MINIMUM EARNINGS BENEFIT RIDER

Opportunity to Protect The Value Of A Variable Universal Life Insurance Policy From Extended Market Downturns

MEB Rider provides the better of the policy's actual accumulated value immediately prior to Rider maturity or an alternate accumulated value calculated using a minimum interest rate. The comparison is made at the end of a maturity period selected by the policyowner.

The maturity period ranges from 10 to 15 years.

At Rider maturity, the Rider would be used to determine the policy's value using the greater of:

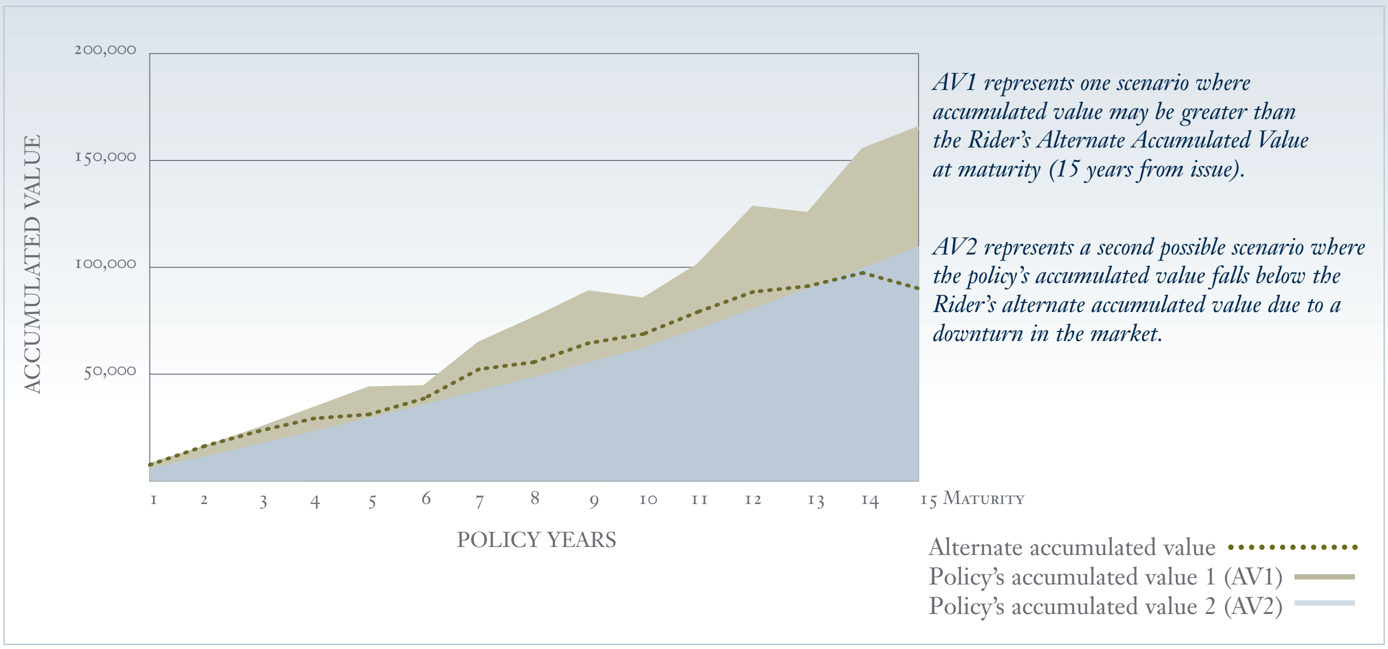
- The policy's accumulated value

  or
- The alternate accumulated value established by the Rider

ALLOCATIONS

When the Rider is purchased, policy premiums and accumulated value must be allocated to:

- An eligible Portfolio Optimization model (currently A-D)
- Fixed LT Account and/or
- Fixed Account



BENEFITS

The MEB Rider may protect layer for the policy's accumulated value against an extended market downturn during the maturity period.

The policyowner chooses an allocation model from Portfolio Optimization models A-D and has the peace of mind of knowing that when the Rider matures the policy value will be the greater of the accumulated value or the alternate accumulated value with the minimum interest rate guarateed by the Rider.

The Rider also guarantees that the policy will not lapse for as long as the alternate accumulated value is positive.

ISSUE LIMITS

- Guideline Premium Test
- 0-60 issue Ages
- No substandard risk classes due to additional risk ratings

For Broker-Dealer Use Only. Not for Use with the Public.
VLBD-472A

PACIFIC LIFE

MINIMUM EARNINGS BENEFIT RIDER

RIDER RENEWAL

On the maturity date, the policyowner may opt to renew the Rider and select another maturity date.

LIMITATIONS

- Available at issue only
- Reinstatement not permitted
- Minimum Premium Requirements
- Currently not available to "special class" classification due to additional risk ratings

FINER POINTS

Maturity – The date, selected at issue (10-15 years from issue), on which the policy's accumulated value will be set to the greater of the Rider's alternate accumulated value or the policy's accumulated value, and after which the Rider is terminated unless it is renewed. This date cannot be changed.

Charge – The Rider charge is deducted monthly from the accumulated value and is equivalent to an annual rate of 60 bps of the alternate accumulated value.

Alternate Accumulated Value – Is a value calculated using a minimum guaranteed interest rate based in part on the selected maturity period (the longer the maturity period, the higher the rate). This alternate "floor" value is equal to premiums less actual policy charges, less an additional premium load, plus interest at a guaranteed fixed rate that does not vary with market returns.

The alternate "floor" value is used to determine accumulated value on the maturity date. The alternate accumulated value may be less than the policy's accumulated value and in some cases may be less than the total premium paid.

Minimum Premium Requirement – If the total premium paid by the minimum premium date is not at least equal to the minimum premium requirement, the Rider grace period will begin.

Rider Grace Period – 60 days from written notice of additional required premium. Refer to prospectus supplement of (date) for more information.

Termination – The earliest of:

- written request
- policy termination
- allocation of any portion of accumulated value to an investment option other than a fixed option or eligible asset allocation model
- end of the Rider grace period
- Rider maturity date

PACIFIC LIFE

Pacific Life Insurance Company
700 Newport Center Drive, Newport Beach, CA 92660
(800)800-7681 • Lifeline.PacificLife.com

VLBD-472A

For Broker-Dealer Use Only. Not for Use with the Public.

Rider Form No. R06MEB
15-27053-00 3/06

GUARANTEED MINIMUM DISTRIBUTION RIDER

Opportunity to Establish A Guaranteed Income Stream From A Variable Universal Life Insurance Policy

GMD Rider establishes a guaranteed stream of periodic payments from a life insurance policy's accumulated value over a period of time. Certain conditions must be met before the Rider can be exercised.

When the Rider is exercised, the policyowner has two options to determine the distribution period:

- **Age 100 –** in which distributions are guaranteed to age 100.
- **Principal –** in which distributions are guaranteed until they total the amount of the net accumulated value at the time of exercise.

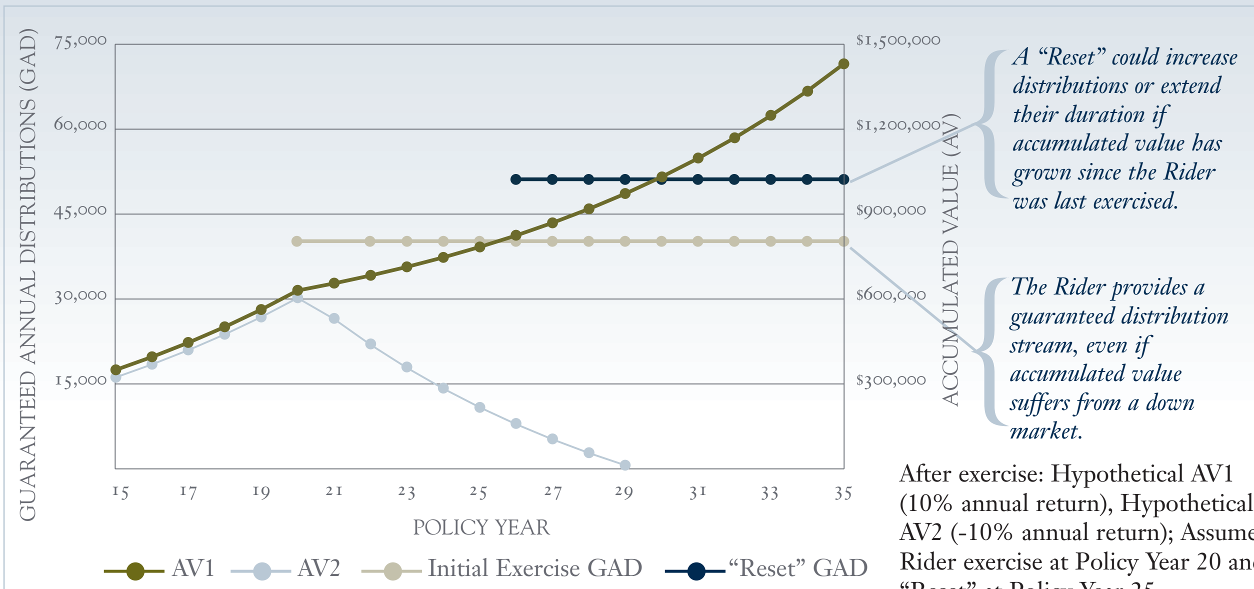
Also, as long as annual distributions don't exceed the Guaranteed Annual Distribution, the policy is guaranteed never to lapse.

THE "RESET" FEATURE

Once the Rider is exercised, the policyowner may "Reset" the Rider on any policy anniversary, typically to benefit from any increase in accumulated value up to that point.

When a client opts to "Reset:"

- The guaranteed annual distribution and the distribution period will be recalculated as of the "Reset" date.
- A different distribution option may be elected.
- A charge will be applied if the "Reset" occurs less than five years since the Rider's exercise date or a previous "Reset." If the "Reset" occurs at least five years from exercise or the previous "Reset," there is no charge.



After exercise: Hypothetical AV1 (10% annual return), Hypothetical AV2 (-10% annual return); Assumes Rider exercise at Policy Year 20 and "Reset" at Policy Year 25.

ALLOCATIONS

Before exercising the Rider, policyowners have the opportunity to allocate among any of the variable investment options available in their policy to fit their needs. To exercise the Rider policy premiums and accumulated value must be allocated to or among:

- An eligible Portfolio Optimization model (currently A – D)
- Fixed LT Account and/or Fixed Account

When the Rider is exercised, policyowners can lock in a stream of distributions while allocated to the variable investment options in the eligible Portfolio Optimization model, which offers them not only distributions guarantees but continued growth potential.

VLBD-474

GUARANTEED MINIMUM DISTRIBUTION RIDER

Effective Date – Date the Rider is exercised or "Reset."

Distributions – Distributions are comprised of partial withdrawals, policy loans or a combination of both.

Charge – There is a charge at an annual rate of 0.05% of accumulated value before the Rider is exercised and a charge at an annual rate of 0.50% of the Guaranteed Distribution Basis (GDB) after exercise. The GDB is equal to the unloaned accumulated value at the time of exercise or Rider "Reset." The charge is deducted monthly, and stops at the end of the distribution period or when the insured reaches 100.

To exercise Rider:

- Insured must be at least age 55
- Death Benefit Option A
- No other riders with regularly scheduled charges (except ART and ABR)
- No "Special Class" risk classification due to additional risk ratings.
- Requests to exercise or "Reset" Rider must be in writing.
- Minimum Accumulated Value requirements
- No increase in ART scheduled

Issue Requirements:

- Only at policy issue
- Insured ages 0-65
- Guideline Premium Testing

Reinstatement –

- If the policy lapses before the Rider has been exercised, and the policy is later reinstated, the Rider will also be reinstated.
- If the policy lapses after the Rider has been exercised, and the policy is later reinstated, the Rider will not be reinstated.

Termination –

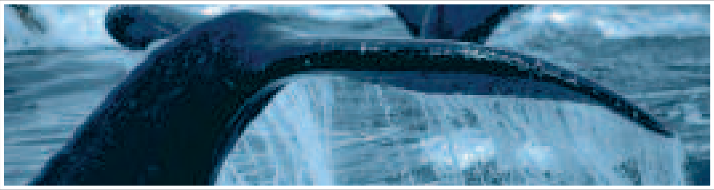
- Upon policyowner's written request
- Termination of the policy
- If, after the Rider's exercise or "Reset" dates:
  - a) There is an increase in the policy's face amount
  - b) The Death Benefit option is changed
  - c) Any distribution exceeds the maximum allowed by the Rider
  - d) A request is made to transfer money from the Fixed LT Account, if prior to such transfer, a Guaranteed Maximum Distribution Credit has been made
  - e) Any rider with policy charges is added after the exercise date
  - f) Any portion of the accumulated value is allocated to an investment option other than a fixed option or eligible Portfolio Optimization model

PACIFIC LIFE

Pacific Life Insurance Company
700 Newport Center Drive, Newport Beach, CA 92660
(800) 800-7681 • Lifeline.PacificLife.com

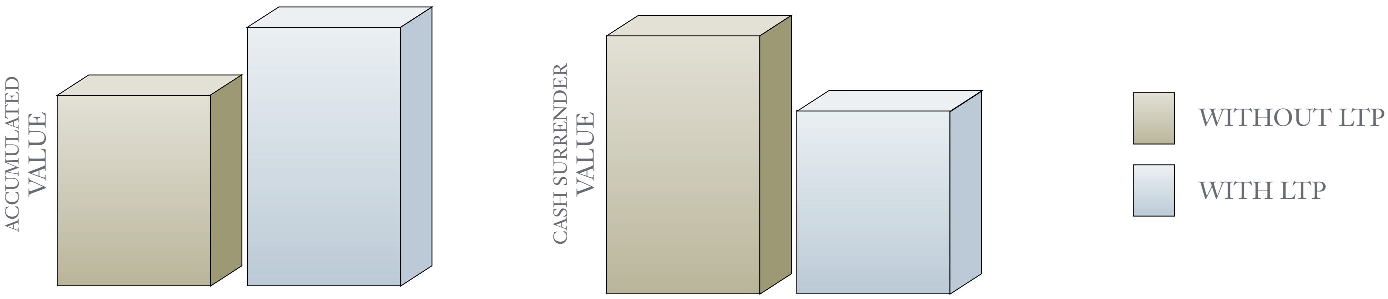
VLBD-474

Rider Form No. R06GMD
15-27055-00 3/06



LONG TERM PERFORMANCE RIDER

Opportunities For Improved Variable Universal Life Insurance Policy Values



ACCUMULATED VALUE YEARS 1-10

AV of a base policy is lower than with base policy plus LTP Rider.

POLICY CASH SURRENDER VALUE YEARS 1-10

Surrender charges are higher with the LTP Rider than with base policy only, so it's designed for a long-term strategy.

Hypothetical purposes only.

The Long Term Performance (LTP) Rider puts more of the policy's accumulated value to work by reducing monthly mortality & expense (M&E) risk face amount charges deducted from accumulated value during the first 10 policy years. The amount of reduction depends on the LTP Rider percentage selected by the policyowner at issue.

A policy with the LTP Rider will have a higher accumulated value than an identical policy without. Cash surrender value, however, will be less in the first 10 years with the LTP Rider because of increased surrender charges. The amount of surrender charge depends on the LTP Rider percentage selected by the client.

BENEFITS

Compared to an identical policy without the Rider, a policy with the LTP Rider offers:

- A higher accumulated value in years 1-10 that, in turn, offers a higher balance to allocate among the policy's variable investment options now and in years 11+
- Higher cash value for loans and withdrawals beginning in the 11th year

ALLOCATIONS

With or without the LTP Rider, policyowners are free to choose a mix of variable investment options ranging from large cap value to small cap growth, or a Portfolio Optimization model. Either way, they can benefit from the growth potential offered by allocating among many variable investment options right from the start.

LIMITATIONS

- Available at issue only (issue ages 20-70 only)
- Cannot be terminated by policyowner
- Cannot be combined with ABR or TCR
- Effective in years 1-10

PACIFIC LIFE

LONG TERM PERFORMANCE RIDER

FINER POINTS

Effective Date – The policy date, unless otherwise stated in the policy specs, and remains in force until the 10th anniversary of the policy.

LTP Rider Percentage

- Is between 1% to 100%, requested by the policyowner
- Determines the degree to which the policy's:
  - Accumulated value is improved by the reduction of the monthly M&E risk face amount charge
  - Cash surrender value is reduced by the increase in the rates used to calculate the surrender charge

Reinstatement – Rider is reinstated if policy is reinstated.

Charge – There is no charge for the Rider, however there is an increase in surrender charges.

Minimum Premium Requirement – In order to benefit from the Rider's preferred M&E risk face amount charges, cumulative premiums less withdrawals must be at least as great as the minimum premium requirement. There is no minimum premium requirement in the first policy year. At the beginning of each of policy years 2 through 10:

- Policies that meet the minimum premium requirement are charged the preferred M&E risk face amount charges and are not tested again until the next policy anniversary
- Policies that do not meet the minimum premium requirement would no longer benefit from the Rider's preferred charges, but are tested on each monthaversary throughout the policy year. As such, if the policy is then found to meet the minimum premium requirement, the preferred charges are reinstated for the remainder of the policy year.

Note: Policies that do not meet the Rider's minimum premium requirements remain subject to the Rider's higher surrender charges.

PACIFIC LIFE

Pacific Life Insurance Company
700 Newport Center Drive, Newport Beach, CA 92660
(800) 800-7681 • Lifeline.PacificLife.com

Rider Form No. R06LTP
15-27054-00 3/06