

Power Tuition Advantage Plan

For: Valued Parent



Presented By: _____

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Educational Needs Analysis

Educational Needs Analysis

Presented By: Kenneth Sapon, CLU, CLTC, LUTCF, R.Ph.

For: Power Tuition Advantage Plan

A Review of Educational Funds Desired

Year	(1) Tuition Loan Repayment Post Education	=	(2) Total Educational Funds Desired
1	0		0
2	0		0
3	0		0
4	0		0
5	0		0
6	0		0
7	0		0
8	0		0
9	0		0
10	0		0
11	0		0
12	6,711		6,711
13	6,711		6,711
14	6,711		6,711
15	6,711		6,711
16	6,711		6,711
17	6,711		6,711
18	0		0
19	0		0
20	0		0
21	0		0
22	0		0
23	0		0
24	0		0
25	0		0
26	0		0
27	0		0
28	0		0
29	0		0
30	0		0
	40,266		40,266

Educational Needs Analysis

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For: Power Tuition Advantage Plan

A Review of Educational Funds Desired

Year	(1) Tuition Loan Repayment Post Education	=	(2) Total Educational Funds Desired
31	0		0
32	0		0
33	0		0
34	0		0
35	0		0
36	0		0
37	0		0
38	0		0
39	0		0
40	0		0
41	0		0
42	0		0
43	0		0
44	0		0
45	0		0
46	0		0
47	0		0
48	0		0
49	0		0
50	0		0
51	0		0
52	0		0
53	0		0
54	0		0
55	0		0
56	0		0
57	0		0
58	0		0
59	0		0
60	0		0
	<hr/>		<hr/>
	40,266		40,266

Educational Needs Analysis

Presented By: Kenneth Sapon, CLU, CLTC, LUTCF, R.Ph.

For: Power Tuition Advantage Plan

A Review of Educational Funds Desired

Year	(1) Tuition Loan Repayment Post Education	=	(2) Total Educational Funds Desired
61	0		0
62	0		0
63	0		0
64	0		0
65	0		0
66	0		0
67	0		0
68	0		0
69	0		0
70	0		0
71	0		0
72	0		0
73	0		0
74	0		0
75	0		0
	<hr/>		<hr/>
	40,266		40,266

Life Plan

Introduction to Life Plan

As the years pass and retirement edges closer, planning for desired levels of income may seem like an imposing task. But every day you wait only amplifies the problem.

One important way to plan effectively is to take full advantage of an employer-sponsored 401(k) plan or a personal IRA. However, these devices have government restricted contribution limits so relying on them solely may cause you to fall short of your retirement goals. Consequently, a large portion of your retirement income must come from personal savings.

Private savings can include stocks, bonds, mutual funds, annuities, and life insurance. And life insurance can be particularly valuable since it does the double duty of protecting your family while you are building your long-term savings.

Life Plan is a life insurance strategy that emphasizes death benefit and pre-retirement cash accumulation while also providing a source of retirement income. Following is a summary of the accompanying life insurance illustration prepared for Valued Parent, age 45.

Pre-Retirement Accumulation (Based on Current Assumptions)

Initial Life Insurance Death Benefit	\$151,404
Annual Premium Illustrated	\$7,200
Number of Premium Payments Illustrated	5
Total Premiums Illustrated	\$36,000
Surrender Value* at Retirement	\$21,611
Life Insurance Death Benefit at Retirement	\$43,623

Retirement Distributions (Based on Current Assumptions)

Illustrated Retirement Age	65
Annual Policy Distribution	\$5,031
Number of Annual Policy Distributions	55
Total Policy Distributions	\$276,705
Surrender Value* at Age 120	\$2,905,193
Death Benefit at Age 120	\$2,966,531

Premium payments are subject to certain policy and IRS limitations and must be sufficient to keep your policy in force. Under current tax laws, policy values accumulate on a tax deferred basis. Policy loans and withdrawals decrease the death benefit and affect policy value accumulation. Withdrawals in excess of total premiums paid are taxable.

*This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a proposal from Pacific Life.

Life Plan

Presented By: Kenneth Sapon, CLU, CLTC, LUTCF, R.Ph.

Insured: Valued Parent

Introduction to Life Plan

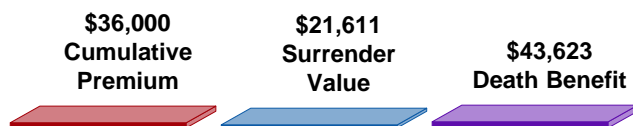
Illustrated Retirement Age 65
 Initial Premium 7,200
 Initial Death Benefit 151,404

Tax Deferred Accumulation

Year	Male Age	(1) Annual Premium*	(2) Year End Accum Value**	(3) Year End Surrender Value**	(4) Year End Death Benefit
1	45	7,200	5,330	3,542	151,404
2	46	7,200	11,306	10,412	151,404
3	47	7,200	17,998	17,193	151,404
4	48	7,200	25,396	24,681	151,404
5	49	7,200	33,572	32,946	151,404
6	50	0	33,281	32,745	149,505
7	51	0	33,116	32,669	147,502
10	54	0	33,473	33,473	140,806
15	59	0	19,279	19,279	41,796
20	64	0	21,611	21,611	43,623
		36,000			

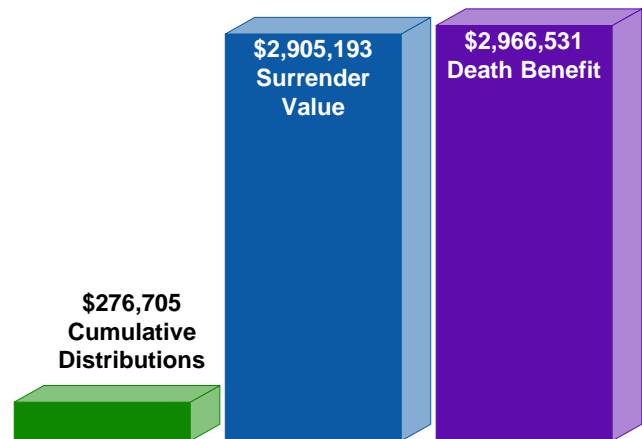
*Premiums are level for the first 5 pre-retirement years.

Summary of Pre-Retirement Years (Based on Current Assumptions)




Pay \$36,000 in premiums in pre-retirement years, and, by age 65, accumulate \$21,611 of surrender value** with \$43,623 of death benefit protection.

Summary of Retirement Years (Based on Current Assumptions)



Pay no more premiums, take cash distributions starting at age 65 of \$5,031 a year for 55 years, and maintain death benefit protection which, by age 120, is illustrated to be \$2,966,531 with \$2,905,193 of surrender value.**

**This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a proposal from Pacific Life.



Pacific Indexed Performer LT vs. Various Financial Alternatives

Pacific Indexed Performer LT vs. Various Financial Alternatives

Presented By: Kenneth Sapon, CLU, CLTC, LUTCF, R.Ph.

Insured: Valued Parent

Preface

A decision to acquire additional life insurance can represent one of several significant phases in your overall financial planning.

An important part of this decision involves the comparison of the life insurance policy to alternative investment possibilities.

To help you make an informed decision about acquiring the policy, the accompanying presentation shows financial data regarding life insurance compared to these alternatives:

Equity Account;
Any Taxable Investment;
Tax Deductible Retirement Plan (TDRP).

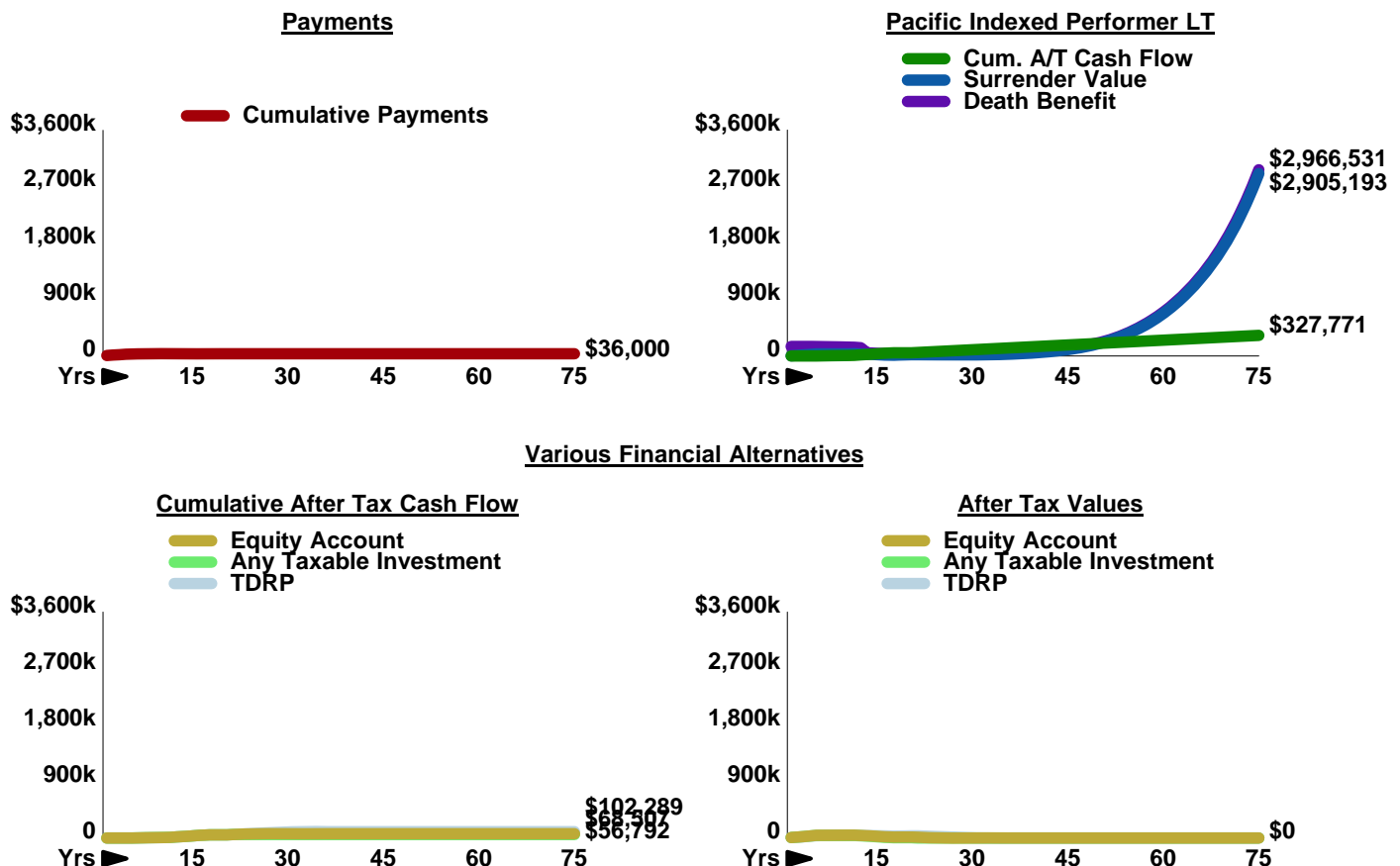
The study offers information from which you and your advisers can draw informed conclusions about the suitability of either plan.

Following are major features of the life insurance policy for you to consider as part of your overall

assessment:

1. Income tax free death benefits;
2. Probate free death benefits;
3. Accumulating cash values;
4. Income tax deferred growth of cash values;
5. Competitive current interest rate;
6. Tax free access to cash values via policy loans;
7. Privacy of all transactions.

Favorable income tax consequences combine with significant policy values and benefits to produce a life insurance solution that has a considerable amount of financial leverage.



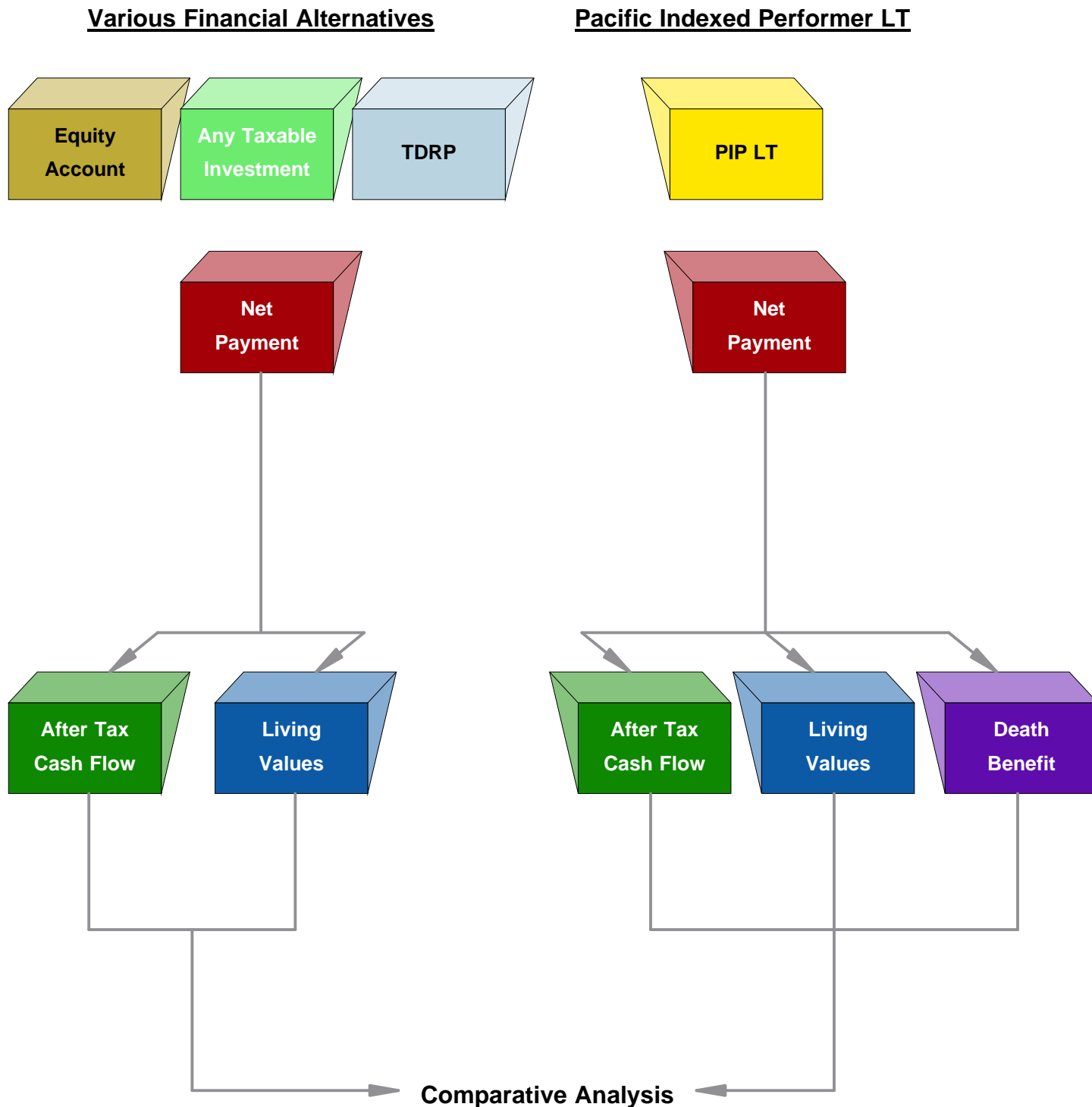
This graphic assumes the non-guaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable.

Pacific Indexed Performer LT vs. Various Financial Alternatives

Presented By: Kenneth Sapon, CLU, CLTC, LUTCF, R.Ph.

Insured: Valued Parent

Flow Chart



Pacific Indexed Performer LT vs. Various Financial Alternatives

Presented By: Kenneth Sapon, CLU, CLTC, LUTCF, R.Ph.

Insured: Valued Parent

Comparison of Values

Equity Account Growth 8.00% Any Taxable Investment Yield 6.00% TDRP Yield 8.00% Income Tax Rate 28.00% Initial Death Benefit 151,404

		After Tax Values of Identical Allocation to Various Financial Alternatives						PIP LT				
Yr	Male Age	(1) Life Insurance Premium	(2a) After Tax Cash Flow from Equity Account	(2b) Equity Account	(3a) After Tax Cash Flow from Any Taxable Investment	(3b) Any Taxable Investment	(4a) After Tax Cash Flow from TDRP	(4b) Year End After Tax Value of TDRP if Distributed	(5a) After Tax Policy Loan Proceeds	(5b) Year End Accum Value*	(5c) Year End Surrender Value*	(5d) Death Benefit
1	45	7,200	0	7,598	0	7,511	0	6,696	0	5,330	3,542	151,404
2	46	7,200	0	15,670	0	15,347	0	13,928	0	11,306	10,412	151,404
3	47	7,200	0	24,227	0	23,521	0	21,738	0	17,998	17,193	151,404
4	48	7,200	0	33,284	0	32,048	0	30,173	0	25,396	24,681	151,404
5	49	7,200	0	42,864	0	40,943	0	39,283	0	33,572	32,946	151,404
6	50	0	1,800	43,451	1,800	40,834	1,800	40,481	1,800	33,281	32,745	149,505
7	51	0	1,800	44,023	1,800	40,720	1,800	41,776	1,800	33,116	32,669	147,502
8	52	0	1,800	44,597	1,800	40,602	1,800	43,174	1,800	33,095	32,737	145,388
9	53	0	1,800	45,184	1,800	40,478	1,800	44,684	1,800	33,237	33,058	143,158
10	54	0	1,800	45,791	1,800	40,349	1,800	46,315	1,800	33,473	33,473	140,806
11	55	0	1,800	46,425	1,800	40,214	1,800	48,076	1,800	34,668	34,668	138,324
12	56	0	6,711	41,766	6,711	34,951	6,711	44,674	6,711	30,843	30,843	130,524
13	57	0	6,711	36,842	6,711	29,460	6,711	41,000	6,711	27,053	27,053	50,641
14	58	0	6,711	31,638	6,711	23,731	6,711	37,032	6,711	23,196	23,196	46,370
15	59	0	6,711	26,141	6,711	17,756	6,711	32,747	6,711	19,279	19,279	41,796
16	60	0	6,711	20,334	6,711	11,522	6,711	33,823	6,711	15,309	15,309	36,885
17	61	0	6,711	14,200	6,711	5,019	6,711	29,280	6,711	11,300	11,300	33,169
18	62	0	0	14,998	0	5,235	0	31,622	0	14,344	14,344	36,398
19	63	0	0	15,841	0	5,461	0	34,152	0	17,768	17,768	39,877
20	64	0	0	16,731	0	5,697	0	36,885	0	21,611	21,611	43,623
21	65	0	5,031	12,216	5,031	695	5,031	34,402	5,031	20,607	20,607	42,341
22	66	0	5,031	7,447	695	0	5,031	31,720	5,031	19,813	19,813	42,239
23	67	0	5,031	2,411	0	0	5,031	28,823	5,031	19,264	19,264	42,338
24	68	0	2,348	0	0	0	5,031	25,695	5,031	18,995	18,995	42,663
25	69	0	0	0	0	0	5,031	22,317	5,031	19,046	19,046	43,237
26	70	0	0	0	0	0	5,031	18,669	5,031	18,182	18,182	42,617
27	71	0	0	0	0	0	5,031	14,728	5,031	17,555	17,555	40,376
28	72	0	0	0	0	0	5,031	10,472	5,031	17,210	17,210	38,022
29	73	0	0	0	0	0	5,031	5,877	5,031	17,199	17,199	35,555
30	74	0	0	0	0	0	5,031	913	5,031	17,581	17,581	32,975
		36,000	68,507		56,792		101,376		101,376			

See the accompanying reports for year-by-year details:
 Details of the: Equity Account; Portfolio Turnover
 Details of the Tax Deductible Retirement Plan (TDRP)

*This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a proposal from Pacific Life.

Sales charge on payments to column (1):
EQ = 1.00%

Management fee reflected in column (2b):
EQ = 0.75%

Pacific Indexed Performer LT vs. Various Financial Alternatives

Presented By: Kenneth Sapon, CLU, CLTC, LUTCF, R.Ph.

Insured: Valued Parent

Comparison of Values

Equity Account Growth 8.00% Any Taxable Investment Yield 6.00% TDRP Yield 8.00% Income Tax Rate 28.00% Initial Death Benefit 151,404

		After Tax Values of Identical Allocation to Various Financial Alternatives							PIP LT			
Yr	Male Age	(1) Life Insurance Premium	(2a) After Tax Cash Flow from Equity Account	(2b) Equity Account	(3a) After Tax Cash Flow from Any Taxable Investment	(3b) Any Taxable Investment	(4a) After Tax Cash Flow from TDRP	(4b) Year End After Tax Value of TDRP if Distributed	(5a) After Tax Policy Loan Proceeds	(5b) Year End Accum Value*	(5c) Year End Surrender Value*	(5d) Death Benefit
31	75	0	0	0	0	0	913	0	5,031	18,426	18,426	30,285
32	76	0	0	0	0	0	0	0	5,031	19,709	19,709	32,500
33	77	0	0	0	0	0	0	0	5,031	21,482	21,482	35,277
34	78	0	0	0	0	0	0	0	5,031	23,800	23,800	38,675
35	79	0	0	0	0	0	0	0	5,031	26,722	26,722	42,762
36	80	0	0	0	0	0	0	0	5,031	30,314	30,314	47,606
37	81	0	0	0	0	0	0	0	5,031	34,641	34,641	53,283
38	82	0	0	0	0	0	0	0	5,031	39,778	39,778	59,872
39	83	0	0	0	0	0	0	0	5,031	45,802	45,802	67,459
40	84	0	0	0	0	0	0	0	5,031	52,795	52,795	76,133
41	85	0	0	0	0	0	0	0	5,031	60,843	60,843	85,986
42	86	0	0	0	0	0	0	0	5,031	70,029	70,029	97,112
43	87	0	0	0	0	0	0	0	5,031	80,437	80,437	109,603
44	88	0	0	0	0	0	0	0	5,031	92,155	92,155	123,556
45	89	0	0	0	0	0	0	0	5,031	105,276	105,276	139,072
46	90	0	0	0	0	0	0	0	5,031	119,896	119,896	156,257
47	91	0	0	0	0	0	0	0	5,031	136,719	136,719	168,029
48	92	0	0	0	0	0	0	0	5,031	156,134	156,134	181,425
49	93	0	0	0	0	0	0	0	5,031	178,628	178,628	196,800
50	94	0	0	0	0	0	0	0	5,031	204,805	204,805	214,607
51	95	0	0	0	0	0	0	0	5,031	234,046	234,046	244,620
52	96	0	0	0	0	0	0	0	5,031	266,616	266,616	278,022
53	97	0	0	0	0	0	0	0	5,031	302,823	302,823	315,125
54	98	0	0	0	0	0	0	0	5,031	342,966	342,966	356,232
55	99	0	0	0	0	0	0	0	5,031	387,367	387,367	401,672
56	100	0	0	0	0	0	0	0	5,031	436,386	436,386	451,808
57	101	0	0	0	0	0	0	0	5,031	490,344	490,344	506,966
58	102	0	0	0	0	0	0	0	5,031	549,585	549,585	567,497
59	103	0	0	0	0	0	0	0	5,031	614,468	614,468	633,765
60	104	0	0	0	0	0	0	0	5,031	685,348	685,348	706,130
		36,000	68,507		56,792		102,289		252,306			

See the accompanying reports for year-by-year details:
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Pacific Indexed Performer LT vs. Various Financial Alternatives

Presented By: Kenneth Sapon, CLU, CLTC, LUTCF, R.Ph.

Insured: Valued Parent

Comparison of Values

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Yr	Male Age	(1) Life Insurance Premium	(2a) After Tax Cash Flow from Equity Account	(2b) Equity Account	(3a) After Tax Cash Flow from Any Taxable Investment	(3b) Any Taxable Investment	(4a) After Tax Cash Flow from TDRP	(4b) Year End After Tax Value of TDRP if Distributed	(5a) After Tax Policy Loan Proceeds	(5b) Year End Accum Value*	(5c) Year End Surrender Value*	(5d) Death Benefit
61	105	0	0	0	0	0	0	0	5,031	762,630	762,630	785,005
62	106	0	0	0	0	0	0	0	5,031	846,756	846,756	870,835
63	107	0	0	0	0	0	0	0	5,031	938,201	938,201	964,106
64	108	0	0	0	0	0	0	0	5,031	1,037,490	1,037,490	1,065,351
65	109	0	0	0	0	0	0	0	5,031	1,145,246	1,145,246	1,175,199
66	110	0	0	0	0	0	0	0	5,031	1,262,253	1,262,253	1,294,446
67	111	0	0	0	0	0	0	0	5,031	1,389,188	1,389,188	1,423,781
68	112	0	0	0	0	0	0	0	5,031	1,526,746	1,526,746	1,563,906
69	113	0	0	0	0	0	0	0	5,031	1,676,809	1,676,809	1,716,727
70	114	0	0	0	0	0	0	0	5,031	1,840,432	1,840,432	1,883,312
71	115	0	0	0	0	0	0	0	5,031	2,018,753	2,018,753	2,064,815
72	116	0	0	0	0	0	0	0	5,031	2,213,005	2,213,005	2,262,486
73	117	0	0	0	0	0	0	0	5,031	2,424,518	2,424,518	2,477,671
74	118	0	0	0	0	0	0	0	5,031	2,654,730	2,654,730	2,711,829
75	119	0	0	0	0	0	0	0	5,031	2,905,193	2,905,193	2,966,531

36,000

68,507

56,792

102,289

327,771

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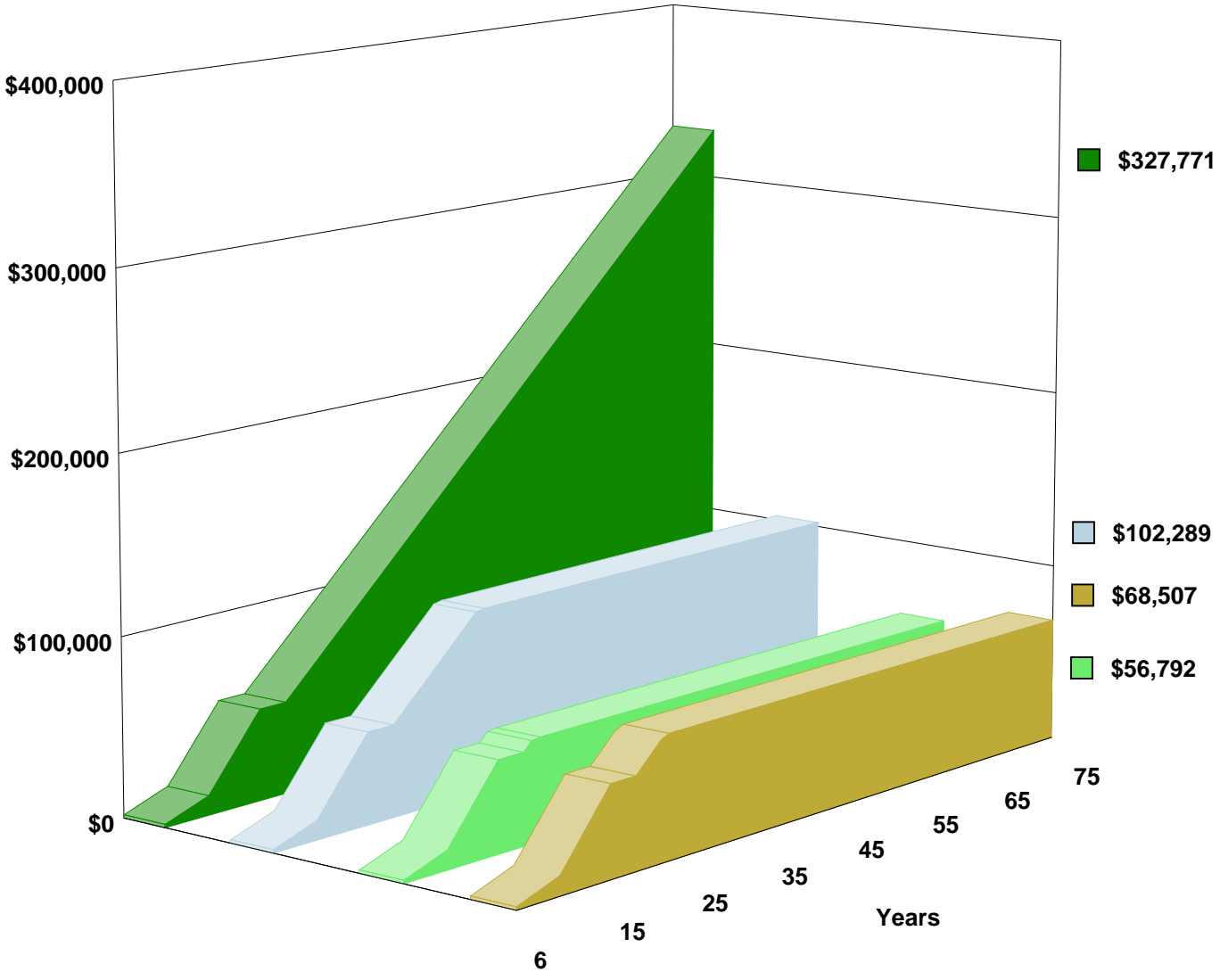
Management fee reflected in column (2b):
 EQ = 0.75%

Pacific Indexed Performer LT vs. Various Financial Alternatives

Presented By: Kenneth Sapon, CLU, CLTC, LUTCF, R.Ph.

Insured: Valued Parent

Cash Flow Comparison of Years 6 - 75



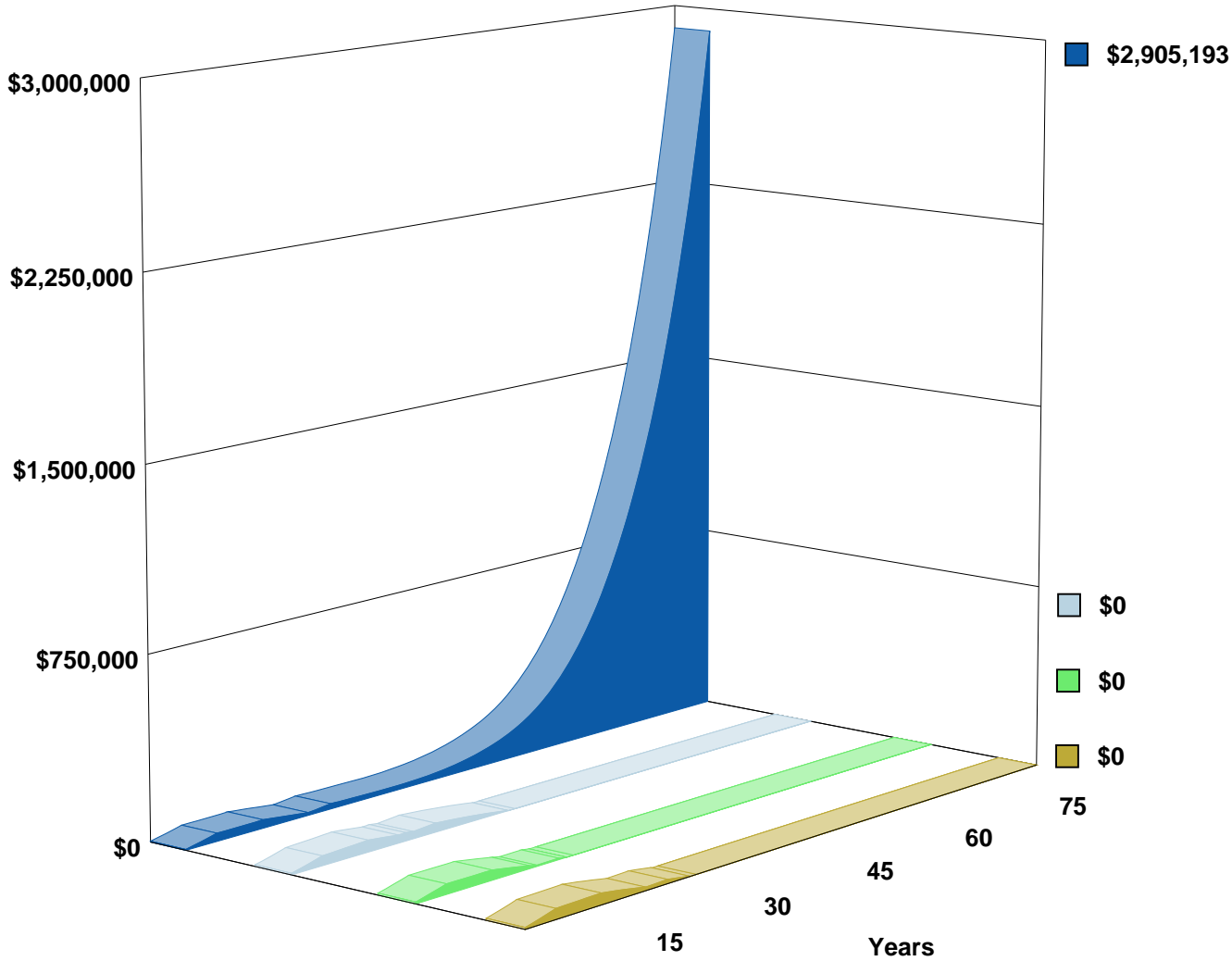
	<u>At Year 75</u>
Cumulative After Tax Cash Flow from An Equity Account	\$68,507
Cumulative After Tax Cash Flow from Any Taxable Investment	\$56,792
Cumulative After Tax Cash Flow from A Tax Deductible Retirement Plan (TDRP)	\$102,289
Cumulative After Tax Policy Loan Proceeds from PIP LT	\$327,771

Pacific Indexed Performer LT vs. Various Financial Alternatives

Presented By: Kenneth Sapon, CLU, CLTC, LUTCF, R.Ph.

Insured: Valued Parent

75 Year Comparison of Values



At Year 75

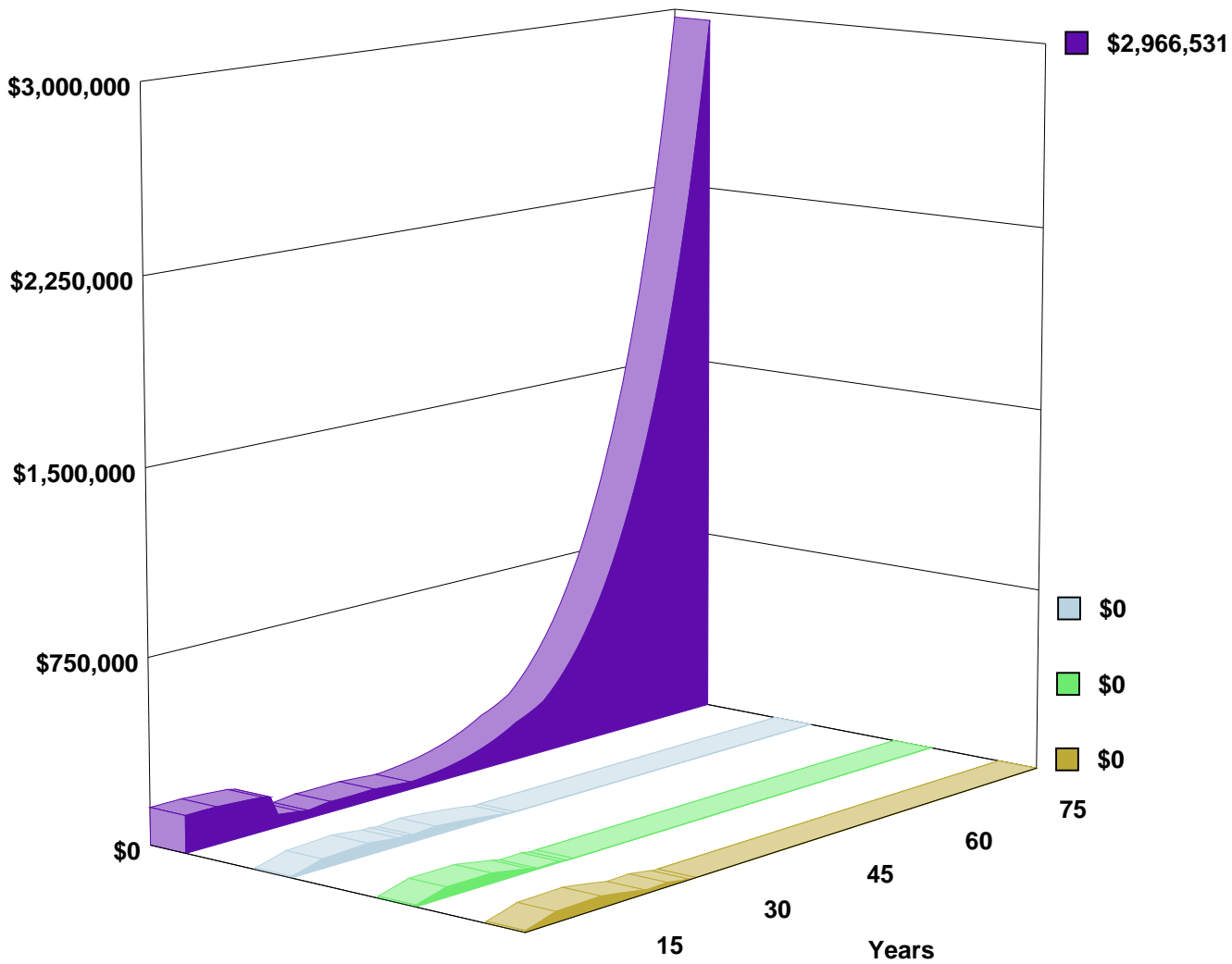
After Tax Values of An Equity Account	\$0
After Tax Values of Any Taxable Investment	\$0
After Tax Values of A Tax Deductible Retirement Plan (TDRP)	\$0
Surrender Value of PIP LT	\$2,905,193

Pacific Indexed Performer LT vs. Various Financial Alternatives

Presented By: Kenneth Sapon, CLU, CLTC, LUTCF, R.Ph.

Insured: Valued Parent

75 Year Comparison of Death Benefit



At Year 75

Death Benefit of An Equity Account	\$0
Death Benefit of Any Taxable Investment	\$0
Death Benefit of A Tax Deductible Retirement Plan (TDRP)	\$0
Death Benefit of PIP LT	\$2,966,531

Pacific Indexed Performer LT vs. Various Financial Alternatives

Presented By: Kenneth Sapon, CLU, CLTC, LUTCF, R.Ph.

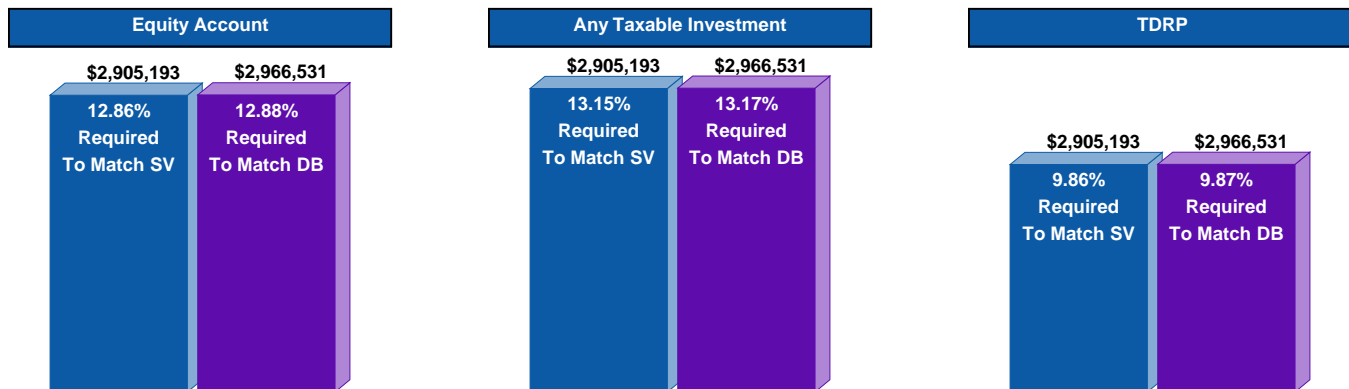
Insured: Valued Parent

Matching Values

Equity Account Growth	Any Taxable Investment Yield	TDRP Yield	Income Tax Rate	Initial Death Benefit
8.00%	6.00%	8.00%	28.00%	151,404

Yield/Growth Required by Various Investments to Match PIP LT Policy Values over 75 years

Investment	Yield/Growth	PIP LT
Equity Account	12.86%	Accumulation Value \$2,905,193
Equity Account	12.86%	Surrender Value \$2,905,193
Equity Account	12.88%	Death Benefit \$2,966,531
Any Taxable Investment	13.15%	Accumulation Value \$2,905,193
Any Taxable Investment	13.15%	Surrender Value \$2,905,193
Any Taxable Investment	13.17%	Death Benefit \$2,966,531
TDRP	9.86%	Accumulation Value \$2,905,193
TDRP	9.86%	Surrender Value \$2,905,193
TDRP	9.87%	Death Benefit \$2,966,531



Income Tax Considerations

1. Equity Account: Capital gains tax calculations are taxed based on a ratio of asset value to remaining cost basis in any given year.
2. Any Taxable Investment: Interest is taxed as earned.
3. TDRP: Interest is taxed as earned.
4. Pacific Indexed Performer LT:
 - a. Death Benefit including cash value component is income tax free.
 - b. Loans are income tax free as long as the policy is kept in force.
 - c. Withdrawals and other non-loan policy cash flow up to cost basis (not in violation of IRC Section 7702) are income tax free as a return of premium.
 - d. Cash values shown assume most favorable combination of b and/or c.

This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a proposal from Pacific Life.

Life Plan

No College Loan

Introduction to Life Plan

As the years pass and retirement edges closer, planning for desired levels of income may seem like an imposing task. But every day you wait only amplifies the problem.

One important way to plan effectively is to take full advantage of an employer-sponsored 401(k) plan or a personal IRA. However, these devices have government restricted contribution limits so relying on them solely may cause you to fall short of your retirement goals. Consequently, a large portion of your retirement income must come from personal savings.

Private savings can include stocks, bonds, mutual funds, annuities, and life insurance. And life insurance can be particularly valuable since it does the double duty of protecting your family while you are building your long-term savings.

Life Plan is a life insurance strategy that emphasizes death benefit and pre-retirement cash accumulation while also providing a source of retirement income. Following is a summary of the accompanying life insurance illustration prepared for Valued Parent, age 45.

Pre-Retirement Accumulation (Based on Current Assumptions)

Initial Life Insurance Death Benefit	\$15,140
Annual Premium Illustrated	\$7,200
Number of Premium Payments Illustrated	5
Total Premiums Illustrated	\$36,000
Surrender Value* at Retirement	\$32,946
Life Insurance Death Benefit at Retirement	\$151,404

Retirement Distributions (Based on Current Assumptions)

Illustrated Retirement Age	50
Number of Annual Policy Distributions	61
Total Policy Distributions	\$560,800
Surrender Value* at Age 120	\$2,277,360
Death Benefit at Age 120	\$2,338,697

Premium payments are subject to certain policy and IRS limitations and must be sufficient to keep your policy in force. Under current tax laws, policy values accumulate on a tax deferred basis. Policy loans and withdrawals decrease the death benefit and affect policy value accumulation. Withdrawals in excess of total premiums paid are taxable.

*This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a proposal from Pacific Life.

Life Plan

Presented By: Kenneth Sapon, CLU, CLTC, LUTCF, R.Ph.

Insured: Valued Parent

Introduction to Life Plan

Illustrated Retirement Age 50 Initial Premium 7,200 Initial Death Benefit 15,140

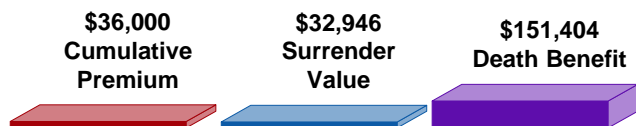
Tax Deferred Accumulation

Year	Male Age	(1) Annual Premium*	(2) Year End Accum Value**	(3) Year End Surrender Value**	(4) Year End Death Benefit
1	45	7,200	5,330	3,542	151,404
2	46	7,200	11,306	10,412	151,404
3	47	7,200	17,998	17,193	151,404
4	48	7,200	25,396	24,681	151,404
5	49	7,200	33,572	32,946	151,404

36,000

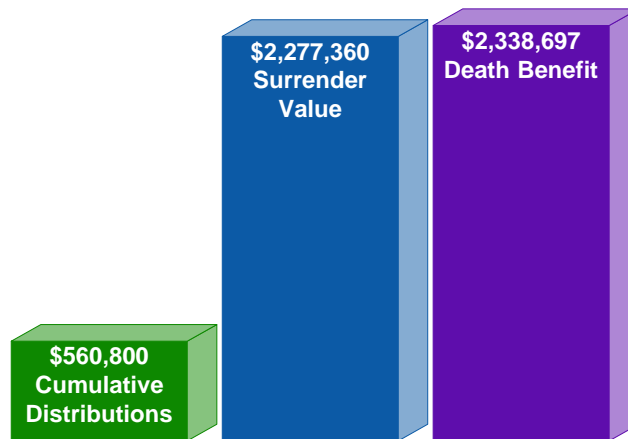
*Premiums are level in all pre-retirement years.

Summary of Pre-Retirement Years (Based on Current Assumptions)



Pay \$36,000 in premiums in pre-retirement years, and, by age 50, accumulate \$32,946 of surrender value** with \$151,404 of death benefit protection.

Summary of Retirement Years (Based on Current Assumptions)



Pay no more premiums, take cash distributions starting at age 50 as shown on the accompanying page, and maintain death benefit protection which, by age 120, is illustrated to be \$2,338,697 with \$2,277,360 of surrender value.**

**This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a proposal from Pacific Life.

Policy Distribution Analysis

Year	Male Age	(1) Annual Policy Distribution
6	50	1,800
7	51	1,800
8	52	1,800
9	53	1,800
10	54	1,800
11	55	1,800
12	56	0
13	57	0
14	58	0
15	59	0
16	60	0
17	61	0
18	62	0
19	63	0
20	64	0
21	65	10,000
22	66	10,000
23	67	10,000
24	68	10,000
25	69	10,000
26	70	10,000
27	71	10,000
28	72	10,000
29	73	10,000
30	74	10,000
31	75	10,000
32	76	10,000
33	77	10,000
34	78	10,000
35	79	10,000
		160,800

This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a proposal from Pacific Life.

Policy Distribution Analysis

Year	Male Age	(1) Annual Policy Distribution
36	80	10,000
37	81	10,000
38	82	10,000
39	83	10,000
40	84	10,000
41	85	10,000
42	86	10,000
43	87	10,000
44	88	10,000
45	89	10,000
46	90	10,000
47	91	10,000
48	92	10,000
49	93	10,000
50	94	10,000
51	95	10,000
52	96	10,000
53	97	10,000
54	98	10,000
55	99	10,000
56	100	10,000
57	101	10,000
58	102	10,000
59	103	10,000
60	104	10,000
61	105	10,000
62	106	10,000
63	107	10,000
64	108	10,000
65	109	10,000
		<hr/>
		460,800

This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a proposal from Pacific Life.

Policy Distribution Analysis

<u>Year</u>	<u>Male Age</u>	(1) Annual Policy Distribution
66	110	10,000
67	111	10,000
68	112	10,000
69	113	10,000
70	114	10,000
71	115	10,000
72	116	10,000
73	117	10,000
74	118	10,000
75	119	10,000

560,800

This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a proposal from Pacific Life.