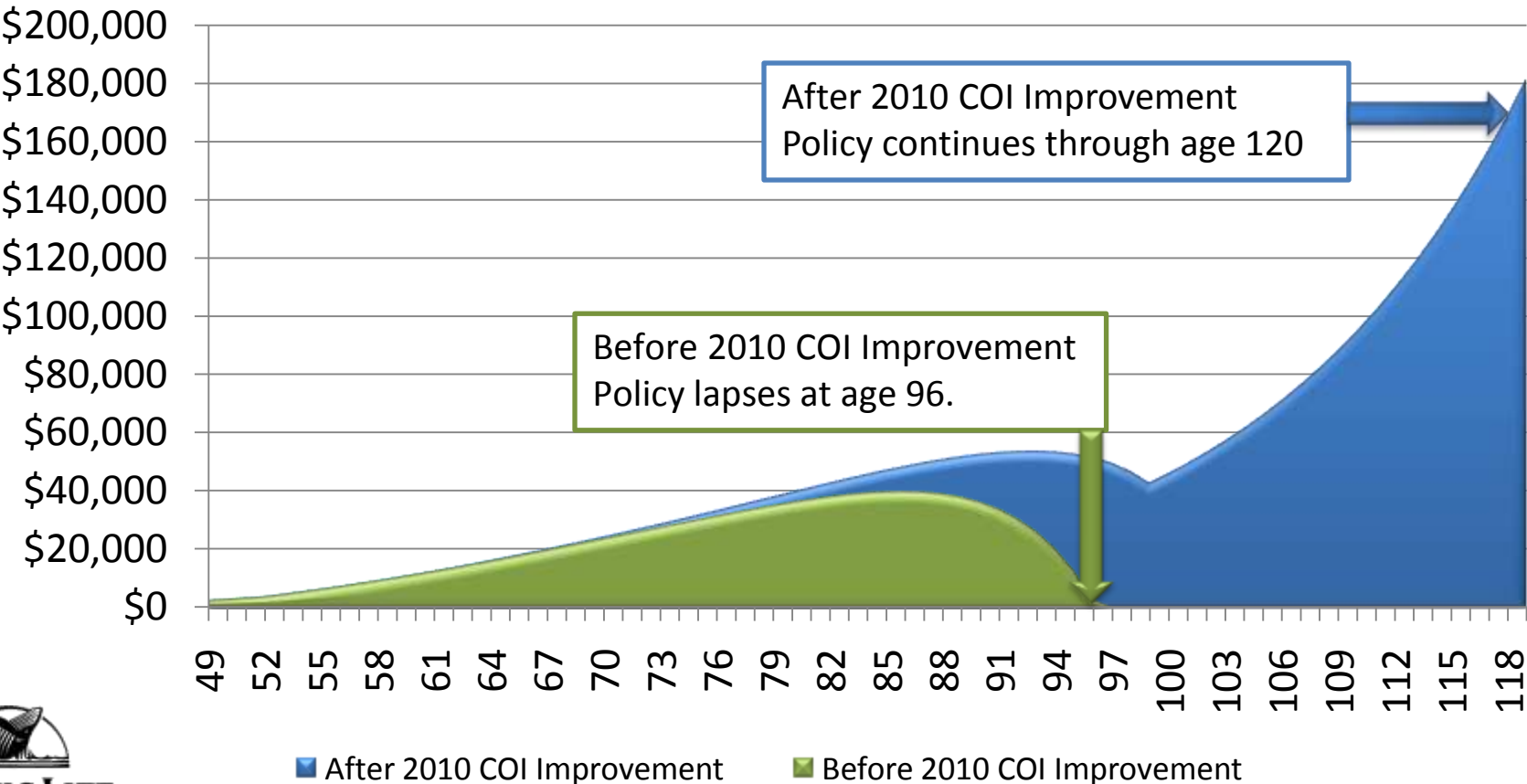


Our Policyowners Are Important To Us.

Impact of 2010 Cost Of Insurance (COI) Improvements

The chart below demonstrates the potential impact of Pacific Life’s cost of insurance rate improvements for an inforce Pacific Select Exec II* policy. Accumulated values are based on current non-guaranteed elements. Assumptions: Pacific Select Exec II (Policy Form #P98-52)* issued in 2004. Insured age at issue: Male, age 43, standard nonsmoker risk classification. Death benefit amount: \$100,000 all base. Death Benefit Option: Level. Annual premium: \$965 paid as monthly premiums of \$80.41, paid in all years. Illustrated accumulated value assumes current policy accumulated value of \$2,110 in current policy year 7, 8% hypothetical gross earnings rate and current charges in future years and COI rate improvements starting in the 11th policy year. Individual policyholder impact will vary based on product, issue age and policy year. Some issue ages may not observe a rate reduction at any duration. COI improvement year will vary based on product and issue age.

Sample Inforce Pacific Select Exec II* Policy’s Accumulated Value at 8%





Life Insurance Division Address:
45 Enterprise, Aliso Viejo, CA 92656
(800) 800-7681
www.PacificLife.com

Variable insurance products issued by Pacific Life Insurance Company are distributed by **Pacific Select Distributors, Inc.** (member FINRA & SIPC), a subsidiary of Pacific Life, and are available through licensed third party broker-dealers.

Pacific Life Insurance Company is licensed to issue individual life insurance and annuity products in all states except New York. Product availability and features may vary by state. Product and rider guarantees are backed by the financial strength and claims-paying ability of Pacific Life.

Pacific Life Insurance Company's individual life insurance products are marketed exclusively through independent third party producers, which may include bank affiliated entities.

Some independent third-party producers, which may include bank affiliated entities, may limit availability of some optional riders based on their client's age and other factors. Check with your firm or your Pacific Life representative to confirm which optional riders are available for sale.

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, their 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.

Non-guaranteed elements are not guaranteed by definition. As such, Pacific Life Insurance Company 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.

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