-5,031	21,482	21,482	35,277		
34	78	0	5,031	-5,031	23,800	23,800	38,675		
35	79	0	5,031	-5,031	26,722	26,722	42,762		
36	80	0	5,031	-5,031	30,314	30,314	47,606		
37	81	0	5,031	-5,031	34,641	34,641	53,283		
38	82	0	5,031	-5,031	39,778	39,778	59,872		
39	83	0	5,031	-5,031	45,802	45,802	67,459		
40	84	0	5,031	-5,031	52,795	52,795	76,133		
Total		36,000	151,686	-115,686					
41	85	0	5,031	-5,031	60,843	60,843	85,986		
42	86	0	5,031	-5,031	70,029	70,029	97,112		
43	87	0	5,031	-5,031	80,437	80,437	109,603		
44	88	0	5,031	-5,031	92,155	92,155	123,556		
45	89	0	5,031	-5,031	105,276	105,276	139,072		
46	90	0	5,031	-5,031	119,896	119,896	156,257		
47	91	0	5,031	-5,031	136,719	136,719	168,029		
48	92	0	5,031	-5,031	156,134	156,134	181,425		
49	93	0	5,031	-5,031	178,628	178,628	196,800		
50	94	0	5,031	-5,031	204,805	204,805	214,607		
Total		36,000	201,996	-165,996					

This report is not complete and cannot be presented without the Basic Illustration. Please refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.

A zero in the Premium Outlay column does not mean the policy is paid up. Charges will continue to be deducted from the Accumulated Value as long as the policy remains in-force. The actual premium amounts and number of years of premium payments that are needed to maintain the illustrated non-guaranteed policy benefits will depend on the policy's non-guaranteed elements and on your actual use of the policy's options.

Non-Guaranteed Policy Values: Ledger

								Non-Guaranteed Values (EOY) @ 8.00% *	
Yr	Age	Premium Outlay (1)	Policy Loan (2)	Net Outlay (3)	Net Accumulated Value (4)	Net Cash Surrender Value (5)	Death Benefit (6)		
51	95	0	5,031	-5,031	234,046	234,046	244,620		
52	96	0	5,031	-5,031	266,616	266,616	278,022		
53	97	0	5,031	-5,031	302,823	302,823	315,125		
54	98	0	5,031	-5,031	342,966	342,966	356,232		
55	99	0	5,031	-5,031	387,367	387,367	401,672		
56	100	0	5,031	-5,031	436,386	436,386	451,808		
57	101	0	5,031	-5,031	490,344	490,344	506,966		
58	102	0	5,031	-5,031	549,585	549,585	567,497		
59	103	0	5,031	-5,031	614,468	614,468	633,765		
60	104	0	5,031	-5,031	685,348	685,348	706,130		
Total		36,000	252,306	-216,306					
61	105	0	5,031	-5,031	762,630	762,630	785,005		
62	106	0	5,031	-5,031	846,756	846,756	870,835		
63	107	0	5,031	-5,031	938,201	938,201	964,106		
64	108	0	5,031	-5,031	1,037,490	1,037,490	1,065,351		
65	109	0	5,031	-5,031	1,145,246	1,145,246	1,175,199		
66	110	0	5,031	-5,031	1,262,253	1,262,253	1,294,446		
67	111	0	5,031	-5,031	1,389,188	1,389,188	1,423,781		
68	112	0	5,031	-5,031	1,526,746	1,526,746	1,563,906		
69	113	0	5,031	-5,031	1,676,809	1,676,809	1,716,727		
70	114	0	5,031	-5,031	1,840,432	1,840,432	1,883,312		
Total		36,000	302,616	-266,616					
71	115	0	5,031	-5,031	2,018,753	2,018,753	2,064,815		
72	116	0	5,031	-5,031	2,213,005	2,213,005	2,262,486		
73	117	0	5,031	-5,031	2,424,518	2,424,518	2,477,671		
74	118	0	5,031	-5,031	2,654,730	2,654,730	2,711,829		
75	119	0	5,031	-5,031	2,905,193	2,905,193	2,966,531		
76	120	0	5,031	-5,031	3,177,587	3,177,587	3,243,476		
Total		36,000	332,802	-296,802					

The Allocations and Hypothetical Interest Rates below are for policy year 1. For any illustrated changes to the Allocations and Hypothetical Interest Rates see the Narrative Summary.

	Allocation	Hypothetical Interest Rate
Fixed Account	0.00%	N/A
1 Year Indexed Account	0.00%	N/A
1 Year International Indexed Account	0.00%	N/A
1 Year High Par Indexed Account	100.00%	8.00%
2 Year Indexed Account	0.00%	N/A
High Par 5 Year Indexed Account	0.00%	N/A

This report is not complete and cannot be presented without the Basic Illustration. Please refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.

A zero in the Premium Outlay column does not mean the policy is paid up. Charges will continue to be deducted from the Accumulated Value as long as the policy remains in-force. The actual premium amounts and number of years of premium payments that are needed to maintain the illustrated non-guaranteed policy benefits will depend on the policy's non-guaranteed elements and on your actual use of the policy's options.

Non-Guaranteed Policy Values: Ledger

*The values shown reflect the illustrated interest rate assumptions that you have requested, as shown in the Narrative Summary.

This report is not complete and cannot be presented without the Basic Illustration. Please refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.

A zero in the Premium Outlay column does not mean the policy is paid up. Charges will continue to be deducted from the Accumulated Value as long as the policy remains in-force. The actual premium amounts and number of years of premium payments that are needed to maintain the illustrated non-guaranteed policy benefits will depend on the policy's non-guaranteed elements and on your actual use of the policy's options.

Policy Loan Details

Yr	Your Age	Standard Net Outlay (1)	Standard Policy Loan (2)	Standard Policy Debt (3)	Alternate Policy Loan (4)	Alternate Policy Debt (5)	Total Policy Loan (6)	Total Policy Debt (7)	Annual Loan Interest Charged (8)	Non-Guaranteed Values (EOY) @ 8.00% *			
										Net Value Excluding Last Indexed Credit (9)	Net Accumulated Value (10)	Net Cash Surrender Value (11)	Death Benefit (12)
1	45	7,200	0	0	0	0	0	0	0	5,330	5,330	3,542	151,404
2	46	7,200	0	0	0	0	0	0	0	11,306	11,306	10,412	151,404
3	47	7,200	0	0	0	0	0	0	0	17,998	17,998	17,193	151,404
4	48	7,200	0	0	0	0	0	0	0	25,396	25,396	24,681	151,404
5	49	7,200	0	0	0	0	0	0	0	33,572	33,572	32,946	151,404
6	50	0	0	0	1,800	1,899	1,800	1,899	99	33,281	33,281	32,745	149,505
7	51	0	0	0	1,800	3,902	1,800	3,902	203	33,116	33,116	32,669	147,502
8	52	0	0	0	1,800	6,016	1,800	6,016	314	33,095	33,095	32,737	145,388
9	53	0	0	0	1,800	8,246	1,800	8,246	430	33,237	33,237	33,058	143,158
10	54	0	0	0	1,800	10,598	1,800	10,598	553	33,473	33,473	33,473	140,806
Total		36,000	0		9,000		9,000						
11	55	0	0	0	1,800	13,080	1,800	13,080	682	34,668	34,668	34,668	138,324
12	56	0	0	0	6,711	20,880	6,711	20,880	1,089	30,843	30,843	30,843	130,524
13	57	0	0	0	6,711	29,108	6,711	29,108	1,518	27,053	27,053	27,053	50,641
14	58	0	0	0	6,711	37,790	6,711	37,790	1,970	23,196	23,196	23,196	46,370
15	59	0	0	0	6,711	46,948	6,711	46,948	2,448	19,279	19,279	19,279	41,796
16	60	0	0	0	6,711	56,610	6,711	56,610	2,951	15,309	15,309	15,309	36,885
17	61	0	0	0	6,711	66,804	6,711	66,804	3,483	11,300	11,300	11,300	33,169
18	62	0	0	0	0	70,478	0	70,478	3,674	14,344	14,344	14,344	36,398
19	63	0	0	0	0	74,354	0	74,354	3,876	17,768	17,768	17,768	39,877
20	64	0	0	0	0	78,444	0	78,444	4,089	21,611	21,611	21,611	43,623
Total		36,000	0		51,066		51,066						
21	65	0	0	0	5,031	88,066	5,031	88,066	4,591	20,607	20,607	20,607	42,341
22	66	0	0	0	5,031	98,217	5,031	98,217	5,120	19,813	19,813	19,813	42,239
23	67	0	0	0	5,031	108,927	5,031	108,927	5,679	19,264	19,264	19,264	42,338
24	68	0	0	0	5,031	120,226	5,031	120,226	6,268	18,995	18,995	18,995	42,663
25	69	0	0	0	5,031	132,146	5,031	132,146	6,889	19,046	19,046	19,046	43,237
26	70	0	0	0	5,031	144,722	5,031	144,722	7,545	18,182	18,182	18,182	42,617
27	71	0	0	0	5,031	157,989	5,031	157,989	8,236	17,555	17,555	17,555	40,376
28	72	0	0	0	5,031	171,986	5,031	171,986	8,966	17,210	17,210	17,210	38,022
29	73	0	0	0	5,031	186,753	5,031	186,753	9,736	17,199	17,199	17,199	35,555
30	74	0	0	0	5,031	202,332	5,031	202,332	10,548	17,581	17,581	17,581	32,975
Total		36,000	0		101,376		101,376						

This report is not complete and cannot be presented without the Basic Illustration. Please refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.

Policy Loan Details

Yr	Your Age	Standard Net Outlay (1)	Standard Policy Loan (2)	Standard Policy Debt (3)	Alternate Policy Loan (4)	Alternate Policy Debt (5)	Total Policy Loan (6)	Total Policy Debt (7)	Annual Loan Interest Charged (8)	Non-Guaranteed Values (EOY) @ 8.00% *			
										Net Accumulated Value Excluding Last Indexed Credit (9)	Net Accumulated Value (10)	Net Cash Surrender Value (11)	Death Benefit (12)
31	75	0	0	0	5,031	218,768	5,031	218,768	11,405	18,426	18,426	18,426	30,285
32	76	0	0	0	5,031	236,108	5,031	236,108	12,309	19,709	19,709	19,709	32,500
33	77	0	0	0	5,031	254,402	5,031	254,402	13,263	21,482	21,482	21,482	35,277
34	78	0	0	0	5,031	273,702	5,031	273,702	14,269	23,800	23,800	23,800	38,675
35	79	0	0	0	5,031	294,063	5,031	294,063	15,330	26,722	26,722	26,722	42,762
36	80	0	0	0	5,031	315,544	5,031	315,544	16,450	30,314	30,314	30,314	47,606
37	81	0	0	0	5,031	338,207	5,031	338,207	17,632	34,641	34,641	34,641	53,283
38	82	0	0	0	5,031	362,116	5,031	362,116	18,878	39,778	39,778	39,778	59,872
39	83	0	0	0	5,031	387,340	5,031	387,340	20,193	45,802	45,802	45,802	67,459
40	84	0	0	0	5,031	413,951	5,031	413,951	21,580	52,795	52,795	52,795	76,133
Total		36,000	0		151,686		151,686						
41	85	0	0	0	5,031	442,026	5,031	442,026	23,044	60,843	60,843	60,843	85,986
42	86	0	0	0	5,031	471,645	5,031	471,645	24,588	70,029	70,029	70,029	97,112
43	87	0	0	0	5,031	502,894	5,031	502,894	26,217	80,437	80,437	80,437	109,603
44	88	0	0	0	5,031	535,860	5,031	535,860	27,936	92,155	92,155	92,155	123,556
45	89	0	0	0	5,031	570,640	5,031	570,640	29,749	105,276	105,276	105,276	139,072
46	90	0	0	0	5,031	607,333	5,031	607,333	31,662	119,896	119,896	119,896	156,257
47	91	0	0	0	5,031	646,044	5,031	646,044	33,680	136,719	136,719	136,719	168,029
48	92	0	0	0	5,031	686,885	5,031	686,885	35,809	156,134	156,134	156,134	181,425
49	93	0	0	0	5,031	729,971	5,031	729,971	38,055	178,628	178,628	178,628	196,800
50	94	0	0	0	5,031	775,427	5,031	775,427	40,425	204,805	204,805	204,805	214,607
Total		36,000	0		201,996		201,996						
51	95	0	0	0	5,031	823,383	5,031	823,383	42,925	234,046	234,046	234,046	244,620
52	96	0	0	0	5,031	873,977	5,031	873,977	45,563	266,616	266,616	266,616	278,022
53	97	0	0	0	5,031	927,353	5,031	927,353	48,345	302,823	302,823	302,823	315,125
54	98	0	0	0	5,031	983,666	5,031	983,666	51,281	342,966	342,966	342,966	356,232
55	99	0	0	0	5,031	1,043,075	5,031	1,043,075	54,378	387,367	387,367	387,367	401,672
56	100	0	0	0	5,031	1,105,752	5,031	1,105,752	57,646	436,386	436,386	436,386	451,808
57	101	0	0	0	5,031	1,171,876	5,031	1,171,876	61,093	490,344	490,344	490,344	506,966
58	102	0	0	0	5,031	1,241,637	5,031	1,241,637	64,730	549,585	549,585	549,585	567,497
59	103	0	0	0	5,031	1,315,234	5,031	1,315,234	68,567	614,468	614,468	614,468	633,765
60	104	0	0	0	5,031	1,392,880	5,031	1,392,880	72,615	685,348	685,348	685,348	706,130
Total		36,000	0		252,306		252,306						

This report is not complete and cannot be presented without the Basic Illustration. Please refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.

Policy Loan Details

Yr	Your Age	Standard Net Outlay (1)	Standard Policy Loan (2)	Standard Policy Debt (3)	Alternate Policy Loan (4)	Alternate Policy Debt (5)	Total Policy Loan (6)	Total Policy Debt (7)	Annual Loan Interest Charged (8)	Non-Guaranteed Values (EOY) @ 8.00% *			
										Net Accumulated Value Excluding Last Indexed Credit (9)	Net Accumulated Value (10)	Net Cash Surrender Value (11)	Death Benefit (12)
61	105	0	0	0	5,031	1,474,796	5,031	1,474,796	76,885	762,630	762,630	762,630	785,005
62	106	0	0	0	5,031	1,561,218	5,031	1,561,218	81,390	846,756	846,756	846,756	870,835
63	107	0	0	0	5,031	1,652,392	5,031	1,652,392	86,144	938,201	938,201	938,201	964,106
64	108	0	0	0	5,031	1,748,582	5,031	1,748,582	91,158	1,037,490	1,037,490	1,037,490	1,065,351
65	109	0	0	0	5,031	1,850,061	5,031	1,850,061	96,449	1,145,246	1,145,246	1,145,246	1,175,199
66	110	0	0	0	5,031	1,957,122	5,031	1,957,122	102,030	1,262,253	1,262,253	1,262,253	1,294,446
67	111	0	0	0	5,031	2,070,072	5,031	2,070,072	107,918	1,389,188	1,389,188	1,389,188	1,423,781
68	112	0	0	0	5,031	2,189,233	5,031	2,189,233	114,131	1,526,746	1,526,746	1,526,746	1,563,906
69	113	0	0	0	5,031	2,314,949	5,031	2,314,949	120,685	1,676,809	1,676,809	1,676,809	1,716,727
70	114	0	0	0	5,031	2,447,579	5,031	2,447,579	127,599	1,840,432	1,840,432	1,840,432	1,883,312
Total		36,000	0		302,616		302,616						
71	115	0	0	0	5,031	2,587,503	5,031	2,587,503	134,894	2,018,753	2,018,753	2,018,753	2,064,815
72	116	0	0	0	5,031	2,735,124	5,031	2,735,124	142,589	2,213,005	2,213,005	2,213,005	2,262,486
73	117	0	0	0	5,031	2,890,863	5,031	2,890,863	150,709	2,424,518	2,424,518	2,424,518	2,477,671
74	118	0	0	0	5,031	3,055,168	5,031	3,055,168	159,274	2,654,730	2,654,730	2,654,730	2,711,829
75	119	0	0	0	5,031	3,228,510	5,031	3,228,510	168,311	2,905,193	2,905,193	2,905,193	2,966,531
76	120	0	0	0	5,031	3,411,386	5,031	3,411,386	177,845	3,177,587	3,177,587	3,177,587	3,243,476
Total		36,000	0		332,802		332,802						

*The values shown reflect the illustrated interest rate assumptions that you have requested, as shown in the Narrative Summary.

This report is not complete and cannot be presented without the Basic Illustration. Please refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.

Proposed Insured: Proud Father
Male, Age 45
Preferred Nonsmoker

Death Benefit Option = A - (Level)
Initial Total Face Amount = \$151,404
Premium Frequency = Annual

Life Insurance Producer:
Kenneth Sapon, CLU, CLTC, LUTCF,
R.Ph.
Champion Agency, Inc.
2155 Louisiana Blvd NE
Suite 3100
Albuquerque, NM 87110

The Life Insurance Illustration: Narrative Summary

Thank you for considering Pacific Life. We look forward to helping you meet your goals throughout your lifetime. The Narrative Summary introduces you to the policy options you have chosen to illustrate.

Your life insurance producer can provide you with more information about policy options that have not been illustrated, as well as additional illustrations with different assumptions. Requesting illustrations with different assumptions may help you better understand how the policy charges and non-guaranteed elements, like interest crediting rates, will affect the policy. Please choose your illustrated rate carefully. Once your policy is in force, you should consider a periodic review of your policy with your life insurance producer.

Important Information

This is an illustration only. An illustration is not intended to predict actual performance. Interest rates, dividends, or values that are set forth in the illustration are not guaranteed, except for those items clearly labeled as guaranteed.

Underwriting Class

The underwriting class used in the illustration has a significant impact on the resulting values. Your actual underwriting class will be determined prior to issue.

Non-Guaranteed Assumptions

Some policy elements, such as policy charges and interest crediting rate are not guaranteed and may be referred to as "current". These elements may be changed by Pacific Life at any time and for any reason, but cannot be less favorable to you than the policy's guarantees.

This illustration assumes that currently illustrated non-guaranteed elements will continue as shown for all years illustrated.

Values shown in this illustration are based on non-guaranteed policy charges and non-guaranteed crediting rates. Over time, the policy's actual non-guaranteed elements, and perhaps your actual use of the policy's options, are likely to vary from the assumptions used in this illustration. For these reasons, actual policy values will either be more or less favorable than shown in this illustration.

You may also request illustrations with different assumptions to better understand how the policy charges and non-guaranteed elements, like interest crediting rates and/or policy loans and withdrawals, will affect the policy Accumulated Value and Death Benefit.

Death Benefit

The Death Benefit is paid to the beneficiaries at the insured's death. The actual amount paid to beneficiaries will be reduced by any distributions taken from the policy. You have the flexibility to raise or lower your death benefit in the future, but increases may require additional underwriting.

Initial Death Benefit:
\$151,404

This is the Basic Illustration

Coverage Type Your Death Benefit can include Basic Coverage plus other coverage types. Each coverage type has unique features that should be considered when determining your coverage mix.

- Annual Renewable Term Rider (ARTR, Form Series 1CC11 R11RTP or R11RTP)

Certain product features and riders may not be available through your Life Insurance Producer.

Obtaining Death Benefits through a combination of Basic and ARTR Coverage may be more economical than obtaining the same Death Benefits through Basic Coverage alone, because ARTR Coverage has different current and guaranteed charges than Basic Coverage. The charges are based on various factors including, but not limited to, age, gender, risk classification, death benefit option and coverage amount.

Illustrations with the same Total Face Amount and premiums but with different proportions of Basic and ARTR Coverage will have different policy values. When deciding whether or not to add ARTR Coverage to your policy, there are several factors to consider. These factors include, but are not limited to the following:

- ARTR Impacts on Accumulated Value
 - **Non-Guaranteed** - The non-guaranteed cost of ARTR Coverage is generally less than the non-guaranteed cost of Basic Coverage. Generally, under non-guaranteed assumptions, a higher proportion of ARTR Coverage will result in higher Accumulated Values.
 - **Guaranteed** - The guaranteed maximum cost of ARTR Coverage is generally greater than the guaranteed maximum cost of Basic Coverage. Generally, under guaranteed assumptions, a higher proportion of ARTR Coverage will result in lower Accumulated Values.
- Other Impacts
 - Different combinations of Basic, and ARTR Coverage will result in different amounts and patterns of Life Insurance Producer compensation.

Your Life Insurance Producer can provide you with additional illustrations showing the effects of different proportions of Basic and ARTR Coverage to help you make your decision.

Illustrated Coverage The following face amounts are illustrated:

Basic Coverage	Face Amount	Start Year	End Year
	151,404	1	12
	73,447	13	76

Death Benefit Option	Start Year	End Year
A - (Level)	1	76

Premium Your policy's flexible premiums allow you to choose the amount and frequency of your premium payments, within limits. Flexible Premium Indexed Adjustable Life Insurance generally requires additional payments after the initial premium. If either no premiums are paid, or subsequent premiums are insufficient to continue coverage, it is possible that the coverage will lapse.

Initial Premium:
\$7,200.00

Initial Frequency: Annual Illustrated premium payments are made at the beginning of the frequency shown.

Premium	Frequency	Annualized Premium	Start Year	End Year
\$7,200.00	Annual	\$7,200.00	1	5
\$0.00	Annual	\$0.00	6	76

The annual premium required to guarantee the initial Total Face Amount for the duration of the contract exceeds the maximum allowable Guideline Level Premium of \$3,118.40.

This is the Basic Illustration

Premium Allocation & Transfers

When you pay a premium, we subtract a premium load and then allocate the net premium to the Fixed Account. You have the option to transfer some or all of the Fixed Account to the Indexed Account, subject to restrictions outlined in the policy.

The amount transferred to the Indexed Account is the lesser of: 1) your selected transfer percentage multiplied by all net premium and loan repayments paid since the last Transfer Date; and 2) the balance of the Fixed Account as of the applicable Transfer Date. The illustrated allocation and transfer percentages are:

Please note, not all indexed accounts are available in all states. Please have your Life Insurance Producer check indexed account availability for your state.

Accounts	Percentage	Start Year	End Year
1-Year High Par Indexed Account	100.00%	1	76

Accumulated Value

Accumulated Value is equal to the premiums paid, less premium load, cost of insurance, other charges and deductions, and withdrawals, accumulated at interest. Net Accumulated Value equals the Accumulated Value minus any outstanding Policy Debt. If the Net Accumulated Value is less than the monthly charges, you will need to pay additional premium to keep the policy in force, unless the policy has a no-lapse guarantee in effect.

Cash Surrender Value

The Cash Surrender Value equals the Accumulated Value less any surrender charge. The Net Cash Surrender Value equals the Cash Surrender Value minus any outstanding Policy Debt. The Net Cash Surrender Value is the amount you would receive if you surrender the policy and the amount available for distributions.

The surrender charge reaches zero 120 policy months after the issue date of any Basic Coverage amount whether it is included at policy issue or added later through a face amount increase.

Fixed Account

The Fixed Account earns interest at the current interest rate, which is declared by us. The current interest rate when the policy is issued is guaranteed for the first policy year. After the first policy year, the current interest rate may change at our discretion, but will never be less than the guaranteed interest rate.

Current Interest Rate: 4.70%
Guaranteed Interest Rate: 2.00%
Illustrated Interest Rate:

Rate	Start Year	End Year
4.70%	1	76

Illustrated Interest Bonus: The non-guaranteed Fixed Account Interest Bonus credits an additional 0.56% to the Fixed Account beginning in policy year 11 and continuing to the later of end of policy year 20 or the policy anniversary coinciding with insurance age 70. This additional interest is reflected in this illustration.

All policy charges, Standard Policy Loans and Withdrawals will be deducted from the Fixed Account. If the Fixed Account is depleted, further deductions will be made from the Indexed Accounts.

Transfer to the Indexed Account

In accordance with contract provisions, net premiums paid are initially allocated to the Fixed Account and subsequently transferred to the Indexed Account(s) selected per your instructions. Transfers from the Fixed Account to the Indexed Accounts are processed on specified Transfer Dates, currently the 15th of every month. To make a transfer, adequate Accumulated Value must be available in the Fixed Account, and transfer instructions must be filed with us no later than two business days prior to the 15th.

This is the Basic Illustration

- Segment Lifecycle
- Each transfer creates a new Segment in the Indexed Account.
 - When a new Segment is created, the current segment components are locked-in as a minimum guarantee for that Segment's term.
 - Once the Segment matures it will be credited interest, if applicable. If your policy terminates before Segment Maturity, no indexed interest will be credited above the Segment Guaranteed Interest Rate, which is credited daily prior to termination.
 - At Segment Maturity, it may be reallocated to any account. If you don't specify a new account, it will create a new Segment in the same Indexed Account.

Lockout Period If a deduction from an Indexed Account(s) occurs as a result of a Policy Loan or Withdrawal that is not part of the Automated Income Option (AIO), then no allocations from the Fixed Account into the Indexed Account(s) will be allowed for 12 months following the date of the deduction. This 12 month period is called the lockout period.

Transactions that may be impacted include:

- Transfers from the Fixed Account into the Indexed Accounts
- Premium or loan repayments with allocations to the Indexed Accounts

Based on the assumptions used in this illustration, a lockout has not occurred.

Indexed Interest Each Segment earns Indexed Interest based on the percentage change in value of its underlying index, subject to the segment components and will mature on the Segment Maturity Date. In this illustration, Indexed Interest Credits are shown as applied at the end of the policy year preceding the Segment Maturity Date. In fact, any Indexed Interest Credits will be credited on the Segment Maturity Date. To the extent that the actual Indexed Account performance is less favorable than illustrated, the sum of your policy's cost of insurance charges will be greater than those illustrated, all of which will result in an Accumulated Value and Cash Surrender Value less than illustrated.

Each Indexed Account is projected at its own rate and the results are combined with the Fixed Account in this illustration. Actual policy performance will be either more or less favorable than illustrated.

Hypothetical Indexed Crediting Rate The following sections show a hypothetical Indexed Crediting Rate based on historical index(es) returns. This is not an indication of future performance and is not guaranteed. Be sure to select an illustrated rate that is right for you. There are many different ways that a hypothetical Indexed Interest Rate based on historical index(es) returns could be calculated and each way will produce a different result.

1-Year Indexed Account Segment Components:

Segment Term	Underlying Index (excluding dividends)	Participation Rate	Growth Cap	Segment Guaranteed Interest Rate
12 Months	S&P 500®	100% Guaranteed	12% Current (3% guaranteed minimum)	0%

Historical Index Return: The average annual return of the S&P 500® index, excluding dividends, over the last 20 year historical period was 9.41%. This value was calculated by averaging the results over 240 twenty-year accumulation periods, one ending each month from 1/15/1994 through 12/15/2013.

Using the historical returns along with the current Growth Cap, Participation Rate and Segment Guaranteed Interest Rate, a hypothetical average annual Indexed Account Crediting Rate would be 7.64%.

Hypothetical Interest Example: Here is an example of hypothetical Indexed Interest Rates based on hypothetical S&P 500® returns (excluding dividends) and current segment components.

	Year 1	Year 2	Year 3	Year 4	Year 5
Hypothetical S&P 500® index Returns*	17.64%	12.58%	6.98%	-1.75%	35.60%
Hypothetical Indexed Interest Rate	12.00%	12.00%	6.98%	0.00%	12.00%

This is the Basic Illustration

*The Hypothetical S&P 500® Index Returns listed above are based on the S&P 500® index returns (excluding dividends) from 1991 through 1995.

**1-Year
International
Indexed Account**

Segment Component:

Segment Term	Underlying Indexes (excluding dividends)	Participation Rate	Growth Cap	Segment Guaranteed Interest Rate
12 Months	Hang Seng, EURO STOXX 50® & MSCI Emerging Markets	100% Guaranteed	12% Current (3% guaranteed minimum)	0%

This account is called the 1 Year Indexed Account 2 in the contract.

Historical Index Returns: The Hang Seng, EURO STOXX 50®, and MSCI Emerging Markets Indexes' average annual returns, excluding dividends, are shown in the following table:

Hang Seng Index Annual Return	EURO STOXX 50® Index Annual Return	MSCI Emerging Markets Index Annual Return
7.75%	6.14%	6.55%

Each index's average annual return was calculated by averaging its historical returns over 192 ten-year accumulation periods, one ending each month from 1/15/1998 through 12/15/2013.

The current Growth Cap, Participation Rate and Segment Guaranteed Interest Rate are applied to the returns for each index. The results are then averaged to determine the final Indexed Account Crediting Rate. The hypothetical average annual Indexed Account Crediting Rate would be 7.00%.

Hypothetical Interest Example: Here is an example of Hypothetical Indexed Interest Rates based on different hypothetical returns for each index and current segment components.

	Hang Seng Index Growth Rate*	Hang Seng Indexed Interest Rate	EURO STOXX 50 Index Growth Rate*	EURO STOXX 50 Indexed Interest Rate	MSCI Emerging Markets Index Growth Rate*	MSCI Emerging Markets Indexed Interest Rate	Average Segment Indexed Interest Rate
Year 1	33.46%	12.00%	7.54%	7.54%	38.96%	12.00%	10.51%
Year 2	26.27%	12.00%	0.89%	0.89%	14.91%	12.00%	8.30%
Year 3	90.23%	12.00%	38.93%	12.00%	60.42%	12.00%	12.00%
Year 4	-20.19%	0.00%	-5.22%	0.00%	5.05%	5.05%	1.68%
Year 5	23.95%	12.00%	15.56%	12.00%	-13.21%	0.00%	8.00%

*The Hypothetical Index Growth Rates listed above are based on the index returns from 1991 through 1995.

**1-Year High Par
Indexed Account**

Segment Components:

Segment Term	Underlying Index (excluding dividends)	Participation Rate	Growth Cap	Segment Guaranteed Interest Rate
12 Months	S&P 500®	150% Current 140% Guaranteed	11.00% Current (2% guaranteed minimum)	0%

This account is called the 1 Year Indexed Account 3 in the contract.

Historical Index Return: The average annual return of the S&P 500® index, excluding dividends, over the last 20 year historical period was 9.41%. This value was calculated by averaging the results over 240 twenty-year accumulation periods, one ending each month from 1/15/1994 through 12/15/2013.

Using the historical returns along with the current Growth Cap, Participation Rate and Segment Guaranteed Interest Rate, a hypothetical average annual Indexed Account Crediting Rate would be

This is the Basic Illustration

7.68%.

Hypothetical Interest Example: Here is an example of a hypothetical Indexed Interest Rates based on different hypothetical S&P 500® index returns (excluding dividends) and using the current segment components.

	Year 1	Year 2	Year 3	Year 4	Year 5
Hypothetical S&P 500® index Returns*	17.64%	12.58%	6.98%	-1.75%	35.60%
Hypothetical Indexed Interest Rate	11.00%	11.00%	10.47%	0.00%	11.00%

*The Hypothetical S&P 500® index Returns listed above are based on the S&P 500® index returns (excluding dividends) from 1991 through 1995.

Illustrated Indexed Interest Rate:

Rate	Start Year	End Year
8.00%	1	76

2-Year Indexed Account

Segment Components:

Segment Term	Underlying Index (excluding dividends)	Participation Rate	Growth Cap	Segment Guaranteed Interest Rate
24 Months	S&P 500®	100% Guaranteed	32% over 2 years (6% over 2 years guaranteed minimum)	0%

Historical Index Return: The average annual return of the S&P 500® index, excluding dividends, over the last 20 year historical period was 9.41%. This value was calculated by averaging the results over 240 twenty-year accumulation periods, one ending each month from 1/15/1994 through 12/15/2013.

Using the historical returns along with the current Growth Cap, Participation Rate and Segment Guaranteed Interest Rate, a hypothetical average annual Indexed Account Crediting Rate would be 8.91%.

Hypothetical Interest Example: Here is an example of hypothetical Indexed Interest Rates based on different hypothetical S&P 500® index returns (excluding dividends) and using the current segment components.

	Year 1	Year 2	Year 3	Year 4	Year 5
Hypothetical S&P 500® index Returns*	n/a	32.44%	n/a	5.11%	n/a
Hypothetical Indexed Interest Rate	0.00%	32.00%	0.00%	5.11%	0.00%

*The Hypothetical S&P 500® index Returns listed above are based on the S&P 500® index returns (excluding dividends) from 1991 through 1995.

High Par 5-Year Indexed Account

Segment Components:

Segment Term	Underlying Index (excluding dividends)	Participation Rate	Growth Cap	Segment Guaranteed Interest Rate
60 Months	S&P 500®	115% Current (105% Guaranteed)	No Current Growth Cap (15% over 5 years guaranteed minimum)	0%

This account is called the 5 Year Indexed Account 2 in the contract.

Historical Index Return: The average annual return of the S&P 500® index, excluding dividends, over

This is the Basic Illustration

the last 20 year historical period was 9.41%. This value was calculated by averaging the results over 240 twenty-year accumulation periods, one ending each month from 1/15/1994 through 12/15/2013.

Using the historical returns along with the current Growth Cap, Participation Rate and Segment Guaranteed Interest Rate, a hypothetical average annual Indexed Account Crediting Rate would be 10.09%.

Hypothetical Interest Example: Here is an example of hypothetical Indexed Interest Rates based on different hypothetical S&P 500® index returns (excluding dividends) and using the current segment components.

	Year 1	Year 2	Year 3	Year 4	Year 5
Hypothetical S&P 500® index Returns*	n/a	n/a	n/a	n/a	65.93%
Hypothetical Indexed Interest Rate	0.00%	0.00%	0.00%	0.00%	75.82%

*The Hypothetical S&P 500® index Returns listed above are based on the S&P 500® index returns (excluding dividends) from 1991 through 1995.

Illustrated Interest Bonus

The non-guaranteed Indexed Account Interest Bonus increases the illustrated Indexed Interest Rate(s) at Segment Maturity by 10.67% of the rate excluding the bonus. The bonus begins with segments created in policy year 11 and continuing to the later of end of policy year 20 or the policy anniversary coinciding with insurance age 70. This additional interest is reflected in this illustration but is not guaranteed.

Illustrated Riders

Riders add benefits that can provide flexibility or additional coverage for you or a family member. Some riders are optional and others are automatically included. The next section includes a brief description of the riders, including costs, that are included in this illustration. There may be other riders available to you. Your life insurance producer can provide more information.

Premier Living Benefits Rider

Provides an accelerated payment of the Death Benefit if you have a chronic illness. Each time you receive a benefit payment, the Net Death Benefit and the Net Cash Surrender Value will be reduced based on the amount of the benefit payment. If a policy loan is outstanding at the time of a benefit payment, a portion of the benefit payment will go towards repaying the loan, in effect reducing the amount you owe and receive. Accelerating the entire death benefit will terminate the policy. The benefit payment is subject to a maximum, which will vary each time you receive a benefit payment. You can choose to receive an amount less than the maximum benefit payment. For each benefit requested we must receive written certification that you have a chronic illness. Chronic illness means that the insured is certified in writing by a Licensed Health Care Practitioner as unable to perform at least two Activities of Daily Living without substantial assistance from another individual due to a loss of functional capacity and the condition is expected to be permanent; or requiring substantial supervision to protect the individual from threats to health and safety due to severe cognitive impairment and the condition is expected to be permanent.

The chronic illness rider may be attached to only one policy per insured. If you have one or more existing Pacific Life policies with a chronic illness rider, you may choose to either:

1. terminate the chronic illness rider on your existing policies, and obtain a new chronic illness rider with a newly-issued policy, if you qualify; or
2. maintain the chronic illness rider on your existing policies, and accept any applied for life insurance, if issued, without the chronic illness rider.

You should not terminate any existing Pacific Life chronic illness rider until the new application with a chronic illness rider has been approved by Pacific Life. If an insured's chronic illness has generated benefits under any existing Pacific Life policy, that insured does not qualify for a new chronic illness rider. Please understand that chronic illness benefits may be higher or lower based upon the policy to which it is attached. Request sample illustrations from your life insurance producer to help determine the policy configuration is appropriate for you.

Benefits paid by accelerating the policy's death benefit may or may not qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code of 1986. Tax treatment of an accelerated death benefit may depend on factors such as the amount of benefits in relation to certain IRS limitations (referred to as "per diem" limitations), the amount of qualified expenses incurred or if similar benefits are being received under other contracts. Receipt of accelerated death benefits may

This is the Basic Illustration

affect eligibility for public assistance programs such as Medicaid. When benefits are received from multiple policies providing long-term care or chronic illness benefits for a given insured, including policies with different owners, all of those benefits must be aggregated to determine their taxability. Tax laws relating to accelerated death benefits are complex. Pacific Life cannot determine whether the benefits are taxable. Clients are advised to consult with qualified and independent legal and tax advisors for more information.

There is no up-front cost or monthly rider charge. The cost of exercising the rider is that the death benefit is reduced by an amount greater than the rider benefit payment itself to reflect the early payment of the death benefit. Rider benefit payments will reduce the death benefit, cash surrender value, and any policy debt. Additionally, rider benefit payments may adversely affect the benefits under other riders.

(Form Series ICC12 R12CII or R12CII, based on state in which policy is issued)

Terminal Illness Rider

Gives you access to a portion of the policy's Basic or ARTR Coverage face amount(s) if the insured has been diagnosed by a licensed physician as terminally ill, resulting in a life expectancy of 12 months or less. We will pay the terminal illness benefit proceeds only once per policy.

Benefits paid by accelerating the policy's death benefit may or may not qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code of 1986. Tax treatment of an accelerated death benefit due to terminal illness depends on the life expectancy of the insured at the time benefits are accelerated. Receipt of accelerated death benefits may affect eligibility for public assistance programs such as Medicaid. Tax laws relating to accelerated death benefits are complex. Pacific Life cannot determine whether the benefits are taxable. Clients are advised to consult with qualified and independent legal and tax advisors for more information.

There is no up-front cost or monthly rider charge. The cost of exercising the rider is that the death benefit is reduced by an amount greater than the rider benefit payment itself to reflect the early payment of the death benefit. Rider benefit payments will reduce the death benefit, cash surrender value, and any policy debt. Additionally, rider benefit payments may adversely affect the benefits under other riders. The rider will be added to your policy, unless you specifically decline it in the application. (Form Series ICC12 R12TII or R12TII, based on state in which policy is issued)

Short-Term No-Lapse Guarantee Rider

While the Short-Term No-Lapse Guarantee Rider (STNLG) is in effect, your death benefit is guaranteed, regardless of future changes to interest rates or policy charges. In order for the rider to be in effect, a minimum premium must be paid.

Maximum STNLG Duration: 20 years

STNLG Minimum Premium			
Annual	Semi-Annual	Quarterly	Monthly
2,066.41	1,043.34	524.23	175.32

Important Information

The actual STNLG Minimum Premium depends on the actual amount of premium payments and distributions. Any changes in benefit amounts will also affect the STNLG Duration. Paying only STNLG Minimum Premium will guarantee the death benefit for the STNLG Duration, but will not guarantee cash value accumulation. If you do not pay the STNLG Minimum Premiums, the no-lapse feature will terminate before the guaranteed duration. Additional premiums will be required to continue the policy beyond the guaranteed duration.

This rider is provided at no additional cost. (Form Series R02NL5)

Conversion Rider

Anytime during the 8th policy year, while your policy is in force, you may convert this policy to any cash value life insurance policy that is available for conversions. The Total Face Amount of the new policy will equal the current Basic Coverage of your current policy. All applicable surrender charges on the surrendered policy will be waived, and no evidence of insurability will be required for the conversion. This conversion right is subject to state availability. This rider is provided at no additional cost. (Form Series R06CON)

Other Riders

The following riders have not been illustrated. See individual rider descriptions for more information.

This is the Basic Illustration

**Overloan
Protection 2
Rider**

If exercised and as long as the rider remains in-force, the policy will not lapse even if the Policy Debt exceeds the Accumulated Value. The rider can be exercised only if all of the conditions of the rider are met. At the fifth policy anniversary, the cumulative premium paid, minus any loans and withdrawals, must be equal to at least \$10,914.40. You may not be able to exercise this rider as illustrated if your actual use of the policy's options, actual interest rate, policy charges, premium amount or frequency, differs from those assumed. Upon exercising this rider, a one-time rider exercise charge will be assessed. This amount will vary depending on the actual Accumulated Value at the time of exercising this rider. Certain transactions and policy changes after exercising the rider will terminate the rider. If this rider terminates other than by the death of the insured, any amount by which the Policy Debt exceeds the Accumulated Value is due and payable. This rider is provided at no additional cost until the rider is exercised.

The potential tax consequences of the Overloan Protection 2 Rider have not specifically been ruled on by the IRS or the courts. Consult your tax adviser. (Form Series R08OLP)

Distributions

Distributions can be taken as Policy Loans and Withdrawals when there is adequate Net Cash Surrender Value available, as explained in the policy. The illustrated distributions may not be available if the policy does not perform as illustrated. This illustration shows distributions that are requested and distributed annually. Distributions will reduce policy values and may reduce Death Benefits.

Interest credited to the Accumulated Value of a life insurance policy is generally tax-deferred but may be taxable at the time of withdrawal, surrender or lapse. See the **Tax Information** section information about when distributions or other policy events could result in taxable income.

Currently, the charge for each Withdrawal is \$0. However, we reserve the right to charge up to \$25 for each withdrawal.

**Automated
Income Option**

Automated Income Option (AIO) is a program that electronically deposits distributions into your checking or savings account on a recurring basis. Enrollment is not automatic; certain requirements must be met, and you must request enrollment when distributions to begin.

Policy Loans

A policy loan, if not repaid earlier, is eventually repaid from policy proceeds at death, surrender, or lapse. The Death Benefit and Net Cash Surrender Value columns reflect values net of policy loans.

**Standard
Loans
Compared to
Alternate
Loans**

You may take policy loans as Standard Loans or Alternate Loans or a combination of both types of loans, subject to the policy provisions. **Your choice of a Standard Loan or Alternate Loan can have a significant impact on policy values and the cost of a loan.**

	Maximum Loan Amount Available	Loan Interest Crediting & Loan Interest Charged
Standard Loans	The entire policy's Accumulated Value is available.	Neither the loan interest charged nor the loan interest credited is affected by the performance of the policy.
Alternate Loans	Only the Net Accumulated Value in any of the 1-Year Indexed Accounts is available.	The loan interest charged <u>is not</u> affected by the performance of the policy. However, the loan interest credited <u>is</u> affected by the performance of the policy. This causes Alternate Loans to be significantly more volatile than Standard Loans

**Standard
Loans**

Interest is due at the end of each policy year when a policy loan is outstanding. In this illustration the policy loan interest charged is borrowed and added to the loan balance.

Loan Charge Rate: 2.25%

Interest is credited to the portion of Accumulated Value securing the Policy Loan. We reserve the right to decrease the current loan interest crediting rate. However, we will not reduce the rate to less than the guaranteed rate.

This is the Basic Illustration

Current Loan Interest Crediting Rate: 2.00% in years 1-5 and 2.25% in years 6+
Guaranteed Loan Interest Crediting Rate: 2.00%

This illustration also assumes that standard policy loan interest payments are allocated to the Fixed Account and earn Fixed Account Interest Credits at the declared rate.

Alternate Loans

Interest is due at the end of each policy year when a policy loan is outstanding. We reserve the right to increase the current loan interest charge rate. However, we will not increase the rate to more than the guaranteed rate.

Current Loan Interest Charge Rate: 5.50%
Guaranteed Loan Interest Charge Rate: 7.50%

Illustrated Loan Interest Charge Rate:

Rate	Start Year	End Year
5.50%	1	76

Interest is credited to the portion of Accumulated Value securing the Policy Loan based on the Segment Growth Rate. Loan interest is credited at the end of a Segment Term.

Illustrated Loan Interest Crediting Rate: Equals the illustrated Indexed Interest Rates

Illustrating a hypothetical Indexed Interest Rate greater than the loan interest charge rate over an extended period of time may not be realistic. If you change this assumption, the impact on your policy could be quite dramatic, even resulting in a policy lapse.

The actual Alternate Loan interest charged may be higher or lower than the interest credited. The net result can vary significantly from year to year. It is important to illustrate this volatility.

To determine if an Alternate Loan is the right choice for you

- Consider the impact to your policy if:
 - Indexed interest credit is lower than the loan charge rate
 - the Index underperforms due to an extended market downturn
 - the Growth Cap is lowered, thereby limiting the Indexed Interest Rate
 - actual Indexed Interest Rates fluctuate, instead of level illustrated Indexed Interest Rates
- Request additional illustrations from your life insurance producer to see the effects of choosing:
 - Standard Loans, Alternate Loans or a combination of both
 - Different Indexed Interest Rates and loan interest charge rates

The Alternate Loan is available under the Alternate Loan Rider (R10ALR) which is automatically added to your policy.

Future Action Required

Certain policy changes will not happen automatically and will require a written request. This illustration reflects possible future changes. Please contact your Life Insurance Producer prior to each change to see if a written request is required.

Policy Year	Calendar Year	Age	Policy Changes	Amount
6	2019	50	***Start Distributions	1,800
13	2026	57	Reduce Basic Coverage	77,957

Calendar years specified above assume the policy is issued in year 2014.

***This illustration reflects Policy Loan(s). Each requires a written request. The specific amount and timing of the Policy Loan(s) can be affected by your actual use of the policy's options, actual rates of return, policy charges, premium amount or frequency and may not be available as illustrated.

This is the Basic Illustration

Tax Information This material is not intended to be used, nor can it be used by any taxpayer, for the purpose of avoiding U.S. federal, state or local tax penalties. This material is written to support the promotion or marketing of the transaction(s) or matter(s) addressed by this material. Pacific Life, its distributors and their life insurance producer do not provide tax, accounting or legal advice. Any taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.

Although the information contained in this illustration is based on our understanding of the Internal Revenue Code (IRC) and on certain tax and legal assumptions, it is not intended to be tax or legal advice. Such advice should be obtained from your own counsel or other tax advisor. Tax laws or interpretations of tax laws can change, which may cause the performance and underlying tax assumptions of this policy, including any riders, to be different than illustrated. For example, tax law changes may result in distributions that are more or less than illustrated. In some cases, these changes could result in a decrease in policy values or lapse. Regularly request an inforce illustration to help you monitor your policy's performance in light of any tax law changes. Actual taxes will be different from those illustrated.

Tax Rates The following tax rates have been used to estimate your taxes, if any, on distributions.

Illustrated Tax Rates:

Rate	Start Year	End Year
39.00%	1	76

Death Proceeds For federal income tax purposes, life insurance Death Benefits generally pay income tax-free to beneficiaries pursuant to IRC Sec. 101(a)(1). In certain situations, however, life insurance Death Benefits may be partially or wholly taxable. Situations include, but are not limited to: the transfer of a life insurance policy for valuable consideration unless the transfer qualifies for an exception under IRC Sec. 101(a)(2) (i.e. the "transfer-for-value rule"); arrangements that lack an insurable interest based on state law; and an employer-owned policy unless the policy qualifies for an exception under IRC Sec. 101(j).

Guideline Premium Test A life insurance policy qualifies as life insurance under IRC Section 7702 if it meets one of two alternative tests. This illustration uses the Guideline Premium Test which limits the sum of premiums paid by the greater of the guideline single premium or the sum of the guideline level premiums at such time. In addition, the Death Benefit payable under the policy must at all times be at least equal to an applicable percentage of the Accumulated Value. Guidelines are calculated at issue, but must be recalculated upon certain changes in the terms or benefits of the policy. Failure to qualify as life insurance will result in adverse tax consequences.

Modified Endowment Contract (MEC) A Modified Endowment Contract (MEC) is a life insurance policy and like other life insurance policies provides favorable tax treatment of death benefits and the tax deferred growth of cash value. However, a MEC is subject to less favorable taxation on distributions of cash value, including withdrawals, policy loans and certain other "deemed" distributions. Rules defining a MEC and its tax treatment can be found in IRC Section 7702A and 72, respectively. Depending upon whether or not future distributions are taken from a policy, the MEC status may or may not impact the taxation of the policy. **As such, we recommend you consult your tax advisor prior to taking any action on your policy that may cause it to become a MEC.**

As provided in IRC Section 7702A, a life insurance policy becomes a MEC if it fails the Seven-Pay Test. The Seven-Pay Test compares the premiums paid into the policy during the testing period against the Seven-Pay Premium Limit, which grows from year to year over that period. The Seven-Pay Test starts at policy issue and continues for seven years. Also, upon any Seven-Pay Material Change a new Seven-Pay Test with a new limit will start and continue for seven more years. A policy may never have a Seven-Pay Material Change, or it may have more than one, depending upon any policy changes made over the life of the policy.

A Seven-Pay Material Change will generally occur if there are both: 1) an increase in policy benefits; and 2) a premium payment not necessary to fund the policy benefits assumed in the most recent Seven-Pay Premium Limit determination. This can occur whether or not the policy is currently in a Seven-Pay Test Period. A Seven-Pay Material Change may also occur as a result of certain other policy changes.

This is the Basic Illustration

Modified
 Endowment
 Contract (MEC)
 (continued)

Generally, once a policy is a MEC, it is always a MEC. However, if premiums in excess of the Seven-Pay Premium Limit are paid, the MEC status can be avoided if the excess premium payments, plus interest (which is taxable), are returned to you prior to 60 days after the end of the 'measuring year' in which the premium payment was made.

A policy may be subject to retroactive 're-testing' if policy benefits are reduced. Premiums previously applied to the policy during the Seven-Pay Test Period will be retested against a new Seven-Pay Premium Limit reflecting the lower policy benefits and can cause the policy to become a MEC. Before you request a withdrawal or otherwise reduce your policy benefits, you should confirm with us whether your policy would become a MEC. **Prior to any Seven-Pay Material Change you should consider whether future reductions or withdrawals may take place. If so, we recommend that you request an in-force illustration and consult your tax advisor.**

MEC Status

Based on our understanding of the Internal Revenue Code a policy issued and maintained consistent with the assumptions in this illustration would not be a MEC at issue or become one thereafter.

Whether and when your policy might actually become a MEC depends on the timing and amounts of premium payments and Withdrawals, the policy's non-guaranteed elements, your actual use of the policy's options, and any policy changes made pursuant to your request. The federal income tax consequences of a MEC can be significant. Consult your tax advisor for further details.

 Tax-Free
 Income

Tax-free income assumes, among other things: 1) withdrawals do not exceed tax basis (generally, premiums paid less prior withdrawals); 2) policy remains in force until death; 3) withdrawals taken during the first 15 policy years do not occur at the time of, or during the two years prior to, any reduction in benefits; and 4) the policy does not become a modified endowment contract. See IRC Secs. 72, 7702(f)(7)(B), 7702A. Any policy withdrawals, loans and loan interest will reduce policy values and may reduce benefits.

Taxable Income

Lapses or Surrenders With an Outstanding Policy Loan:

If a life insurance Policy Loan is still outstanding when a policy is surrendered or lapses, the Policy Loan is automatically repaid from policy values. This will result in taxable income to the extent the Net Cash Surrender Value plus the amount of the repaid loan exceeds the cost basis of the policy. This potential tax is not reflected in any tax calculation(s) included in this illustration.

Assuming the life insurance policy is not a MEC:

1. Withdrawals (and other distributions) are taxed under the "cost recovery rule" and are generally taxable only to the extent the Withdrawal exceeds the cost basis of the policy. Policy cost basis generally equals the gross premiums paid less prior untaxed Withdrawals.
2. However, Withdrawals in the first 15 policy years may be taxable in part or in full under IRC 7702(f)(7)(B) if they occur in connection with a reduction in benefits.
3. Further, when such a reduction in benefits has occurred during the first 15 policy years, it is possible that earlier Withdrawals (within the two years prior to the reduction in benefits) may be similarly taxable. This illustration does not reflect this "two years prior" taxation.
4. After 15 policy years, Withdrawals up to policy cost basis are not taxable.

If the life insurance policy is a MEC:

1. Distributions from a MEC, including Withdrawals, Policy Loans, and certain assignments, are taxed to the extent of gain in the policy and may be subject to additional penalties. Generally, gain in the policy is the excess, if any, of the Accumulated Value, not reduced by Policy Debt over the policy cost basis.
2. Further, distributions taken from a policy during the two years prior to the policy becoming a MEC will be subject to MEC rules in the year the policy became a MEC and may become taxable at that time. This illustration does not reflect this "two years prior" taxation.

 Initial Premium
 Limits
 Summary

Seven Pay Premium: 7,200.00
Guideline Single Premium: 36,462.70
Guideline Level Premium: 3,118.40

When the Death Benefit is greater than the Face Amount due to Accumulated Value growth, payment of additional premium will be subject to approval.

This is the Basic Illustration



Other Information

This illustration assumes you are the owner of the policy.

The sale or liquidation of any stock, bond, individual retirement account (IRA), certificate of deposit (CD), mutual fund, annuity, or other asset to fund the purchase of this product may have tax consequences, early Withdrawal penalties, or other costs or penalties as a result of the sale or liquidation. You may wish to consult independent legal or financial advice before selling or liquidating any assets, prior to the purchase of the life insurance product being solicited.

Pacific Life does not provide qualified plan administrative services or impartial investment advice, and does not act in a fiduciary capacity for any plan.

Pacific Life Insurance Company is licensed to issue insurance products in all states except New York. Product availability and features may vary by state. Insurance products and their guarantees, including optional benefits and any fixed subaccount 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.

This is the Basic Illustration

Policy Values: Numeric Summary

Yr	Age	Cumulative		End of Year Guaranteed Values* 0.00%		End of Year Non-Guaranteed Values*			
		Premium Outlay (1)	Policy Loan (2)	Net Cash Surrender Value (3)	Death Benefit (4)	Intermediate		Illustrated 8.00%	
						Net Cash Surrender Value (5)	Death Benefit (6)	Net Cash Surrender Value (7)	Death Benefit (8)
5	49	36,000	0	21,922	151,404	27,089	151,404	32,946	151,404
10	54	36,000	9,000	0	140,165	13,943	140,489	33,473	140,806
20	64	36,000	51,066	##	##	##	##	21,611	43,623
26	70	36,000	81,252					18,182	42,617
30	74	36,000	101,376					17,581	32,975

The Allocations and Hypothetical Interest Rates below are for policy year 1. For any illustrated changes to the Allocations and Hypothetical Interest Rates see the Narrative Summary.

	Allocation	Initial Guaranteed Interest Rate	Non- Guaranteed Intermediate Hypothetical Interest Rate	Non-Guaranteed Hypothetical Interest Rate
Fixed Account	0.00%	N/A	N/A	N/A
1 Year Indexed Account	0.00%	N/A	N/A	N/A
1 Year International Indexed Account	0.00%	N/A	N/A	N/A
1 Year High Par Indexed Account	100.00%	0.00%	4.00%	8.00%
2 Year Indexed Account	0.00%	N/A	N/A	N/A
High Par 5 Year Indexed Account	0.00%	N/A	N/A	N/A

*Guaranteed columns reflect maximum policy charges and guaranteed interest. Intermediate columns reflect non-guaranteed elements, including charges and credits at rates that are halfway between the rates used in the "guaranteed" and "illustrated" columns. Illustrated columns reflect assumptions about non-guaranteed elements, including the interest rate assumptions that you have requested, as shown in the Narrative Summary.

Where either guaranteed or intermediate scale Cash Surrender Value is insufficient, any distributions illustrated are: (1) based on non-guaranteed assumptions; (2) reflected in the non-guaranteed columns; and (3) not reflected in the guaranteed or intermediate scale columns.

Insurance coverage will cease in year 13 based on guaranteed assumptions. Insurance coverage will cease in year 13 based on intermediate assumptions. Insurance coverage would remain in force at least through year 76 (insured's age 120) based on illustrated assumptions.

Historical performance of the underlying Index should not be considered a representation of past or future performance of the Indexed Accounts under this life insurance policy. Actual Segment Indexed Interest Credits will vary from year to year depending on the underlying Index, Growth Cap, Participation Rate and Threshold Rate if applicable.

I have received and read a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be higher or lower. I understand this is an illustration and not a contract. For full policy details, I will refer to the contract.

This is the Basic Illustration

Policy Values: Numeric Summary

APPLICANT'S SIGNATURE****DATE**

**If a Corporation, the signature and title of an authorized officer is required, and the full name of the Corporation must be shown. If a Trust all required Trustees must sign according to the trust agreement.

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements are subject to change. I have made no statements that are inconsistent with this illustration nor have I made any promises about the expected future Index Credits of this contract

LIFE INSURANCE PRODUCER'S SIGNATURE**DATE****PL LIFE INSURANCE PRODUCER #**

This is the Basic Illustration

Policy Values: Tabular Detail

Yr	Age	Premium Outlay	Policy Loan	Guaranteed Values EOY @ 0.00% *			Non-Guaranteed Values EOY @ 8.00% *		
				Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit
1	45	7,200	0	4,547	2,759	151,404	5,330	3,542	151,404
2	46	7,200	0	9,071	8,177	151,404	11,306	10,412	151,404
3	47	7,200	0	13,571	12,766	151,404	17,998	17,193	151,404
4	48	7,200	0	18,064	17,349	151,404	25,396	24,681	151,404
5	49	7,200	0	22,548	21,922	151,404	33,572	32,946	151,404
6	50	0	1,800	20,289	17,818	149,469	35,180	32,745	149,505
7	51	0	1,800	17,982	13,520	147,389	37,018	32,669	147,502
8	52	0	1,800	15,610	9,002	145,153	39,111	32,737	145,388
9	53	0	1,800	13,165	4,331	142,749	41,483	33,058	143,158
10	54	0	1,800	10,627	0	140,165	44,071	33,473	140,806
Total		36,000							
11	55	0	1,800	7,980	0	139,322	47,748	34,668	138,324
12	56	0	6,711	5,213	0	138,416	51,723	30,843	130,524
13	57	0	6,711	0	0	0	56,162	27,053	50,641
14	58	0	6,711	0	0	0	60,985	23,196	46,370
15	59	0	6,711	0	0	0	66,227	19,279	41,796
16	60	0	6,711	0	0	0	71,919	15,309	36,885
17	61	0	6,711	0	0	0	78,104	11,300	33,169
18	62	0	0	0	0	0	84,822	14,344	36,398
19	63	0	0	0	0	0	92,122	17,768	39,877
20	64	0	0	0	0	0	100,055	21,611	43,623
Total		36,000							
21	65	0	5,031	0	0	0	108,673	20,607	42,341
22	66	0	5,031	0	0	0	118,031	19,813	42,239
23	67	0	5,031	0	0	0	128,191	19,264	42,338
24	68	0	5,031	0	0	0	139,221	18,995	42,663
25	69	0	5,031	0	0	0	151,192	19,046	43,237
26	70	0	5,031	0	0	0	162,903	18,182	42,617
27	71	0	5,031	0	0	0	175,544	17,555	40,376
28	72	0	5,031	0	0	0	189,196	17,210	38,022
29	73	0	5,031	0	0	0	203,952	17,199	35,555
30	74	0	5,031	0	0	0	219,913	17,581	32,975
Total		36,000							

*Guaranteed columns reflect maximum policy charges and guaranteed interest. Non-guaranteed columns reflect assumptions about non-guaranteed elements, including the interest rate assumptions that you have requested, as shown in the Narrative Summary.

A zero in the Premium Outlay column does not mean the policy is paid up. Charges will continue to be deducted from the Accumulated Value as long as the policy remains in-force. The actual premium amounts and number of years of premium payments that are needed to maintain the illustrated non-guaranteed policy benefits will depend on the policy's non-guaranteed elements and on your actual use of the policy's options.

This is the Basic Illustration

Policy Values: Tabular Detail

Yr	Age	Premium Outlay	Policy Loan	Guaranteed Values EOY @ 0.00% *			Non-Guaranteed Values EOY @ 8.00% *		
				Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit
31	75	0	5,031	0	0	0	237,194	18,426	30,285
32	76	0	5,031	0	0	0	255,818	19,709	32,500
33	77	0	5,031	0	0	0	275,884	21,482	35,277
34	78	0	5,031	0	0	0	297,501	23,800	38,675
35	79	0	5,031	0	0	0	320,785	26,722	42,762
36	80	0	5,031	0	0	0	345,858	30,314	47,606
37	81	0	5,031	0	0	0	372,848	34,641	53,283
38	82	0	5,031	0	0	0	401,893	39,778	59,872
39	83	0	5,031	0	0	0	433,141	45,802	67,459
40	84	0	5,031	0	0	0	466,746	52,795	76,133
Total		36,000							
41	85	0	5,031	0	0	0	502,869	60,843	85,986
42	86	0	5,031	0	0	0	541,674	70,029	97,112
43	87	0	5,031	0	0	0	583,330	80,437	109,603
44	88	0	5,031	0	0	0	628,016	92,155	123,556
45	89	0	5,031	0	0	0	675,917	105,276	139,072
46	90	0	5,031	0	0	0	727,229	119,896	156,257
47	91	0	5,031	0	0	0	782,763	136,719	168,029
48	92	0	5,031	0	0	0	843,019	156,134	181,425
49	93	0	5,031	0	0	0	908,599	178,628	196,800
50	94	0	5,031	0	0	0	980,232	204,805	214,607
Total		36,000							
51	95	0	5,031	0	0	0	1,057,429	234,046	244,620
52	96	0	5,031	0	0	0	1,140,593	266,616	278,022
53	97	0	5,031	0	0	0	1,230,177	302,823	315,125
54	98	0	5,031	0	0	0	1,326,632	342,966	356,232
55	99	0	5,031	0	0	0	1,430,442	387,367	401,672
56	100	0	5,031	0	0	0	1,542,138	436,386	451,808
57	101	0	5,031	0	0	0	1,662,219	490,344	506,966
58	102	0	5,031	0	0	0	1,791,221	549,585	567,497
59	103	0	5,031	0	0	0	1,929,702	614,468	633,765
60	104	0	5,031	0	0	0	2,078,228	685,348	706,130
Total		36,000							

*Guaranteed columns reflect maximum policy charges and guaranteed interest. Non-guaranteed columns reflect assumptions about non-guaranteed elements, including the interest rate assumptions that you have requested, as shown in the Narrative Summary.

A zero in the Premium Outlay column does not mean the policy is paid up. Charges will continue to be deducted from the Accumulated Value as long as the policy remains in-force. The actual premium amounts and number of years of premium payments that are needed to maintain the illustrated non-guaranteed policy benefits will depend on the policy's non-guaranteed elements and on your actual use of the policy's options.

This is the Basic Illustration

Policy Values: Tabular Detail

Yr	Age	Premium Outlay	Policy Loan	Guaranteed Values EOY @ 0.00% *			Non-Guaranteed Values EOY @ 8.00% *		
				Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit
61	105	0	5,031	0	0	0	2,237,426	762,630	785,005
62	106	0	5,031	0	0	0	2,407,973	846,756	870,835
63	107	0	5,031	0	0	0	2,590,593	938,201	964,106
64	108	0	5,031	0	0	0	2,786,072	1,037,490	1,065,351
65	109	0	5,031	0	0	0	2,995,308	1,145,246	1,175,199
66	110	0	5,031	0	0	0	3,219,375	1,262,253	1,294,446
67	111	0	5,031	0	0	0	3,459,260	1,389,188	1,423,781
68	112	0	5,031	0	0	0	3,715,980	1,526,746	1,563,906
69	113	0	5,031	0	0	0	3,991,758	1,676,809	1,716,727
70	114	0	5,031	0	0	0	4,288,010	1,840,432	1,883,312
Total		36,000							
71	115	0	5,031	0	0	0	4,606,256	2,018,753	2,064,815
72	116	0	5,031	0	0	0	4,948,128	2,213,005	2,262,486
73	117	0	5,031	0	0	0	5,315,381	2,424,518	2,477,671
74	118	0	5,031	0	0	0	5,709,898	2,654,730	2,711,829
75	119	0	5,031	0	0	0	6,133,704	2,905,193	2,966,531
76	120	0	5,031	0	0	0	6,588,973	3,177,587	3,243,476
Total		36,000							

Distributions can be taken on a policy only when there is adequate Cash Surrender Value available to support the illustrated distribution. Any distributions shown in a policy year with no Cash Surrender Value would not be available.

Insurance coverage will cease in year 13 based on guaranteed assumptions. Insurance coverage would remain in force at least through year 76 based on illustrated assumptions.

*Guaranteed columns reflect maximum policy charges and guaranteed interest. Non-guaranteed columns reflect assumptions about non-guaranteed elements, including the interest rate assumptions that you have requested, as shown in the Narrative Summary.

A zero in the Premium Outlay column does not mean the policy is paid up. Charges will continue to be deducted from the Accumulated Value as long as the policy remains in-force. The actual premium amounts and number of years of premium payments that are needed to maintain the illustrated non-guaranteed policy benefits will depend on the policy's non-guaranteed elements and on your actual use of the policy's options.

This is the Basic Illustration

Column Definitions

These column definitions apply to all the reports generated in this illustration.

Column Name	Description
Alternate Policy Debt	The sum of Alternate Loans and any accrued alternate loan interest charged.
Annual Loan Interest Charged	The loan interest charged on Standard Loans and Alternate Loans. Accrues daily and is due at the end of each policy year.
Accumulated Value	Premiums paid, less premium load, cost of insurance and other charges, and withdrawals, accumulated at interest.
Age	The insured's age on the birthday nearest the beginning of the policy year shown.
Death Benefit	The amount payable upon your death. The Death Benefit is always reduced by any Policy Debt and increased by any applicable rider benefits.
Net Accumulated Value	Accumulated Value minus policy debt.
Net Accumulated Value (Excluding Last Index Credit)	This column is the same as the Net Accumulated Value column but excludes the Segment Indexed Interest Credit that is assumed to be applied at the end of the year. The intent is to show each year, the effect on Net Accumulated Value if the final Segment Indexed Interest Credit for that year is zero. This helps demonstrate the potential for the policy lapsing if the final Segment Indexed Interest Credit is less than illustrated. The values shown in this column may not represent the lowest Net Accumulated Value in that year. Your policy's Net Accumulated Value will depend in part on the timing of your segments and the amount of Segment Indexed Interest Credits.
Net Cash Surrender Value	Cash Surrender Value minus policy debt.
Net Outlay	The premium paid minus any Policy Loans or Withdrawals plus any illustrated estimated tax and loan interest paid in cash.
Policy Loan	The loan amount taken in cash from a policy. A negative amount indicates a loan repayment. This column does not include loans taken to pay loan interest.
Premium Outlay	The sum of the premium payments you plan to make each year.
Standard Policy Debt	The sum of Standard Loans and any related accrued loan interest charged.
Total Policy Debt	The sum of Standard Policy Debt and Alternate Policy Debt.
Year	The number of years from when the policy was issued.

This is the Basic Illustration

Index Disclosures

Overview

Neither the policy nor the Indexed Account actually participates in the stock market or the S&P 500®, Hang Seng, EURO STOXX 50®, MSCI Emerging Markets Index. Historical performances of any Index should not be considered a representation of past or future performance. Future performance of the Indexed Account under this life insurance policy may be greater or less than the earnings shown for the Index. The descriptions below are in the format required by the index providers.

S&P 500® index

The S&P 500® index is composed of 500 common stocks representing major U.S. industry sectors. Segment Indexed Interest Credits are added to each Segment at Segment Maturity using a calculation that is based, in part, on the performance of the S&P 500® index, excluding dividends.

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 Pacific Indexed Performer LT is 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.

EURO STOXX 50® Index

STOXX and its licensors (the "Licensors") have no relationship to Pacific Life Insurance Company, other than the licensing of the EURO STOXX 50® Index ("Index") and the related trademarks for use in connection with the Pacific Indexed Performer LT ("Product").

STOXX and its Licensors do not:

- Sponsor, endorse, sell or promote the Product.
- Recommend that any person purchase the Product.
- Have any responsibility or liability for or make any decisions about the timing, amount or pricing of the Product.
- Have any responsibility or liability for the administration, management or marketing of the Product.
- Consider the needs of the Product or the owners of the Product in determining, composing or calculating the Index or have any obligation to do so.

STOXX and its Licensors will not have any liability in connection with the Product. Specifically,

- **STOXX and its Licensors do not make any warranty, express or implied and disclaim any and all warranty about:**
 - The results to be obtained by the Product, the owner of the Product or any other person in connection with the use of the Index and the data included in the Index;
 - The accuracy or completeness of the Index and its data;
 - The merchantability and the fitness for a particular purpose or use of the Index including symbol and its data;
- **STOXX and its Licensors will have no liability for any errors, omissions or interruptions in the Index or its data;**
- **Under no circumstances will STOXX or its Licensors be liable for any lost profits or indirect, punitive, special or consequential damages or losses, even if STOXX or its Licensors knows that they might occur.**

The licensing agreement between the Pacific Life Insurance Company, and STOXX is solely for their benefit and not for the benefit of the owners of the Product or any other third parties.

MSCI Emerging Markets Index

The Product and its 1-Year International Indexed Account referred to herein is not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such Product and any included index. The Policy Contract contains a more detailed description of the limited relationship MSCI has with Pacific Life Insurance Company and any related Product.

Hang Seng Index The Hang Seng Index (the "Index") is published and compiled by Hang Seng Indexes Company Limited pursuant to a licence from Hang Seng Data Services Limited. The mark and name Hang Seng Index are proprietary to Hang Seng Data Services Limited. Hang Seng Indexes Company Limited and Hang Seng Data Services Limited have agreed to the use of, and reference to, the Index(es) by Pacific Life Insurance Company in connection with Pacific Indexed Performer LT (the "Product"), **BUT NEITHER HANG SENG INDEXES COMPANY LIMITED NOR HANG SENG DATA SERVICES LIMITED WARRANTS OR REPRESENTS OR GUARANTEES TO ANY BROKER OR HOLDER OF THE PRODUCT OR ANY OTHER PERSON (i) THE ACCURACY OR COMPLETENESS OF ANY OF THE INDEX(ES) AND ITS COMPUTATION OR ANY INFORMATION RELATED THERETO; OR (ii) THE FITNESS OR SUITABILITY FOR ANY PURPOSE OF ANY OF THE INDEX(ES) OR ANY COMPONENT OR DATA COMPRISED IN IT; OR (iii) THE RESULTS WHICH MAY BE OBTAINED BY ANY PERSON FROM THE USE OF ANY OF THE INDEX(ES) OR ANY COMPONENT OR DATA COMPRISED IN IT FOR ANY PURPOSE, AND NO WARRANTY OR REPRESENTATION OR GUARANTEE OF ANY KIND WHATSOEVER RELATING TO ANY OF THE INDEX(ES) IS GIVEN OR MAY BE IMPLIED.** The process and basis of computation and compilation of any of the Index(es) and any of the related formula or formulae, constituent stocks and factors may at any time be changed or altered by Hang Seng Indexes Company Limited without notice. **TO THE EXTENT PERMITTED BY APPLICABLE LAW, NO RESPONSIBILITY OR LIABILITY IS ACCEPTED BY HANG SENG INDEXES COMPANY LIMITED OR HANG SENG DATA SERVICES LIMITED (i) IN RESPECT OF THE USE OF AND/OR REFERENCE TO ANY OF THE INDEX(ES) BY PACIFIC LIFE INSURANCE COMPANY IN CONNECTION WITH THE PRODUCT; OR (ii) FOR ANY INACCURACIES, OMISSIONS, MISTAKES OR ERRORS OF HANG SENG INDEXES COMPANY LIMITED IN THE COMPUTATION OF ANY OF THE INDEX(ES); OR (iii) FOR ANY INACCURACIES, OMISSIONS, MISTAKES, ERRORS OR INCOMPLETENESS OF ANY INFORMATION USED IN CONNECTION WITH THE COMPUTATION OF ANY OF THE INDEX(ES) WHICH IS SUPPLIED BY ANY OTHER PERSON; OR (iv) FOR ANY ECONOMIC OR OTHER LOSS WHICH MAY BE DIRECTLY OR INDIRECTLY SUSTAINED BY ANY BROKER OR HOLDER OF THE PRODUCT OR ANY OTHER PERSON DEALING WITH THE PRODUCT AS A RESULT OF ANY OF THE AFORESAID, AND NO CLAIMS, ACTIONS OR LEGAL PROCEEDINGS MAY BE BROUGHT AGAINST HANG SENG INDEXES COMPANY LIMITED AND/OR HANG SENG DATA SERVICES LIMITED** in connection with the Product in any manner whatsoever by any broker, holder or other person dealing with the Product. Any broker, holder or other person dealing with the Product does so therefore in full knowledge of this disclaimer and can place no reliance whatsoever on Hang Seng Indexes Company Limited and Hang Seng Data Services Limited. For the avoidance of doubt, this disclaimer does not create any contractual or quasi-contractual relationship between any broker, holder or other person and Hang Seng Indexes Company Limited and/or Hang Seng Data Services Limited and must not be construed to have created such relationship.

Pacific Indexed Performer LT

A Flexible Premium Indexed Adjustable Life Insurance Policy

A Life Insurance Policy Illustration Prepared For:

Proud Father

Presented by:

Kenneth Sapon, CLU, CLTC, LUTCF, R.Ph.
Champion Agency, Inc.
First Heartland Capital
2155 Louisiana Blvd NE
Suite 3100
Albuquerque, NM 87110

Pacific Life Insurance Company has authorized the above-referenced Life Insurance Producer to act on its behalf solely for purposes of soliciting and accepting Pacific Life Insurance Company insurance applications.

Proposed Insured: Proud Father
 Male, Age 45
 Preferred Nonsmoker

Death Benefit Option = A - (Level)
 Initial Total Face Amount = \$151,404
 Premium Frequency = Annual

Life Insurance Producer:
 Kenneth Sapon, CLU, CLTC, LUTCF,
 R.Ph.
 Champion Agency, Inc.
 2155 Louisiana Blvd NE
 Suite 3100
 Albuquerque, NM 87110

Non-Guaranteed Policy Values: Ledger

Non-Guaranteed Values (EOY) @ 8.00% *								
Yr	Age	Premium Outlay (1)	Policy Loan (2)	Net Outlay (3)	Net Accumulated Value (4)	Net Cash Surrender Value (5)	Death Benefit (6)	
1	45	7,200	0	7,200	5,330	3,542	151,404	
2	46	7,200	0	7,200	11,306	10,412	151,404	
3	47	7,200	0	7,200	17,998	17,193	151,404	
4	48	7,200	0	7,200	25,396	24,681	151,404	
5	49	7,200	0	7,200	33,572	32,946	151,404	
6	50	0	1,800	-1,800	33,281	32,745	149,505	
7	51	0	1,800	-1,800	33,116	32,669	147,502	
8	52	0	1,800	-1,800	33,095	32,737	145,388	
9	53	0	1,800	-1,800	33,237	33,058	143,158	
10	54	0	1,800	-1,800	33,473	33,473	140,806	
Total		36,000	9,000	27,000				
11	55	0	1,800	-1,800	34,668	34,668	138,324	
12	56	0	0	0	37,923	37,923	137,604	
13	57	0	0	0	41,603	41,603	65,191	
14	58	0	0	0	45,626	45,626	68,800	
15	59	0	0	0	50,023	50,023	72,540	
16	60	0	0	0	54,824	54,824	76,400	
17	61	0	0	0	60,068	60,068	81,937	
18	62	0	0	0	65,795	65,795	87,848	
19	63	0	0	0	72,048	72,048	94,157	
20	64	0	0	0	78,876	78,876	100,888	
Total		36,000	10,800	25,200				

This report is not complete and cannot be presented without the Basic Illustration. Please refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.

A zero in the Premium Outlay column does not mean the policy is paid up. Charges will continue to be deducted from the Accumulated Value as long as the policy remains in-force. The actual premium amounts and number of years of premium payments that are needed to maintain the illustrated non-guaranteed policy benefits will depend on the policy's non-guaranteed elements and on your actual use of the policy's options.

Non-Guaranteed Policy Values: Ledger

								Non-Guaranteed Values (EOY) @ 8.00% *	
Yr	Age	Premium Outlay (1)	Policy Loan (2)	Net Outlay (3)	Net Accumulated Value (4)	Net Cash Surrender Value (5)	Death Benefit (6)		
21	65	0	10,000	-10,000	75,780	75,780	97,514		
22	66	0	10,000	-10,000	72,778	72,778	95,204		
23	67	0	10,000	-10,000	69,899	69,899	92,974		
24	68	0	10,000	-10,000	67,174	67,174	90,842		
25	69	0	10,000	-10,000	64,633	64,633	88,823		
26	70	0	10,000	-10,000	61,033	61,033	85,468		
27	71	0	10,000	-10,000	57,520	57,520	80,341		
28	72	0	10,000	-10,000	54,132	54,132	74,943		
29	73	0	10,000	-10,000	50,909	50,909	69,265		
30	74	0	10,000	-10,000	47,902	47,902	63,296		
Total		36,000	110,800	-74,800					
31	75	0	10,000	-10,000	45,173	45,173	57,032		
32	76	0	10,000	-10,000	42,685	42,685	55,476		
33	77	0	10,000	-10,000	40,479	40,479	54,274		
34	78	0	10,000	-10,000	38,599	38,599	53,474		
35	79	0	10,000	-10,000	37,094	37,094	53,133		
36	80	0	10,000	-10,000	36,013	36,013	53,306		
37	81	0	10,000	-10,000	35,411	35,411	54,054		
38	82	0	10,000	-10,000	35,348	35,348	55,443		
39	83	0	10,000	-10,000	35,886	35,886	57,543		
40	84	0	10,000	-10,000	37,092	37,092	60,429		
Total		36,000	210,800	-174,800					
41	85	0	10,000	-10,000	39,034	39,034	64,177		
42	86	0	10,000	-10,000	41,778	41,778	68,861		
43	87	0	10,000	-10,000	45,390	45,390	74,556		
44	88	0	10,000	-10,000	49,939	49,939	81,340		
45	89	0	10,000	-10,000	55,495	55,495	89,291		
46	90	0	10,000	-10,000	62,134	62,134	98,496		
47	91	0	10,000	-10,000	70,539	70,539	101,849		
48	92	0	10,000	-10,000	81,072	81,072	106,362		
49	93	0	10,000	-10,000	94,195	94,195	112,367		
50	94	0	10,000	-10,000	110,486	110,486	120,288		
Total		36,000	310,800	-274,800					

This report is not complete and cannot be presented without the Basic Illustration. Please refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.

A zero in the Premium Outlay column does not mean the policy is paid up. Charges will continue to be deducted from the Accumulated Value as long as the policy remains in-force. The actual premium amounts and number of years of premium payments that are needed to maintain the illustrated non-guaranteed policy benefits will depend on the policy's non-guaranteed elements and on your actual use of the policy's options.

Non-Guaranteed Policy Values: Ledger

								Non-Guaranteed Values (EOY) @ 8.00% *	
Yr	Age	Premium Outlay (1)	Policy Loan (2)	Net Outlay (3)	Net Accumulated Value (4)	Net Cash Surrender Value (5)	Death Benefit (6)		
51	95	0	10,000	-10,000	129,297	129,297	139,871		
52	96	0	10,000	-10,000	150,863	150,863	162,269		
53	97	0	10,000	-10,000	175,462	175,462	187,764		
54	98	0	10,000	-10,000	203,357	203,357	216,624		
55	99	0	10,000	-10,000	234,838	234,838	249,142		
56	100	0	10,000	-10,000	270,226	270,226	285,647		
57	101	0	10,000	-10,000	309,802	309,802	326,424		
58	102	0	10,000	-10,000	353,870	353,870	371,783		
59	103	0	10,000	-10,000	402,747	402,747	422,044		
60	104	0	10,000	-10,000	456,740	456,740	477,522		
Total		36,000	410,800	-374,800					
61	105	0	10,000	-10,000	516,207	516,207	538,581		
62	106	0	10,000	-10,000	581,537	581,537	605,617		
63	107	0	10,000	-10,000	653,152	653,152	679,058		
64	108	0	10,000	-10,000	731,522	731,522	759,383		
65	109	0	10,000	-10,000	817,208	817,208	847,161		
66	110	0	10,000	-10,000	910,929	910,929	943,123		
67	111	0	10,000	-10,000	1,013,300	1,013,300	1,047,893		
68	112	0	10,000	-10,000	1,124,942	1,124,942	1,162,102		
69	113	0	10,000	-10,000	1,247,663	1,247,663	1,287,581		
70	114	0	10,000	-10,000	1,382,440	1,382,440	1,425,321		
Total		36,000	510,800	-474,800					
71	115	0	10,000	-10,000	1,530,330	1,530,330	1,576,392		
72	116	0	10,000	-10,000	1,692,476	1,692,476	1,741,957		
73	117	0	10,000	-10,000	1,870,118	1,870,118	1,923,271		
74	118	0	10,000	-10,000	2,064,595	2,064,595	2,121,694		
75	119	0	10,000	-10,000	2,277,360	2,277,360	2,338,697		
76	120	0	10,000	-10,000	2,509,980	2,509,980	2,575,869		
Total		36,000	570,800	-534,800					

The Allocations and Hypothetical Interest Rates below are for policy year 1. For any illustrated changes to the Allocations and Hypothetical Interest Rates see the Narrative Summary.

	Allocation	Hypothetical Interest Rate
Fixed Account	0.00%	N/A
1 Year Indexed Account	0.00%	N/A
1 Year International Indexed Account	0.00%	N/A
1 Year High Par Indexed Account	100.00%	8.00%
2 Year Indexed Account	0.00%	N/A
High Par 5 Year Indexed Account	0.00%	N/A

This report is not complete and cannot be presented without the Basic Illustration. Please refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.

A zero in the Premium Outlay column does not mean the policy is paid up. Charges will continue to be deducted from the Accumulated Value as long as the policy remains in-force. The actual premium amounts and number of years of premium payments that are needed to maintain the illustrated non-guaranteed policy benefits will depend on the policy's non-guaranteed elements and on your actual use of the policy's options.

Non-Guaranteed Policy Values: Ledger

*The values shown reflect the illustrated interest rate assumptions that you have requested, as shown in the Narrative Summary.

This report is not complete and cannot be presented without the Basic Illustration. Please refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.

A zero in the Premium Outlay column does not mean the policy is paid up. Charges will continue to be deducted from the Accumulated Value as long as the policy remains in-force. The actual premium amounts and number of years of premium payments that are needed to maintain the illustrated non-guaranteed policy benefits will depend on the policy's non-guaranteed elements and on your actual use of the policy's options.

Policy Loan Details

Yr	Your Age	Standard Net Outlay (1)	Standard Policy Loan (2)	Standard Policy Debt (3)	Alternate Policy Loan (4)	Alternate Policy Debt (5)	Total Policy Loan (6)	Total Policy Debt (7)	Annual Loan Interest Charged (8)	Non-Guaranteed Values (EOY) @ 8.00% *			
										Net Value Excluding Last Indexed Credit (9)	Net Accumulated Value (10)	Net Cash Surrender Value (11)	Death Benefit (12)
1	45	7,200	0	0	0	0	0	0	0	5,330	5,330	3,542	151,404
2	46	7,200	0	0	0	0	0	0	0	11,306	11,306	10,412	151,404
3	47	7,200	0	0	0	0	0	0	0	17,998	17,998	17,193	151,404
4	48	7,200	0	0	0	0	0	0	0	25,396	25,396	24,681	151,404
5	49	7,200	0	0	0	0	0	0	0	33,572	33,572	32,946	151,404
6	50	0	0	0	1,800	1,899	1,800	1,899	99	33,281	33,281	32,745	149,505
7	51	0	0	0	1,800	3,902	1,800	3,902	203	33,116	33,116	32,669	147,502
8	52	0	0	0	1,800	6,016	1,800	6,016	314	33,095	33,095	32,737	145,388
9	53	0	0	0	1,800	8,246	1,800	8,246	430	33,237	33,237	33,058	143,158
10	54	0	0	0	1,800	10,598	1,800	10,598	553	33,473	33,473	33,473	140,806
Total		36,000	0		9,000		9,000						
11	55	0	0	0	1,800	13,080	1,800	13,080	682	34,668	34,668	34,668	138,324
12	56	0	0	0	0	13,800	0	13,800	719	37,923	37,923	37,923	137,604
13	57	0	0	0	0	14,559	0	14,559	759	41,603	41,603	41,603	65,191
14	58	0	0	0	0	15,360	0	15,360	801	45,626	45,626	45,626	68,800
15	59	0	0	0	0	16,204	0	16,204	845	50,023	50,023	50,023	72,540
16	60	0	0	0	0	17,096	0	17,096	891	54,824	54,824	54,824	76,400
17	61	0	0	0	0	18,036	0	18,036	940	60,068	60,068	60,068	81,937
18	62	0	0	0	0	19,028	0	19,028	992	65,795	65,795	65,795	87,848
19	63	0	0	0	0	20,074	0	20,074	1,047	72,048	72,048	72,048	94,157
20	64	0	0	0	0	21,178	0	21,178	1,104	78,876	78,876	78,876	100,888
Total		36,000	0		10,800		10,800						
21	65	0	0	0	10,000	32,893	10,000	32,893	1,715	75,780	75,780	75,780	97,514
22	66	0	0	0	10,000	45,252	10,000	45,252	2,359	72,778	72,778	72,778	95,204
23	67	0	0	0	10,000	58,291	10,000	58,291	3,039	69,899	69,899	69,899	92,974
24	68	0	0	0	10,000	72,047	10,000	72,047	3,756	67,174	67,174	67,174	90,842
25	69	0	0	0	10,000	86,560	10,000	86,560	4,513	64,633	64,633	64,633	88,823
26	70	0	0	0	10,000	101,871	10,000	101,871	5,311	61,033	61,033	61,033	85,468
27	71	0	0	0	10,000	118,024	10,000	118,024	6,153	57,520	57,520	57,520	80,341
28	72	0	0	0	10,000	135,065	10,000	135,065	7,041	54,132	54,132	54,132	74,943
29	73	0	0	0	10,000	153,043	10,000	153,043	7,979	50,909	50,909	50,909	69,265
30	74	0	0	0	10,000	172,011	10,000	172,011	8,967	47,902	47,902	47,902	63,296
Total		36,000	0		110,800		110,800						

This report is not complete and cannot be presented without the Basic Illustration. Please refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.

Policy Loan Details

Yr	Your Age	Standard Net Outlay (1)	Standard Policy Loan (2)	Standard Policy Debt (3)	Alternate Policy Loan (4)	Alternate Policy Debt (5)	Total Policy Loan (6)	Total Policy Debt (7)	Annual Loan Interest Charged (8)	Non-Guaranteed Values (EOY) @ 8.00% *			
										Value Excluding Last Indexed Credit (9)	Net Accumulated Value (10)	Net Cash Surrender Value (11)	Death Benefit (12)
31	75	0	0	0	10,000	192,021	10,000	192,021	10,011	45,173	45,173	45,173	57,032
32	76	0	0	0	10,000	213,133	10,000	213,133	11,111	42,685	42,685	42,685	55,476
33	77	0	0	0	10,000	235,405	10,000	235,405	12,272	40,479	40,479	40,479	54,274
34	78	0	0	0	10,000	258,902	10,000	258,902	13,497	38,599	38,599	38,599	53,474
35	79	0	0	0	10,000	283,692	10,000	283,692	14,790	37,094	37,094	37,094	53,133
36	80	0	0	0	10,000	309,845	10,000	309,845	16,153	36,013	36,013	36,013	53,306
37	81	0	0	0	10,000	337,436	10,000	337,436	17,591	35,411	35,411	35,411	54,054
38	82	0	0	0	10,000	366,545	10,000	366,545	19,109	35,348	35,348	35,348	55,443
39	83	0	0	0	10,000	397,255	10,000	397,255	20,710	35,886	35,886	35,886	57,543
40	84	0	0	0	10,000	429,654	10,000	429,654	22,399	37,092	37,092	37,092	60,429
Total		36,000	0		210,800		210,800						
41	85	0	0	0	10,000	463,835	10,000	463,835	24,181	39,034	39,034	39,034	64,177
42	86	0	0	0	10,000	499,896	10,000	499,896	26,061	41,778	41,778	41,778	68,861
43	87	0	0	0	10,000	537,940	10,000	537,940	28,044	45,390	45,390	45,390	74,556
44	88	0	0	0	10,000	578,077	10,000	578,077	30,137	49,939	49,939	49,939	81,340
45	89	0	0	0	10,000	620,421	10,000	620,421	32,344	55,495	55,495	55,495	89,291
46	90	0	0	0	10,000	665,095	10,000	665,095	34,673	62,134	62,134	62,134	98,496
47	91	0	0	0	10,000	712,225	10,000	712,225	37,130	70,539	70,539	70,539	101,849
48	92	0	0	0	10,000	761,947	10,000	761,947	39,722	81,072	81,072	81,072	106,362
49	93	0	0	0	10,000	814,404	10,000	814,404	42,457	94,195	94,195	94,195	112,367
50	94	0	0	0	10,000	869,746	10,000	869,746	45,342	110,486	110,486	110,486	120,288
Total		36,000	0		310,800		310,800						
51	95	0	0	0	10,000	928,133	10,000	928,133	48,386	129,297	129,297	129,297	139,871
52	96	0	0	0	10,000	989,730	10,000	989,730	51,597	150,863	150,863	150,863	162,269
53	97	0	0	0	10,000	1,054,715	10,000	1,054,715	54,985	175,462	175,462	175,462	187,764
54	98	0	0	0	10,000	1,123,274	10,000	1,123,274	58,559	203,357	203,357	203,357	216,624
55	99	0	0	0	10,000	1,195,604	10,000	1,195,604	62,330	234,838	234,838	234,838	249,142
56	100	0	0	0	10,000	1,271,913	10,000	1,271,913	66,308	270,226	270,226	270,226	285,647
57	101	0	0	0	10,000	1,352,418	10,000	1,352,418	70,505	309,802	309,802	309,802	326,424
58	102	0	0	0	10,000	1,437,351	10,000	1,437,351	74,933	353,870	353,870	353,870	371,783
59	103	0	0	0	10,000	1,526,955	10,000	1,526,955	79,604	402,747	402,747	402,747	422,044
60	104	0	0	0	10,000	1,621,488	10,000	1,621,488	84,533	456,740	456,740	456,740	477,522
Total		36,000	0		410,800		410,800						

This report is not complete and cannot be presented without the Basic Illustration. Please refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.

Policy Loan Details

Yr	Your Age	Standard Net Outlay (1)	Standard Policy Loan (2)	Standard Policy Debt (3)	Alternate Policy Loan (4)	Alternate Policy Debt (5)	Total Policy Loan (6)	Total Policy Debt (7)	Annual Loan Interest Charged (8)	Non-Guaranteed Values (EOY) @ 8.00% *			
										Value Excluding Last Indexed Credit (9)	Net Accumulated Value (10)	Net Cash Surrender Value (11)	Death Benefit (12)
61	105	0	0	0	10,000	1,721,219	10,000	1,721,219	89,732	516,207	516,207	516,207	538,581
62	106	0	0	0	10,000	1,826,437	10,000	1,826,437	95,217	581,537	581,537	581,537	605,617
63	107	0	0	0	10,000	1,937,441	10,000	1,937,441	101,004	653,152	653,152	653,152	679,058
64	108	0	0	0	10,000	2,054,550	10,000	2,054,550	107,109	731,522	731,522	731,522	759,383
65	109	0	0	0	10,000	2,178,100	10,000	2,178,100	113,550	817,208	817,208	817,208	847,161
66	110	0	0	0	10,000	2,308,445	10,000	2,308,445	120,345	910,929	910,929	910,929	943,123
67	111	0	0	0	10,000	2,445,960	10,000	2,445,960	127,515	1,013,300	1,013,300	1,013,300	1,047,893
68	112	0	0	0	10,000	2,591,038	10,000	2,591,038	135,078	1,124,942	1,124,942	1,124,942	1,162,102
69	113	0	0	0	10,000	2,744,095	10,000	2,744,095	143,057	1,247,663	1,247,663	1,247,663	1,287,581
70	114	0	0	0	10,000	2,905,570	10,000	2,905,570	151,475	1,382,440	1,382,440	1,382,440	1,425,321
Total		36,000	0		510,800		510,800						
71	115	0	0	0	10,000	3,075,926	10,000	3,075,926	160,356	1,530,330	1,530,330	1,530,330	1,576,392
72	116	0	0	0	10,000	3,255,652	10,000	3,255,652	169,726	1,692,476	1,692,476	1,692,476	1,741,957
73	117	0	0	0	10,000	3,445,263	10,000	3,445,263	179,611	1,870,118	1,870,118	1,870,118	1,923,271
74	118	0	0	0	10,000	3,645,303	10,000	3,645,303	190,039	2,064,595	2,064,595	2,064,595	2,121,694
75	119	0	0	0	10,000	3,856,344	10,000	3,856,344	201,042	2,277,360	2,277,360	2,277,360	2,338,697
76	120	0	0	0	10,000	4,078,993	10,000	4,078,993	212,649	2,509,980	2,509,980	2,509,980	2,575,869
Total		36,000	0		570,800		570,800						

*The values shown reflect the illustrated interest rate assumptions that you have requested, as shown in the Narrative Summary.

This report is not complete and cannot be presented without the Basic Illustration. Please refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.

Proposed Insured: Proud Father
Male, Age 45
Preferred Nonsmoker

Death Benefit Option = A - (Level)
Initial Total Face Amount = \$151,404
Premium Frequency = Annual

Life Insurance Producer:
Kenneth Sapon, CLU, CLTC, LUTCF,
R.Ph.
Champion Agency, Inc.
2155 Louisiana Blvd NE
Suite 3100
Albuquerque, NM 87110

The Life Insurance Illustration: Narrative Summary

Thank you for considering Pacific Life. We look forward to helping you meet your goals throughout your lifetime. The Narrative Summary introduces you to the policy options you have chosen to illustrate.

Your life insurance producer can provide you with more information about policy options that have not been illustrated, as well as additional illustrations with different assumptions. Requesting illustrations with different assumptions may help you better understand how the policy charges and non-guaranteed elements, like interest crediting rates, will affect the policy. Please choose your illustrated rate carefully. Once your policy is in force, you should consider a periodic review of your policy with your life insurance producer.

Important Information

This is an illustration only. An illustration is not intended to predict actual performance. Interest rates, dividends, or values that are set forth in the illustration are not guaranteed, except for those items clearly labeled as guaranteed.

Underwriting Class

The underwriting class used in the illustration has a significant impact on the resulting values. Your actual underwriting class will be determined prior to issue.

Non-Guaranteed Assumptions

Some policy elements, such as policy charges and interest crediting rate are not guaranteed and may be referred to as "current". These elements may be changed by Pacific Life at any time and for any reason, but cannot be less favorable to you than the policy's guarantees.

This illustration assumes that currently illustrated non-guaranteed elements will continue as shown for all years illustrated.

Values shown in this illustration are based on non-guaranteed policy charges and non-guaranteed crediting rates. Over time, the policy's actual non-guaranteed elements, and perhaps your actual use of the policy's options, are likely to vary from the assumptions used in this illustration. For these reasons, actual policy values will either be more or less favorable than shown in this illustration.

You may also request illustrations with different assumptions to better understand how the policy charges and non-guaranteed elements, like interest crediting rates and/or policy loans and withdrawals, will affect the policy Accumulated Value and Death Benefit.

Death Benefit

The Death Benefit is paid to the beneficiaries at the insured's death. The actual amount paid to beneficiaries will be reduced by any distributions taken from the policy. You have the flexibility to raise or lower your death benefit in the future, but increases may require additional underwriting.

Initial Death Benefit:
\$151,404

This is the Basic Illustration

Coverage Type Your Death Benefit can include Basic Coverage plus other coverage types. Each coverage type has unique features that should be considered when determining your coverage mix.

- Annual Renewable Term Rider (ARTR, Form Series 1CC11 R11RTP or R11RTP)

Certain product features and riders may not be available through your Life Insurance Producer.

Obtaining Death Benefits through a combination of Basic and ARTR Coverage may be more economical than obtaining the same Death Benefits through Basic Coverage alone, because ARTR Coverage has different current and guaranteed charges than Basic Coverage. The charges are based on various factors including, but not limited to, age, gender, risk classification, death benefit option and coverage amount.

Illustrations with the same Total Face Amount and premiums but with different proportions of Basic and ARTR Coverage will have different policy values. When deciding whether or not to add ARTR Coverage to your policy, there are several factors to consider. These factors include, but are not limited to the following:

- ARTR Impacts on Accumulated Value
 - **Non-Guaranteed** - The non-guaranteed cost of ARTR Coverage is generally less than the non-guaranteed cost of Basic Coverage. Generally, under non-guaranteed assumptions, a higher proportion of ARTR Coverage will result in higher Accumulated Values.
 - **Guaranteed** - The guaranteed maximum cost of ARTR Coverage is generally greater than the guaranteed maximum cost of Basic Coverage. Generally, under guaranteed assumptions, a higher proportion of ARTR Coverage will result in lower Accumulated Values.
- Other Impacts
 - Different combinations of Basic, and ARTR Coverage will result in different amounts and patterns of Life Insurance Producer compensation.

Your Life Insurance Producer can provide you with additional illustrations showing the effects of different proportions of Basic and ARTR Coverage to help you make your decision.

Illustrated Coverage The following face amounts are illustrated:

Basic Coverage	Face Amount	Start Year	End Year
	151,404	1	12
	73,447	13	76

Death Benefit Option	Start Year	End Year
A - (Level)	1	76

Premium Your policy's flexible premiums allow you to choose the amount and frequency of your premium payments, within limits. Flexible Premium Indexed Adjustable Life Insurance generally requires additional payments after the initial premium. If either no premiums are paid, or subsequent premiums are insufficient to continue coverage, it is possible that the coverage will lapse.

Initial Premium:
\$7,200.00

Initial Frequency: Annual Illustrated premium payments are made at the beginning of the frequency shown.

Premium	Frequency	Annualized Premium	Start Year	End Year
\$7,200.00	Annual	\$7,200.00	1	5
\$0.00	Annual	\$0.00	6	76

The annual premium required to guarantee the initial Total Face Amount for the duration of the contract exceeds the maximum allowable Guideline Level Premium of \$3,118.40.

This is the Basic Illustration

Premium Allocation & Transfers

When you pay a premium, we subtract a premium load and then allocate the net premium to the Fixed Account. You have the option to transfer some or all of the Fixed Account to the Indexed Account, subject to restrictions outlined in the policy.

The amount transferred to the Indexed Account is the lesser of: 1) your selected transfer percentage multiplied by all net premium and loan repayments paid since the last Transfer Date; and 2) the balance of the Fixed Account as of the applicable Transfer Date. The illustrated allocation and transfer percentages are:

Please note, not all indexed accounts are available in all states. Please have your Life Insurance Producer check indexed account availability for your state.

Accounts	Percentage	Start Year	End Year
1-Year High Par Indexed Account	100.00%	1	76

Accumulated Value

Accumulated Value is equal to the premiums paid, less premium load, cost of insurance, other charges and deductions, and withdrawals, accumulated at interest. Net Accumulated Value equals the Accumulated Value minus any outstanding Policy Debt. If the Net Accumulated Value is less than the monthly charges, you will need to pay additional premium to keep the policy in force, unless the policy has a no-lapse guarantee in effect.

Cash Surrender Value

The Cash Surrender Value equals the Accumulated Value less any surrender charge. The Net Cash Surrender Value equals the Cash Surrender Value minus any outstanding Policy Debt. The Net Cash Surrender Value is the amount you would receive if you surrender the policy and the amount available for distributions.

The surrender charge reaches zero 120 policy months after the issue date of any Basic Coverage amount whether it is included at policy issue or added later through a face amount increase.

Fixed Account

The Fixed Account earns interest at the current interest rate, which is declared by us. The current interest rate when the policy is issued is guaranteed for the first policy year. After the first policy year, the current interest rate may change at our discretion, but will never be less than the guaranteed interest rate.

Current Interest Rate: 4.70%
Guaranteed Interest Rate: 2.00%
Illustrated Interest Rate:

Rate	Start Year	End Year
4.70%	1	76

Illustrated Interest Bonus: The non-guaranteed Fixed Account Interest Bonus credits an additional 0.56% to the Fixed Account beginning in policy year 11 and continuing to the later of end of policy year 20 or the policy anniversary coinciding with insurance age 70. This additional interest is reflected in this illustration.

All policy charges, Standard Policy Loans and Withdrawals will be deducted from the Fixed Account. If the Fixed Account is depleted, further deductions will be made from the Indexed Accounts.

Transfer to the Indexed Account

In accordance with contract provisions, net premiums paid are initially allocated to the Fixed Account and subsequently transferred to the Indexed Account(s) selected per your instructions. Transfers from the Fixed Account to the Indexed Accounts are processed on specified Transfer Dates, currently the 15th of every month. To make a transfer, adequate Accumulated Value must be available in the Fixed Account, and transfer instructions must be filed with us no later than two business days prior to the 15th.

This is the Basic Illustration

- Segment Lifecycle
- Each transfer creates a new Segment in the Indexed Account.
 - When a new Segment is created, the current segment components are locked-in as a minimum guarantee for that Segment's term.
 - Once the Segment matures it will be credited interest, if applicable. If your policy terminates before Segment Maturity, no indexed interest will be credited above the Segment Guaranteed Interest Rate, which is credited daily prior to termination.
 - At Segment Maturity, it may be reallocated to any account. If you don't specify a new account, it will create a new Segment in the same Indexed Account.

Lockout Period If a deduction from an Indexed Account(s) occurs as a result of a Policy Loan or Withdrawal that is not part of the Automated Income Option (AIO), then no allocations from the Fixed Account into the Indexed Account(s) will be allowed for 12 months following the date of the deduction. This 12 month period is called the lockout period.

Transactions that may be impacted include:

- Transfers from the Fixed Account into the Indexed Accounts
- Premium or loan repayments with allocations to the Indexed Accounts

Based on the assumptions used in this illustration, a lockout has not occurred.

Indexed Interest Each Segment earns Indexed Interest based on the percentage change in value of its underlying index, subject to the segment components and will mature on the Segment Maturity Date. In this illustration, Indexed Interest Credits are shown as applied at the end of the policy year preceding the Segment Maturity Date. In fact, any Indexed Interest Credits will be credited on the Segment Maturity Date. To the extent that the actual Indexed Account performance is less favorable than illustrated, the sum of your policy's cost of insurance charges will be greater than those illustrated, all of which will result in an Accumulated Value and Cash Surrender Value less than illustrated.

Each Indexed Account is projected at its own rate and the results are combined with the Fixed Account in this illustration. Actual policy performance will be either more or less favorable than illustrated.

Hypothetical Indexed Crediting Rate The following sections show a hypothetical Indexed Crediting Rate based on historical index(es) returns. This is not an indication of future performance and is not guaranteed. Be sure to select an illustrated rate that is right for you. There are many different ways that a hypothetical Indexed Interest Rate based on historical index(es) returns could be calculated and each way will produce a different result.

1-Year Indexed Account Segment Components:

Segment Term	Underlying Index (excluding dividends)	Participation Rate	Growth Cap	Segment Guaranteed Interest Rate
12 Months	S&P 500®	100% Guaranteed	12% Current (3% guaranteed minimum)	0%

Historical Index Return: The average annual return of the S&P 500® index, excluding dividends, over the last 20 year historical period was 9.41%. This value was calculated by averaging the results over 240 twenty-year accumulation periods, one ending each month from 1/15/1994 through 12/15/2013.

Using the historical returns along with the current Growth Cap, Participation Rate and Segment Guaranteed Interest Rate, a hypothetical average annual Indexed Account Crediting Rate would be 7.64%.

Hypothetical Interest Example: Here is an example of hypothetical Indexed Interest Rates based on hypothetical S&P 500® returns (excluding dividends) and current segment components.

	Year 1	Year 2	Year 3	Year 4	Year 5
Hypothetical S&P 500® index Returns*	17.64%	12.58%	6.98%	-1.75%	35.60%
Hypothetical Indexed Interest Rate	12.00%	12.00%	6.98%	0.00%	12.00%

This is the Basic Illustration

**1-Year
International
Indexed Account**

*The Hypothetical S&P 500® Index Returns listed above are based on the S&P 500® index returns (excluding dividends) from 1991 through 1995.

Segment Component:

Segment Term	Underlying Indexes (excluding dividends)	Participation Rate	Growth Cap	Segment Guaranteed Interest Rate
12 Months	Hang Seng, EURO STOXX 50® & MSCI Emerging Markets	100% Guaranteed	12% Current (3% guaranteed minimum)	0%

This account is called the 1 Year Indexed Account 2 in the contract.

Historical Index Returns: The Hang Seng, EURO STOXX 50®, and MSCI Emerging Markets Indexes' average annual returns, excluding dividends, are shown in the following table:

Hang Seng Index Annual Return	EURO STOXX 50® Index Annual Return	MSCI Emerging Markets Index Annual Return
7.75%	6.14%	6.55%

Each index's average annual return was calculated by averaging its historical returns over 192 ten-year accumulation periods, one ending each month from 1/15/1998 through 12/15/2013.

The current Growth Cap, Participation Rate and Segment Guaranteed Interest Rate are applied to the returns for each index. The results are then averaged to determine the final Indexed Account Crediting Rate. The hypothetical average annual Indexed Account Crediting Rate would be 7.00%.

Hypothetical Interest Example: Here is an example of Hypothetical Indexed Interest Rates based on different hypothetical returns for each index and current segment components.

	Hang Seng Index Growth Rate*	Hang Seng Indexed Interest Rate	EURO STOXX 50 Index Growth Rate*	EURO STOXX 50 Indexed Interest Rate	MSCI Emerging Markets Index Growth Rate*	MSCI Emerging Markets Indexed Interest Rate	Average Segment Indexed Interest Rate
Year 1	33.46%	12.00%	7.54%	7.54%	38.96%	12.00%	10.51%
Year 2	26.27%	12.00%	0.89%	0.89%	14.91%	12.00%	8.30%
Year 3	90.23%	12.00%	38.93%	12.00%	60.42%	12.00%	12.00%
Year 4	-20.19%	0.00%	-5.22%	0.00%	5.05%	5.05%	1.68%
Year 5	23.95%	12.00%	15.56%	12.00%	-13.21%	0.00%	8.00%

*The Hypothetical Index Growth Rates listed above are based on the index returns from 1991 through 1995.

**1-Year High Par
Indexed Account**
Segment Components:

Segment Term	Underlying Index (excluding dividends)	Participation Rate	Growth Cap	Segment Guaranteed Interest Rate
12 Months	S&P 500®	150% Current 140% Guaranteed	11.00% Current (2% guaranteed minimum)	0%

This account is called the 1 Year Indexed Account 3 in the contract.

Historical Index Return: The average annual return of the S&P 500® index, excluding dividends, over the last 20 year historical period was 9.41%. This value was calculated by averaging the results over 240 twenty-year accumulation periods, one ending each month from 1/15/1994 through 12/15/2013.

Using the historical returns along with the current Growth Cap, Participation Rate and Segment Guaranteed Interest Rate, a hypothetical average annual Indexed Account Crediting Rate would be

This is the Basic Illustration

7.68%.

Hypothetical Interest Example: Here is an example of a hypothetical Indexed Interest Rates based on different hypothetical S&P 500® index returns (excluding dividends) and using the current segment components.

	Year 1	Year 2	Year 3	Year 4	Year 5
Hypothetical S&P 500® index Returns*	17.64%	12.58%	6.98%	-1.75%	35.60%
Hypothetical Indexed Interest Rate	11.00%	11.00%	10.47%	0.00%	11.00%

*The Hypothetical S&P 500® index Returns listed above are based on the S&P 500® index returns (excluding dividends) from 1991 through 1995.

Illustrated Indexed Interest Rate:

Rate	Start Year	End Year
8.00%	1	76

2-Year Indexed Account

Segment Components:

Segment Term	Underlying Index (excluding dividends)	Participation Rate	Growth Cap	Segment Guaranteed Interest Rate
24 Months	S&P 500®	100% Guaranteed	32% over 2 years (6% over 2 years guaranteed minimum)	0%

Historical Index Return: The average annual return of the S&P 500® index, excluding dividends, over the last 20 year historical period was 9.41%. This value was calculated by averaging the results over 240 twenty-year accumulation periods, one ending each month from 1/15/1994 through 12/15/2013.

Using the historical returns along with the current Growth Cap, Participation Rate and Segment Guaranteed Interest Rate, a hypothetical average annual Indexed Account Crediting Rate would be 8.91%.

Hypothetical Interest Example: Here is an example of hypothetical Indexed Interest Rates based on different hypothetical S&P 500® index returns (excluding dividends) and using the current segment components.

	Year 1	Year 2	Year 3	Year 4	Year 5
Hypothetical S&P 500® index Returns*	n/a	32.44%	n/a	5.11%	n/a
Hypothetical Indexed Interest Rate	0.00%	32.00%	0.00%	5.11%	0.00%

*The Hypothetical S&P 500® index Returns listed above are based on the S&P 500® index returns (excluding dividends) from 1991 through 1995.

High Par 5-Year Indexed Account

Segment Components:

Segment Term	Underlying Index (excluding dividends)	Participation Rate	Growth Cap	Segment Guaranteed Interest Rate
60 Months	S&P 500®	115% Current (105% Guaranteed)	No Current Growth Cap (15% over 5 years guaranteed minimum)	0%

This account is called the 5 Year Indexed Account 2 in the contract.

Historical Index Return: The average annual return of the S&P 500® index, excluding dividends, over

This is the Basic Illustration

the last 20 year historical period was 9.41%. This value was calculated by averaging the results over 240 twenty-year accumulation periods, one ending each month from 1/15/1994 through 12/15/2013.

Using the historical returns along with the current Growth Cap, Participation Rate and Segment Guaranteed Interest Rate, a hypothetical average annual Indexed Account Crediting Rate would be 10.09%.

Hypothetical Interest Example: Here is an example of hypothetical Indexed Interest Rates based on different hypothetical S&P 500® index returns (excluding dividends) and using the current segment components.

	Year 1	Year 2	Year 3	Year 4	Year 5
Hypothetical S&P 500® index Returns*	n/a	n/a	n/a	n/a	65.93%
Hypothetical Indexed Interest Rate	0.00%	0.00%	0.00%	0.00%	75.82%

*The Hypothetical S&P 500® index Returns listed above are based on the S&P 500® index returns (excluding dividends) from 1991 through 1995.

Illustrated Interest Bonus

The non-guaranteed Indexed Account Interest Bonus increases the illustrated Indexed Interest Rate(s) at Segment Maturity by 10.67% of the rate excluding the bonus. The bonus begins with segments created in policy year 11 and continuing to the later of end of policy year 20 or the policy anniversary coinciding with insurance age 70. This additional interest is reflected in this illustration but is not guaranteed.

Illustrated Riders

Riders add benefits that can provide flexibility or additional coverage for you or a family member. Some riders are optional and others are automatically included. The next section includes a brief description of the riders, including costs, that are included in this illustration. There may be other riders available to you. Your life insurance producer can provide more information.

Premier Living Benefits Rider

Provides an accelerated payment of the Death Benefit if you have a chronic illness. Each time you receive a benefit payment, the Net Death Benefit and the Net Cash Surrender Value will be reduced based on the amount of the benefit payment. If a policy loan is outstanding at the time of a benefit payment, a portion of the benefit payment will go towards repaying the loan, in effect reducing the amount you owe and receive. Accelerating the entire death benefit will terminate the policy. The benefit payment is subject to a maximum, which will vary each time you receive a benefit payment. You can choose to receive an amount less than the maximum benefit payment. For each benefit requested we must receive written certification that you have a chronic illness. Chronic illness means that the insured is certified in writing by a Licensed Health Care Practitioner as unable to perform at least two Activities of Daily Living without substantial assistance from another individual due to a loss of functional capacity and the condition is expected to be permanent; or requiring substantial supervision to protect the individual from threats to health and safety due to severe cognitive impairment and the condition is expected to be permanent.

The chronic illness rider may be attached to only one policy per insured. If you have one or more existing Pacific Life policies with a chronic illness rider, you may choose to either:

1. terminate the chronic illness rider on your existing policies, and obtain a new chronic illness rider with a newly-issued policy, if you qualify; or
2. maintain the chronic illness rider on your existing policies, and accept any applied for life insurance, if issued, without the chronic illness rider.

You should not terminate any existing Pacific Life chronic illness rider until the new application with a chronic illness rider has been approved by Pacific Life. If an insured's chronic illness has generated benefits under any existing Pacific Life policy, that insured does not qualify for a new chronic illness rider. Please understand that chronic illness benefits may be higher or lower based upon the policy to which it is attached. Request sample illustrations from your life insurance producer to help determine the policy configuration is appropriate for you.

Benefits paid by accelerating the policy's death benefit may or may not qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code of 1986. Tax treatment of an accelerated death benefit may depend on factors such as the amount of benefits in relation to certain IRS limitations (referred to as "per diem" limitations), the amount of qualified expenses incurred or if similar benefits are being received under other contracts. Receipt of accelerated death benefits may

This is the Basic Illustration

affect eligibility for public assistance programs such as Medicaid. When benefits are received from multiple policies providing long-term care or chronic illness benefits for a given insured, including policies with different owners, all of those benefits must be aggregated to determine their taxability. Tax laws relating to accelerated death benefits are complex. Pacific Life cannot determine whether the benefits are taxable. Clients are advised to consult with qualified and independent legal and tax advisors for more information.

There is no up-front cost or monthly rider charge. The cost of exercising the rider is that the death benefit is reduced by an amount greater than the rider benefit payment itself to reflect the early payment of the death benefit. Rider benefit payments will reduce the death benefit, cash surrender value, and any policy debt. Additionally, rider benefit payments may adversely affect the benefits under other riders.

(Form Series ICC12 R12CII or R12CII, based on state in which policy is issued)

Terminal Illness Rider

Gives you access to a portion of the policy's Basic or ARTR Coverage face amount(s) if the insured has been diagnosed by a licensed physician as terminally ill, resulting in a life expectancy of 12 months or less. We will pay the terminal illness benefit proceeds only once per policy.

Benefits paid by accelerating the policy's death benefit may or may not qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code of 1986. Tax treatment of an accelerated death benefit due to terminal illness depends on the life expectancy of the insured at the time benefits are accelerated. Receipt of accelerated death benefits may affect eligibility for public assistance programs such as Medicaid. Tax laws relating to accelerated death benefits are complex. Pacific Life cannot determine whether the benefits are taxable. Clients are advised to consult with qualified and independent legal and tax advisors for more information.

There is no up-front cost or monthly rider charge. The cost of exercising the rider is that the death benefit is reduced by an amount greater than the rider benefit payment itself to reflect the early payment of the death benefit. Rider benefit payments will reduce the death benefit, cash surrender value, and any policy debt. Additionally, rider benefit payments may adversely affect the benefits under other riders. The rider will be added to your policy, unless you specifically decline it in the application. (Form Series ICC12 R12TII or R12TII, based on state in which policy is issued)

Short-Term No-Lapse Guarantee Rider

While the Short-Term No-Lapse Guarantee Rider (STNLG) is in effect, your death benefit is guaranteed, regardless of future changes to interest rates or policy charges. In order for the rider to be in effect, a minimum premium must be paid.

Maximum STNLG Duration: 20 years

STNLG Minimum Premium			
Annual	Semi-Annual	Quarterly	Monthly
2,066.41	1,043.34	524.23	175.32

Important Information

The actual STNLG Minimum Premium depends on the actual amount of premium payments and distributions. Any changes in benefit amounts will also affect the STNLG Duration. Paying only STNLG Minimum Premium will guarantee the death benefit for the STNLG Duration, but will not guarantee cash value accumulation. If you do not pay the STNLG Minimum Premiums, the no-lapse feature will terminate before the guaranteed duration. Additional premiums will be required to continue the policy beyond the guaranteed duration.

This rider is provided at no additional cost. (Form Series R02NL5)

Conversion Rider

Anytime during the 8th policy year, while your policy is in force, you may convert this policy to any cash value life insurance policy that is available for conversions. The Total Face Amount of the new policy will equal the current Basic Coverage of your current policy. All applicable surrender charges on the surrendered policy will be waived, and no evidence of insurability will be required for the conversion. This conversion right is subject to state availability. This rider is provided at no additional cost. (Form Series R06CON)

Other Riders

The following riders have not been illustrated. See individual rider descriptions for more information.

This is the Basic Illustration

**Overloan
Protection 2
Rider**

If exercised and as long as the rider remains in-force, the policy will not lapse even if the Policy Debt exceeds the Accumulated Value. The rider can be exercised only if all of the conditions of the rider are met. At the fifth policy anniversary, the cumulative premium paid, minus any loans and withdrawals, must be equal to at least \$10,914.40. You may not be able to exercise this rider as illustrated if your actual use of the policy's options, actual interest rate, policy charges, premium amount or frequency, differs from those assumed. Upon exercising this rider, a one-time rider exercise charge will be assessed. This amount will vary depending on the actual Accumulated Value at the time of exercising this rider. Certain transactions and policy changes after exercising the rider will terminate the rider. If this rider terminates other than by the death of the insured, any amount by which the Policy Debt exceeds the Accumulated Value is due and payable. This rider is provided at no additional cost until the rider is exercised.

The potential tax consequences of the Overloan Protection 2 Rider have not specifically been ruled on by the IRS or the courts. Consult your tax adviser. (Form Series R08OLP)

Distributions

Distributions can be taken as Policy Loans and Withdrawals when there is adequate Net Cash Surrender Value available, as explained in the policy. The illustrated distributions may not be available if the policy does not perform as illustrated. This illustration shows distributions that are requested and distributed annually. Distributions will reduce policy values and may reduce Death Benefits.

Interest credited to the Accumulated Value of a life insurance policy is generally tax-deferred but may be taxable at the time of withdrawal, surrender or lapse. See the **Tax Information** section information about when distributions or other policy events could result in taxable income.

Currently, the charge for each Withdrawal is \$0. However, we reserve the right to charge up to \$25 for each withdrawal.

**Automated
Income Option**

Automated Income Option (AIO) is a program that electronically deposits distributions into your checking or savings account on a recurring basis. Enrollment is not automatic; certain requirements must be met, and you must request enrollment when distributions to begin.

Policy Loans

A policy loan, if not repaid earlier, is eventually repaid from policy proceeds at death, surrender, or lapse. The Death Benefit and Net Cash Surrender Value columns reflect values net of policy loans.

**Standard
Loans
Compared to
Alternate
Loans**

You may take policy loans as Standard Loans or Alternate Loans or a combination of both types of loans, subject to the policy provisions. **Your choice of a Standard Loan or Alternate Loan can have a significant impact on policy values and the cost of a loan.**

	Maximum Loan Amount Available	Loan Interest Crediting & Loan Interest Charged
Standard Loans	The entire policy's Accumulated Value is available.	Neither the loan interest charged nor the loan interest credited is affected by the performance of the policy.
Alternate Loans	Only the Net Accumulated Value in any of the 1-Year Indexed Accounts is available.	The loan interest charged <u>is not</u> affected by the performance of the policy. However, the loan interest credited <u>is</u> affected by the performance of the policy. This causes Alternate Loans to be significantly more volatile than Standard Loans

**Standard
Loans**

Interest is due at the end of each policy year when a policy loan is outstanding. In this illustration the policy loan interest charged is borrowed and added to the loan balance.

Loan Charge Rate: 2.25%

Interest is credited to the portion of Accumulated Value securing the Policy Loan. We reserve the right to decrease the current loan interest crediting rate. However, we will not reduce the rate to less than the guaranteed rate.

This is the Basic Illustration

Current Loan Interest Crediting Rate: 2.00% in years 1-5 and 2.25% in years 6+
Guaranteed Loan Interest Crediting Rate: 2.00%

This illustration also assumes that standard policy loan interest payments are allocated to the Fixed Account and earn Fixed Account Interest Credits at the declared rate.

Alternate Loans

Interest is due at the end of each policy year when a policy loan is outstanding. We reserve the right to increase the current loan interest charge rate. However, we will not increase the rate to more than the guaranteed rate.

Current Loan Interest Charge Rate: 5.50%
Guaranteed Loan Interest Charge Rate: 7.50%

Illustrated Loan Interest Charge Rate:

Rate	Start Year	End Year
5.50%	1	76

Interest is credited to the portion of Accumulated Value securing the Policy Loan based on the Segment Growth Rate. Loan interest is credited at the end of a Segment Term.

Illustrated Loan Interest Crediting Rate: Equals the illustrated Indexed Interest Rates

Illustrating a hypothetical Indexed Interest Rate greater than the loan interest charge rate over an extended period of time may not be realistic. If you change this assumption, the impact on your policy could be quite dramatic, even resulting in a policy lapse.

The actual Alternate Loan interest charged may be higher or lower than the interest credited. The net result can vary significantly from year to year. It is important to illustrate this volatility.

To determine if an Alternate Loan is the right choice for you

- Consider the impact to your policy if:
 - Indexed interest credit is lower than the loan charge rate
 - the Index underperforms due to an extended market downturn
 - the Growth Cap is lowered, thereby limiting the Indexed Interest Rate
 - actual Indexed Interest Rates fluctuate, instead of level illustrated Indexed Interest Rates
- Request additional illustrations from your life insurance producer to see the effects of choosing:
 - Standard Loans, Alternate Loans or a combination of both
 - Different Indexed Interest Rates and loan interest charge rates

The Alternate Loan is available under the Alternate Loan Rider (R10ALR) which is automatically added to your policy.

Future Action Required

Certain policy changes will not happen automatically and will require a written request. This illustration reflects possible future changes. Please contact your Life Insurance Producer prior to each change to see if a written request is required.

Policy Year	Calendar Year	Age	Policy Changes	Amount
6	2019	50	***Start Distributions	1,800
13	2026	57	Reduce Basic Coverage	77,957

Calendar years specified above assume the policy is issued in year 2014.

***This illustration reflects Policy Loan(s). Each requires a written request. The specific amount and timing of the Policy Loan(s) can be affected by your actual use of the policy's options, actual rates of return, policy charges, premium amount or frequency and may not be available as illustrated.

This is the Basic Illustration

Tax Information

This material is not intended to be used, nor can it be used by any taxpayer, for the purpose of avoiding U.S. federal, state or local tax penalties. This material is written to support the promotion or marketing of the transaction(s) or matter(s) addressed by this material. Pacific Life, its distributors and their life insurance producer do not provide tax, accounting or legal advice. Any taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.

Although the information contained in this illustration is based on our understanding of the Internal Revenue Code (IRC) and on certain tax and legal assumptions, it is not intended to be tax or legal advice. Such advice should be obtained from your own counsel or other tax advisor. Tax laws or interpretations of tax laws can change, which may cause the performance and underlying tax assumptions of this policy, including any riders, to be different than illustrated. For example, tax law changes may result in distributions that are more or less than illustrated. In some cases, these changes could result in a decrease in policy values or lapse. Regularly request an inforce illustration to help you monitor your policy's performance in light of any tax law changes. Actual taxes will be different from those illustrated.

Tax Rates The following tax rates have been used to estimate your taxes, if any, on distributions.

Illustrated Tax Rates:

Rate	Start Year	End Year
39.00%	1	76

Death Proceeds

For federal income tax purposes, life insurance Death Benefits generally pay income tax-free to beneficiaries pursuant to IRC Sec. 101(a)(1). In certain situations, however, life insurance Death Benefits may be partially or wholly taxable. Situations include, but are not limited to: the transfer of a life insurance policy for valuable consideration unless the transfer qualifies for an exception under IRC Sec. 101(a)(2) (i.e. the "transfer-for-value rule"); arrangements that lack an insurable interest based on state law; and an employer-owned policy unless the policy qualifies for an exception under IRC Sec. 101(j).

Guideline Premium Test

A life insurance policy qualifies as life insurance under IRC Section 7702 if it meets one of two alternative tests. This illustration uses the Guideline Premium Test which limits the sum of premiums paid by the greater of the guideline single premium or the sum of the guideline level premiums at such time. In addition, the Death Benefit payable under the policy must at all times be at least equal to an applicable percentage of the Accumulated Value. Guidelines are calculated at issue, but must be recalculated upon certain changes in the terms or benefits of the policy. Failure to qualify as life insurance will result in adverse tax consequences.

Modified Endowment Contract (MEC)

A Modified Endowment Contract (MEC) is a life insurance policy and like other life insurance policies provides favorable tax treatment of death benefits and the tax deferred growth of cash value. However, a MEC is subject to less favorable taxation on distributions of cash value, including withdrawals, policy loans and certain other "deemed" distributions. Rules defining a MEC and its tax treatment can be found in IRC Section 7702A and 72, respectively. Depending upon whether or not future distributions are taken from a policy, the MEC status may or may not impact the taxation of the policy. **As such, we recommend you consult your tax advisor prior to taking any action on your policy that may cause it to become a MEC.**

As provided in IRC Section 7702A, a life insurance policy becomes a MEC if it fails the Seven-Pay Test. The Seven-Pay Test compares the premiums paid into the policy during the testing period against the Seven-Pay Premium Limit, which grows from year to year over that period. The Seven-Pay Test starts at policy issue and continues for seven years. Also, upon any Seven-Pay Material Change a new Seven-Pay Test with a new limit will start and continue for seven more years. A policy may never have a Seven-Pay Material Change, or it may have more than one, depending upon any policy changes made over the life of the policy.

A Seven-Pay Material Change will generally occur if there are both: 1) an increase in policy benefits; and 2) a premium payment not necessary to fund the policy benefits assumed in the most recent Seven-Pay Premium Limit determination. This can occur whether or not the policy is currently in a Seven-Pay Test Period. A Seven-Pay Material Change may also occur as a result of certain other policy changes.

This is the Basic Illustration

Modified
 Endowment
 Contract (MEC)
 (continued)

Generally, once a policy is a MEC, it is always a MEC. However, if premiums in excess of the Seven-Pay Premium Limit are paid, the MEC status can be avoided if the excess premium payments, plus interest (which is taxable), are returned to you prior to 60 days after the end of the 'measuring year' in which the premium payment was made.

A policy may be subject to retroactive 're-testing' if policy benefits are reduced. Premiums previously applied to the policy during the Seven-Pay Test Period will be retested against a new Seven-Pay Premium Limit reflecting the lower policy benefits and can cause the policy to become a MEC. Before you request a withdrawal or otherwise reduce your policy benefits, you should confirm with us whether your policy would become a MEC. **Prior to any Seven-Pay Material Change you should consider whether future reductions or withdrawals may take place. If so, we recommend that you request an in-force illustration and consult your tax advisor.**

MEC Status

Based on our understanding of the Internal Revenue Code a policy issued and maintained consistent with the assumptions in this illustration would not be a MEC at issue or become one thereafter.

Whether and when your policy might actually become a MEC depends on the timing and amounts of premium payments and Withdrawals, the policy's non-guaranteed elements, your actual use of the policy's options, and any policy changes made pursuant to your request. The federal income tax consequences of a MEC can be significant. Consult your tax advisor for further details.

Tax-Free
 Income

Tax-free income assumes, among other things: 1) withdrawals do not exceed tax basis (generally, premiums paid less prior withdrawals); 2) policy remains in force until death; 3) withdrawals taken during the first 15 policy years do not occur at the time of, or during the two years prior to, any reduction in benefits; and 4) the policy does not become a modified endowment contract. See IRC Secs. 72, 7702(f)(7)(B), 7702A. Any policy withdrawals, loans and loan interest will reduce policy values and may reduce benefits.

Taxable Income

Lapses or Surrenders With an Outstanding Policy Loan:

If a life insurance Policy Loan is still outstanding when a policy is surrendered or lapses, the Policy Loan is automatically repaid from policy values. This will result in taxable income to the extent the Net Cash Surrender Value plus the amount of the repaid loan exceeds the cost basis of the policy. This potential tax is not reflected in any tax calculation(s) included in this illustration.

Assuming the life insurance policy is not a MEC:

1. Withdrawals (and other distributions) are taxed under the "cost recovery rule" and are generally taxable only to the extent the Withdrawal exceeds the cost basis of the policy. Policy cost basis generally equals the gross premiums paid less prior untaxed Withdrawals.
2. However, Withdrawals in the first 15 policy years may be taxable in part or in full under IRC 7702(f)(7)(B) if they occur in connection with a reduction in benefits.
3. Further, when such a reduction in benefits has occurred during the first 15 policy years, it is possible that earlier Withdrawals (within the two years prior to the reduction in benefits) may be similarly taxable. This illustration does not reflect this "two years prior" taxation.
4. After 15 policy years, Withdrawals up to policy cost basis are not taxable.

If the life insurance policy is a MEC:

1. Distributions from a MEC, including Withdrawals, Policy Loans, and certain assignments, are taxed to the extent of gain in the policy and may be subject to additional penalties. Generally, gain in the policy is the excess, if any, of the Accumulated Value, not reduced by Policy Debt over the policy cost basis.
2. Further, distributions taken from a policy during the two years prior to the policy becoming a MEC will be subject to MEC rules in the year the policy became a MEC and may become taxable at that time. This illustration does not reflect this "two years prior" taxation.

Initial Premium
 Limits
 Summary

Seven Pay Premium: 7,200.00
Guideline Single Premium: 36,462.70
Guideline Level Premium: 3,118.40

When the Death Benefit is greater than the Face Amount due to Accumulated Value growth, payment of additional premium will be subject to approval.

This is the Basic Illustration



Other Information

This illustration assumes you are the owner of the policy.

The sale or liquidation of any stock, bond, individual retirement account (IRA), certificate of deposit (CD), mutual fund, annuity, or other asset to fund the purchase of this product may have tax consequences, early Withdrawal penalties, or other costs or penalties as a result of the sale or liquidation. You may wish to consult independent legal or financial advice before selling or liquidating any assets, prior to the purchase of the life insurance product being solicited.

Pacific Life does not provide qualified plan administrative services or impartial investment advice, and does not act in a fiduciary capacity for any plan.

Pacific Life Insurance Company is licensed to issue insurance products in all states except New York. Product availability and features may vary by state. Insurance products and their guarantees, including optional benefits and any fixed subaccount 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.

This is the Basic Illustration

Policy Values: Numeric Summary

Yr	Age	Cumulative		End of Year Guaranteed Values* 0.00%		End of Year Non-Guaranteed Values*			
		Premium Outlay (1)	Policy Loan (2)	Net Cash Surrender Value (3)	Death Benefit (4)	Intermediate		Illustrated 8.00%	
						Net Cash Surrender Value (5)	Death Benefit (6)	Net Cash Surrender Value (7)	Death Benefit (8)
5	49	36,000	0	21,922	151,404	27,089	151,404	32,946	151,404
10	54	36,000	9,000	0	140,165	13,943	140,489	33,473	140,806
20	64	36,000	10,800	##	##	##	##	78,876	100,888
26	70	36,000	70,800					61,033	85,468
30	74	36,000	110,800					47,902	63,296

The Allocations and Hypothetical Interest Rates below are for policy year 1. For any illustrated changes to the Allocations and Hypothetical Interest Rates see the Narrative Summary.

	Allocation	Initial Guaranteed Interest Rate	Non- Guaranteed Intermediate Hypothetical Interest Rate	Non-Guaranteed Hypothetical Interest Rate
Fixed Account	0.00%	N/A	N/A	N/A
1 Year Indexed Account	0.00%	N/A	N/A	N/A
1 Year International Indexed Account	0.00%	N/A	N/A	N/A
1 Year High Par Indexed Account	100.00%	0.00%	4.00%	8.00%
2 Year Indexed Account	0.00%	N/A	N/A	N/A
High Par 5 Year Indexed Account	0.00%	N/A	N/A	N/A

*Guaranteed columns reflect maximum policy charges and guaranteed interest. Intermediate columns reflect non-guaranteed elements, including charges and credits at rates that are halfway between the rates used in the "guaranteed" and "illustrated" columns. Illustrated columns reflect assumptions about non-guaranteed elements, including the interest rate assumptions that you have requested, as shown in the Narrative Summary.

Where either guaranteed or intermediate scale Cash Surrender Value is insufficient, any distributions illustrated are: (1) based on non-guaranteed assumptions; (2) reflected in the non-guaranteed columns; and (3) not reflected in the guaranteed or intermediate scale columns.

Insurance coverage will cease in year 16 based on guaranteed assumptions. Insurance coverage will cease in year 19 based on intermediate assumptions. Insurance coverage would remain in force at least through year 76 (insured's age 120) based on illustrated assumptions.

Historical performance of the underlying Index should not be considered a representation of past or future performance of the Indexed Accounts under this life insurance policy. Actual Segment Indexed Interest Credits will vary from year to year depending on the underlying Index, Growth Cap, Participation Rate and Threshold Rate if applicable.

I have received and read a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be higher or lower. I understand this is an illustration and not a contract. For full policy details, I will refer to the contract.

This is the Basic Illustration

Policy Values: Numeric Summary

APPLICANT'S SIGNATURE****DATE**

**If a Corporation, the signature and title of an authorized officer is required, and the full name of the Corporation must be shown. If a Trust all required Trustees must sign according to the trust agreement.

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements are subject to change. I have made no statements that are inconsistent with this illustration nor have I made any promises about the expected future Index Credits of this contract

LIFE INSURANCE PRODUCER'S SIGNATURE**DATE****PL LIFE INSURANCE PRODUCER #**

This is the Basic Illustration

Policy Values: Tabular Detail

Yr	Age	Premium Outlay	Policy Loan	Guaranteed Values EOY @ 0.00% *			Non-Guaranteed Values EOY @ 8.00% *		
				Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit
1	45	7,200	0	4,547	2,759	151,404	5,330	3,542	151,404
2	46	7,200	0	9,071	8,177	151,404	11,306	10,412	151,404
3	47	7,200	0	13,571	12,766	151,404	17,998	17,193	151,404
4	48	7,200	0	18,064	17,349	151,404	25,396	24,681	151,404
5	49	7,200	0	22,548	21,922	151,404	33,572	32,946	151,404
6	50	0	1,800	20,289	17,818	149,469	35,180	32,745	149,505
7	51	0	1,800	17,982	13,520	147,389	37,018	32,669	147,502
8	52	0	1,800	15,610	9,002	145,153	39,111	32,737	145,388
9	53	0	1,800	13,165	4,331	142,749	41,483	33,058	143,158
10	54	0	1,800	10,627	0	140,165	44,071	33,473	140,806
Total		36,000							
11	55	0	1,800	7,980	0	139,322	47,748	34,668	138,324
12	56	0	0	5,213	0	138,416	51,723	37,923	137,604
13	57	0	0	2,912	0	59,485	56,162	41,603	65,191
14	58	0	0	549	0	58,437	60,985	45,626	68,800
15	59	0	0	0	0	57,312	66,227	50,023	72,540
16	60	0	0	0	0	0	71,919	54,824	76,400
17	61	0	0	0	0	0	78,104	60,068	81,937
18	62	0	0	0	0	0	84,822	65,795	87,848
19	63	0	0	0	0	0	92,122	72,048	94,157
20	64	0	0	0	0	0	100,055	78,876	100,888
Total		36,000							
21	65	0	10,000	0	0	0	108,673	75,780	97,514
22	66	0	10,000	0	0	0	118,031	72,778	95,204
23	67	0	10,000	0	0	0	128,191	69,899	92,974
24	68	0	10,000	0	0	0	139,221	67,174	90,842
25	69	0	10,000	0	0	0	151,192	64,633	88,823
26	70	0	10,000	0	0	0	162,903	61,033	85,468
27	71	0	10,000	0	0	0	175,544	57,520	80,341
28	72	0	10,000	0	0	0	189,196	54,132	74,943
29	73	0	10,000	0	0	0	203,952	50,909	69,265
30	74	0	10,000	0	0	0	219,913	47,902	63,296
Total		36,000							

*Guaranteed columns reflect maximum policy charges and guaranteed interest. Non-guaranteed columns reflect assumptions about non-guaranteed elements, including the interest rate assumptions that you have requested, as shown in the Narrative Summary.

A zero in the Premium Outlay column does not mean the policy is paid up. Charges will continue to be deducted from the Accumulated Value as long as the policy remains in-force. The actual premium amounts and number of years of premium payments that are needed to maintain the illustrated non-guaranteed policy benefits will depend on the policy's non-guaranteed elements and on your actual use of the policy's options.

This is the Basic Illustration

Policy Values: Tabular Detail

				Guaranteed Values EOY @ 0.00% *			Non-Guaranteed Values EOY @ 8.00% *		
Yr	Age	Premium Outlay	Policy Loan	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit
31	75	0	10,000	0	0	0	237,194	45,173	57,032
32	76	0	10,000	0	0	0	255,818	42,685	55,476
33	77	0	10,000	0	0	0	275,884	40,479	54,274
34	78	0	10,000	0	0	0	297,501	38,599	53,474
35	79	0	10,000	0	0	0	320,785	37,094	53,133
36	80	0	10,000	0	0	0	345,858	36,013	53,306
37	81	0	10,000	0	0	0	372,848	35,411	54,054
38	82	0	10,000	0	0	0	401,893	35,348	55,443
39	83	0	10,000	0	0	0	433,141	35,886	57,543
40	84	0	10,000	0	0	0	466,746	37,092	60,429
Total		36,000							
41	85	0	10,000	0	0	0	502,869	39,034	64,177
42	86	0	10,000	0	0	0	541,674	41,778	68,861
43	87	0	10,000	0	0	0	583,330	45,390	74,556
44	88	0	10,000	0	0	0	628,016	49,939	81,340
45	89	0	10,000	0	0	0	675,917	55,495	89,291
46	90	0	10,000	0	0	0	727,229	62,134	98,496
47	91	0	10,000	0	0	0	782,763	70,539	101,849
48	92	0	10,000	0	0	0	843,019	81,072	106,362
49	93	0	10,000	0	0	0	908,599	94,195	112,367
50	94	0	10,000	0	0	0	980,232	110,486	120,288
Total		36,000							
51	95	0	10,000	0	0	0	1,057,429	129,297	139,871
52	96	0	10,000	0	0	0	1,140,593	150,863	162,269
53	97	0	10,000	0	0	0	1,230,177	175,462	187,764
54	98	0	10,000	0	0	0	1,326,632	203,357	216,624
55	99	0	10,000	0	0	0	1,430,442	234,838	249,142
56	100	0	10,000	0	0	0	1,542,138	270,226	285,647
57	101	0	10,000	0	0	0	1,662,219	309,802	326,424
58	102	0	10,000	0	0	0	1,791,221	353,870	371,783
59	103	0	10,000	0	0	0	1,929,702	402,747	422,044
60	104	0	10,000	0	0	0	2,078,228	456,740	477,522
Total		36,000							

*Guaranteed columns reflect maximum policy charges and guaranteed interest. Non-guaranteed columns reflect assumptions about non-guaranteed elements, including the interest rate assumptions that you have requested, as shown in the Narrative Summary.

A zero in the Premium Outlay column does not mean the policy is paid up. Charges will continue to be deducted from the Accumulated Value as long as the policy remains in-force. The actual premium amounts and number of years of premium payments that are needed to maintain the illustrated non-guaranteed policy benefits will depend on the policy's non-guaranteed elements and on your actual use of the policy's options.

This is the Basic Illustration

Policy Values: Tabular Detail

				Guaranteed Values EOY @ 0.00% *			Non-Guaranteed Values EOY @ 8.00% *		
Yr	Age	Premium Outlay	Policy Loan	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit
61	105	0	10,000	0	0	0	2,237,426	516,207	538,581
62	106	0	10,000	0	0	0	2,407,973	581,537	605,617
63	107	0	10,000	0	0	0	2,590,593	653,152	679,058
64	108	0	10,000	0	0	0	2,786,072	731,522	759,383
65	109	0	10,000	0	0	0	2,995,308	817,208	847,161
66	110	0	10,000	0	0	0	3,219,375	910,929	943,123
67	111	0	10,000	0	0	0	3,459,260	1,013,300	1,047,893
68	112	0	10,000	0	0	0	3,715,980	1,124,942	1,162,102
69	113	0	10,000	0	0	0	3,991,758	1,247,663	1,287,581
70	114	0	10,000	0	0	0	4,288,010	1,382,440	1,425,321
Total		36,000							
71	115	0	10,000	0	0	0	4,606,256	1,530,330	1,576,392
72	116	0	10,000	0	0	0	4,948,128	1,692,476	1,741,957
73	117	0	10,000	0	0	0	5,315,381	1,870,118	1,923,271
74	118	0	10,000	0	0	0	5,709,898	2,064,595	2,121,694
75	119	0	10,000	0	0	0	6,133,704	2,277,360	2,338,697
76	120	0	10,000	0	0	0	6,588,973	2,509,980	2,575,869
Total		36,000							

Distributions can be taken on a policy only when there is adequate Cash Surrender Value available to support the illustrated distribution. Any distributions shown in a policy year with no Cash Surrender Value would not be available.

Insurance coverage will cease in year 16 based on guaranteed assumptions. Insurance coverage would remain in force at least through year 76 based on illustrated assumptions.

*Guaranteed columns reflect maximum policy charges and guaranteed interest. Non-guaranteed columns reflect assumptions about non-guaranteed elements, including the interest rate assumptions that you have requested, as shown in the Narrative Summary.

A zero in the Premium Outlay column does not mean the policy is paid up. Charges will continue to be deducted from the Accumulated Value as long as the policy remains in-force. The actual premium amounts and number of years of premium payments that are needed to maintain the illustrated non-guaranteed policy benefits will depend on the policy's non-guaranteed elements and on your actual use of the policy's options.

This is the Basic Illustration

Column Definitions

These column definitions apply to all the reports generated in this illustration.

Column Name	Description
Alternate Policy Debt	The sum of Alternate Loans and any accrued alternate loan interest charged.
Annual Loan Interest Charged	The loan interest charged on Standard Loans and Alternate Loans. Accrues daily and is due at the end of each policy year.
Accumulated Value	Premiums paid, less premium load, cost of insurance and other charges, and withdrawals, accumulated at interest.
Age	The insured's age on the birthday nearest the beginning of the policy year shown.
Death Benefit	The amount payable upon your death. The Death Benefit is always reduced by any Policy Debt and increased by any applicable rider benefits.
Net Accumulated Value	Accumulated Value minus policy debt.
Net Accumulated Value (Excluding Last Index Credit)	This column is the same as the Net Accumulated Value column but excludes the Segment Indexed Interest Credit that is assumed to be applied at the end of the year. The intent is to show each year, the effect on Net Accumulated Value if the final Segment Indexed Interest Credit for that year is zero. This helps demonstrate the potential for the policy lapsing if the final Segment Indexed Interest Credit is less than illustrated. The values shown in this column may not represent the lowest Net Accumulated Value in that year. Your policy's Net Accumulated Value will depend in part on the timing of your segments and the amount of Segment Indexed Interest Credits.
Net Cash Surrender Value	Cash Surrender Value minus policy debt.
Net Outlay	The premium paid minus any Policy Loans or Withdrawals plus any illustrated estimated tax and loan interest paid in cash.
Policy Loan	The loan amount taken in cash from a policy. A negative amount indicates a loan repayment. This column does not include loans taken to pay loan interest.
Premium Outlay	The sum of the premium payments you plan to make each year.
Standard Policy Debt	The sum of Standard Loans and any related accrued loan interest charged.
Total Policy Debt	The sum of Standard Policy Debt and Alternate Policy Debt.
Year	The number of years from when the policy was issued.

This is the Basic Illustration

Index Disclosures

Overview

Neither the policy nor the Indexed Account actually participates in the stock market or the S&P 500®, Hang Seng, EURO STOXX 50®, MSCI Emerging Markets Index. Historical performances of any Index should not be considered a representation of past or future performance. Future performance of the Indexed Account under this life insurance policy may be greater or less than the earnings shown for the Index. The descriptions below are in the format required by the index providers.

S&P 500® index

The S&P 500® index is composed of 500 common stocks representing major U.S. industry sectors. Segment Indexed Interest Credits are added to each Segment at Segment Maturity using a calculation that is based, in part, on the performance of the S&P 500® index, excluding dividends.

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 Pacific Indexed Performer LT is 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.

EURO STOXX 50® Index

STOXX and its licensors (the "Licensors") have no relationship to Pacific Life Insurance Company, other than the licensing of the EURO STOXX 50® Index ("Index") and the related trademarks for use in connection with the Pacific Indexed Performer LT ("Product").

STOXX and its Licensors do not:

- Sponsor, endorse, sell or promote the Product.
- Recommend that any person purchase the Product.
- Have any responsibility or liability for or make any decisions about the timing, amount or pricing of the Product.
- Have any responsibility or liability for the administration, management or marketing of the Product.
- Consider the needs of the Product or the owners of the Product in determining, composing or calculating the Index or have any obligation to do so.

STOXX and its Licensors will not have any liability in connection with the Product. Specifically,

- **STOXX and its Licensors do not make any warranty, express or implied and disclaim any and all warranty about:**
 - The results to be obtained by the Product, the owner of the Product or any other person in connection with the use of the Index and the data included in the Index;
 - The accuracy or completeness of the Index and its data;
 - The merchantability and the fitness for a particular purpose or use of the Index including symbol and its data;
- **STOXX and its Licensors will have no liability for any errors, omissions or interruptions in the Index or its data;**
- **Under no circumstances will STOXX or its Licensors be liable for any lost profits or indirect, punitive, special or consequential damages or losses, even if STOXX or its Licensors knows that they might occur.**

The licensing agreement between the Pacific Life Insurance Company, and STOXX is solely for their benefit and not for the benefit of the owners of the Product or any other third parties.

MSCI Emerging Markets Index

The Product and its 1-Year International Indexed Account referred to herein is not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such Product and any included index. The Policy Contract contains a more detailed description of the limited relationship MSCI has with Pacific Life Insurance Company and any related Product.

Hang Seng Index The Hang Seng Index (the "Index") is published and compiled by Hang Seng Indexes Company Limited pursuant to a licence from Hang Seng Data Services Limited. The mark and name Hang Seng Index are proprietary to Hang Seng Data Services Limited. Hang Seng Indexes Company Limited and Hang Seng Data Services Limited have agreed to the use of, and reference to, the Index(es) by Pacific Life Insurance Company in connection with Pacific Indexed Performer LT (the "Product"), **BUT NEITHER HANG SENG INDEXES COMPANY LIMITED NOR HANG SENG DATA SERVICES LIMITED WARRANTS OR REPRESENTS OR GUARANTEES TO ANY BROKER OR HOLDER OF THE PRODUCT OR ANY OTHER PERSON (i) THE ACCURACY OR COMPLETENESS OF ANY OF THE INDEX(ES) AND ITS COMPUTATION OR ANY INFORMATION RELATED THERETO; OR (ii) THE FITNESS OR SUITABILITY FOR ANY PURPOSE OF ANY OF THE INDEX(ES) OR ANY COMPONENT OR DATA COMPRISED IN IT; OR (iii) THE RESULTS WHICH MAY BE OBTAINED BY ANY PERSON FROM THE USE OF ANY OF THE INDEX(ES) OR ANY COMPONENT OR DATA COMPRISED IN IT FOR ANY PURPOSE, AND NO WARRANTY OR REPRESENTATION OR GUARANTEE OF ANY KIND WHATSOEVER RELATING TO ANY OF THE INDEX(ES) IS GIVEN OR MAY BE IMPLIED.** The process and basis of computation and compilation of any of the Index(es) and any of the related formula or formulae, constituent stocks and factors may at any time be changed or altered by Hang Seng Indexes Company Limited without notice. **TO THE EXTENT PERMITTED BY APPLICABLE LAW, NO RESPONSIBILITY OR LIABILITY IS ACCEPTED BY HANG SENG INDEXES COMPANY LIMITED OR HANG SENG DATA SERVICES LIMITED (i) IN RESPECT OF THE USE OF AND/OR REFERENCE TO ANY OF THE INDEX(ES) BY PACIFIC LIFE INSURANCE COMPANY IN CONNECTION WITH THE PRODUCT; OR (ii) FOR ANY INACCURACIES, OMISSIONS, MISTAKES OR ERRORS OF HANG SENG INDEXES COMPANY LIMITED IN THE COMPUTATION OF ANY OF THE INDEX(ES); OR (iii) FOR ANY INACCURACIES, OMISSIONS, MISTAKES, ERRORS OR INCOMPLETENESS OF ANY INFORMATION USED IN CONNECTION WITH THE COMPUTATION OF ANY OF THE INDEX(ES) WHICH IS SUPPLIED BY ANY OTHER PERSON; OR (iv) FOR ANY ECONOMIC OR OTHER LOSS WHICH MAY BE DIRECTLY OR INDIRECTLY SUSTAINED BY ANY BROKER OR HOLDER OF THE PRODUCT OR ANY OTHER PERSON DEALING WITH THE PRODUCT AS A RESULT OF ANY OF THE AFORESAID, AND NO CLAIMS, ACTIONS OR LEGAL PROCEEDINGS MAY BE BROUGHT AGAINST HANG SENG INDEXES COMPANY LIMITED AND/OR HANG SENG DATA SERVICES LIMITED** in connection with the Product in any manner whatsoever by any broker, holder or other person dealing with the Product. Any broker, holder or other person dealing with the Product does so therefore in full knowledge of this disclaimer and can place no reliance whatsoever on Hang Seng Indexes Company Limited and Hang Seng Data Services Limited. For the avoidance of doubt, this disclaimer does not create any contractual or quasi-contractual relationship between any broker, holder or other person and Hang Seng Indexes Company Limited and/or Hang Seng Data Services Limited and must not be construed to have created such relationship.