

Proposed Insured: Valued Client
 Male, Age 55
 Preferred Nonsmoker

Life Insurance Producer:
 Zermatt Insurance Group Inc
 5957 S Redwood Rd
 Salt Lake City, UT 84123

Summary of this Illustration - Pacific Indexed Performer LT

Death Benefit

Initial Basic Coverage	\$1,052,948
Initial ARTR Coverage	\$451,362
Initial Total Face Amount	\$1,504,310
Death Benefit Option	B - (Increasing)

Premium

Annual First Year Premium	\$100,000
Total First Year Premium	\$100,000
Scheduled Years to Pay	5 years
Cumulative Premiums	\$500,000

Distributions

Annualized Initial Distribution	\$45,348
Illustrated Years of Distributions	20
Cumulative Distributions	\$906,960
Loan Type	Standard

Initial Illustrated Premium Allocation & Interest Rates

1-Year Indexed Account	100% at 7.07%
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For Life Insurance Producer Use Only – Not For Client Presentation

Proposed Insured: Valued Client
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Initial Death Benefit Option = B -
 (Increasing)
 Total Initial Face Amount = \$1,504,310
 Premium Frequency = Annual

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Non-Guaranteed Policy Values: Ledger

						Non-Guaranteed Values (EOY) @ 7.07% *		
Year	Your Age	Premium Outlay (1)	Withdrawal (2)	Policy Loan (3)	Net Outlay (4)	Net Accumulated Value (5)	Net Cash Surrender Value (6)	Death Benefit (7)
1	55	100,000	0	0	100,000	61,751	13,813	1,566,061
2	56	100,000	0	0	100,000	132,864	108,894	1,637,174
3	57	100,000	0	0	100,000	214,381	192,809	1,718,691
4	58	100,000	0	0	100,000	305,758	286,583	1,810,068
5	59	100,000	0	0	100,000	408,258	391,480	1,912,568
6	60	0	0	0	0	418,611	404,229	1,912,568
7	61	0	0	0	0	430,964	418,979	1,912,568
8	62	0	0	0	0	448,307	438,720	564,867
9	63	0	0	0	0	468,673	463,878	581,154
10	64	0	0	0	0	490,423	490,423	598,316
Total		500,000	0	0	500,000			
11	65	0	45,348	0	-45,348	481,725	481,725	578,070
12	66	0	0	45,348	-45,348	472,258	472,258	570,797
13	67	0	0	45,348	-45,348	461,896	461,896	561,917
14	68	0	0	45,348	-45,348	450,552	450,552	551,330
15	69	0	0	45,348	-45,348	438,121	438,121	538,912
16	70	0	45,348	0	-45,348	424,532	424,532	517,633
17	71	0	45,348	0	-45,348	409,868	409,868	489,223
18	72	0	45,348	0	-45,348	394,062	394,062	459,966
19	73	0	45,348	0	-45,348	377,040	377,040	429,846
20	74	0	45,348	0	-45,348	358,725	358,725	398,844
Total		500,000	272,088	181,392	46,520			
21	75	0	45,348	0	-45,348	335,009	335,009	362,721
22	76	0	45,348	0	-45,348	309,573	309,573	336,259
23	77	0	45,348	0	-45,348	282,308	282,308	307,883
24	78	0	45,348	0	-45,348	253,085	253,085	277,457
25	79	0	45,348	0	-45,348	221,768	221,768	244,838
26	80	0	1,172	44,176	-45,348	188,185	188,185	212,104
27	81	0	0	45,348	-45,348	152,143	152,143	176,905
28	82	0	0	45,348	-45,348	113,459	113,459	138,990
29	83	0	0	45,348	-45,348	71,932	71,932	98,152
30	84	0	0	45,348	-45,348	27,349	27,349	54,168
Total		500,000	500,000	406,960	-406,960			

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) @ 7.07% *		
Year	Your Age	Premium Outlay (1)	Withdrawal (2)	Policy Loan (3)	Net Outlay (4)	Net Accumulated Value (5)	Net Cash Surrender Value (6)	Death Benefit (7)
31	85	0	0	0	0	28,022	28,022	55,448
32	86	0	0	0	0	28,579	28,579	56,618
33	87	0	0	0	0	28,986	28,986	57,644
34	88	0	0	0	0	29,205	29,205	58,487
35	89	0	0	0	0	29,195	29,195	59,101
36	90	0	0	0	0	28,914	28,914	59,446
37	91	0	0	0	0	28,832	28,832	53,779
38	92	0	0	0	0	29,081	29,081	48,200
39	93	0	0	0	0	29,830	29,830	42,864
40	94	0	0	0	0	31,290	31,290	37,962
Total		500,000	500,000	406,960	-406,960			
41	95	0	0	0	0	32,778	32,778	39,608
42	96	0	0	0	0	34,280	34,280	41,271
43	97	0	0	0	0	35,794	35,794	42,950
44	98	0	0	0	0	37,297	37,297	44,621
45	99	0	0	0	0	38,768	38,768	46,263
46	100	0	0	0	0	40,189	40,189	47,858
47	101	0	0	0	0	41,509	41,509	49,355
48	102	0	0	0	0	42,683	42,683	50,708
49	103	0	0	0	0	43,659	43,659	51,864
50	104	0	0	0	0	44,374	44,374	52,761
Total		500,000	500,000	406,960	-406,960			
51	105	0	0	0	0	44,779	44,779	53,349
52	106	0	0	0	0	44,826	44,826	53,579
53	107	0	0	0	0	44,470	44,470	53,407
54	108	0	0	0	0	43,672	43,672	52,792
55	109	0	0	0	0	42,410	42,410	51,713
56	110	0	0	0	0	40,697	40,697	50,182
57	111	0	0	0	0	38,490	38,490	48,158
58	112	0	0	0	0	35,739	35,739	45,587
59	113	0	0	0	0	32,692	32,692	42,724
60	114	0	0	0	0	29,329	29,329	39,545
Total		500,000	500,000	406,960	-406,960			
61	115	0	0	0	0	25,626	25,626	36,028
62	116	0	0	0	0	21,558	21,558	32,148
63	117	0	0	0	0	17,099	17,099	27,878
64	118	0	0	0	0	12,220	12,220	23,189
65	119	0	0	0	0	6,893	6,893	18,052
66	120	0	0	0	0	1,083	1,083	12,434
Total		500,000	500,000	406,960	-406,960			

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.

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

	<u>Allocation</u>	<u>Hypothetical Interest Rate</u>
Fixed Account	0.00%	N/A
1 Year Indexed Account	100.00%	7.07%
1 Year International Indexed Account	0.00%	N/A
1 Year High Par Indexed Account	0.00%	N/A
2 Year Indexed Account	0.00%	N/A
High Par 5 Year Indexed Account	0.00%	N/A

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

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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.

Proposed Insured: Valued Client
 Male, Age 55
 Preferred Nonsmoker

Initial Death Benefit Option = B - (Increasing)
 Initial Total Face Amount = \$1,504,310
 Premium Frequency = Annual

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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 a life insurance illustration and not a contract. This illustration is intended to demonstrate the impact of policy charges and illustrated assumptions on the policy's Accumulated Value and Death Benefit and is not intended to predict actual performance. Interest rates and values 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.

Death Benefit

Initial Death Benefit:
 \$1,504,310

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.

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)

Death Benefit comprised of both Basic Coverage and other coverage types may more effectively meet your needs than obtaining the same Death Benefit through Basic Coverage alone. These coverage types do not offer the same features as Basic Coverage, have different current and guaranteed charges than Basic Coverage and may not be available in all situations. Your life insurance producer can provide you with additional illustrations showing the effects of different combinations of Basic Coverage and other coverage types to help you decide what fits your insurance needs. Each coverage type, including Basic Coverage, will result in different amounts and patterns of compensation for your life insurance producer.

The charges for both Basic Coverage and these coverage types are based on various factors including, but not limited to, age, gender, underwriting classification, death benefit option and coverage amount.

Illustrated Coverage

The following face amounts are illustrated:

Basic Coverage	Face Amount	Start Year	End Year	
	1,052,948	1	7	
	543,014	8	21	
	536,598	22	22	
	515,069	23	23	
	491,736	24	24	
	466,467	25	66	
ARTR Coverage	ICC11 R11RTP or R11RTP	Face Amount	Start Year	End Year
		451,362	1	5
		859,620	6	7
		0	8	66

This is the Basic Illustration

Decreases in ARTR Coverage amounts must be requested at the time of the decrease.

Death Benefit Option	Death Benefit Option	Start Year	End Year
	B - (Increasing)	1	5
	A - (Level)	6	66

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:
\$100,000

Initial Frequency:
Annual

Illustrated premium payments are made at the beginning of the frequency shown.

Premium	Frequency	Annualized Premium	Start Year	End Year
\$100,000	Annual	\$100,000	1	5
\$0	Annual	\$0	6	66

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 \$117,626.

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 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 Indexed Account	100.00%	1	66

Accumulated Value

Accumulated Value is equal to the premiums paid, less premium load, cost of insurance, other charges and deductions, 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 Values 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: 5.20%
Guaranteed Interest Rate: 2.00%
Illustrated Interest Rate:

Rate	Start Year	End Year
5.20%	1	66

This is the Basic Illustration

Illustrated Interest Bonus: The non-guaranteed Fixed Account Interest Bonus credits an additional 1.00% 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

For simplicity, this illustration reflects the assumption premiums paid are immediately allocated into the indexed accounts selected. However, in accordance with contract provisions, premiums paid are initially allocated to the Fixed Account and subsequently transferred to the indexed accounts 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.

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.
- 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.

Indexed Interest

Each Segment earns Indexed Interest based on the percentage change in value of its underlying index, subject to the segment components. 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.

Historical Indexed Crediting Rate

The following sections show a Historical Indexed Interest Rate. 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 historical average 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 13% Current (3% guaranteed minimum)	Segment Guaranteed Interest Rate
12 Months	S&P 500®	100% Guaranteed		0%

Historical Indexed Interest Rate: The average annual Indexed Interest Rate over the last 40 years would have been 8.04%, assuming current segment components.

Hypothetical Interest Example: Here is an example of Indexed Interest Rates assuming different S&P 500® index growth rates and current segment components.

	Year 1	Year 2	Year 3	Year 4	Year 5
S&P 500® index Growth Rate	17.64%	12.58%	6.98%	-1.75%	35.60%
Corresponding Indexed Interest Rate	13.00%	12.58%	6.98%	0.00%	13.00%

Illustrated Indexed Interest Rate:

Rate	Start Year	End Year
7.07%	1	66

Illustrated Interest Bonus: The non-guaranteed Indexed Account Interest Bonus increases the Indexed Interest Rate at Segment Maturity by 18.18% 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.

This is the Basic Illustration

**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	13% Current (3% guaranteed minimum)	0%

This account is called the 1 Year Indexed Account 2 in the contract. The Participation Rate, Growth Cap and Segment Guaranteed Interest Rate are applied to the performance of each index, and the results are averaged to determine the Indexed Interest Rate.

Historical Indexed Interest Rate: The average annual Indexed Interest Rate over the last 24 years would have been 7.42%, assuming current segment components.

**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. The Indexed Interest Rate is determined by applying the Participation Rate to the index growth rate, but the Indexed Interest Rate will never be greater than the Growth Cap.

Historical Indexed Interest Rate: The average annual Indexed Interest Rate over the last 40 years would have been 7.63%, assuming current segment components.

**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 Indexed Interest Rate: The average annual Indexed Interest Rate over the last 40 years, would have been 8.88%, assuming current segment components.

**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 Indexed Interest Rate: The average annual Indexed Interest Rate over the last 20 years, would have been 10.14%, assuming current segment components.

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 are chronically ill. When the rider is exercised, you receive a benefit payment, and the Net Death Benefit and the Net Cash Surrender Value will be reduced based on the amount of the benefit payment. The benefit payment is subject to a maximum, which will vary each year. You can choose to receive an amount less than the maximum benefit payment. You must be certified as a chronically ill individual before receiving benefit payment. A chronically ill individual means that the insured is permanently 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 table below shows the maximum annual benefit payment and the corresponding reduction in Net Death Benefit and Net

This is the Basic Illustration

Cash Surrender Value at the specified exercise age(s).

Age	Net Maximum Annual Payment	Net Cash Surrender Value		Net Death Benefit	
		Before Exercise	After Exercise	Before Exercise	After Exercise
75	\$84,169.47	\$335,009	\$254,607	\$362,721	\$275,668
80	\$48,544.57	\$188,185	\$143,020	\$212,104	\$161,199
85	\$10,528.22	\$28,022	\$21,297	\$55,448	\$42,140

This rider is provided at no additional cost and will be automatically added to your policy unless you specifically decline it in the application. (Form Series ICC12 R12CII or R12CII)

Terminal Illness Rider*

Gives you access to a portion of the policy's Basic or ARTR Coverage face amounts if the person insured by the policy has been diagnosed as terminally ill by a licensed physician resulting in a life expectancy of 12 months or less.

This rider is provided at no additional cost. (Form Series ICC12 R12TII or R12TII)

*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 life expectancy at the time benefits are accelerated, the amount of benefits, the amount of Section 101(g) qualified expenses incurred or if similar benefits are being received under other contracts. Tax laws relating to accelerated death benefits are complex. Receipt of accelerated death benefits may affect eligibility for public assistance programs such as Medicaid. Clients are advised to consult with their legal and tax advisors for more information.

Death benefit, cash surrender value, and any policy debt will be reduced if a benefit is paid. The death benefit is reduced by an amount greater than the benefit payment itself. Additionally, benefits under other riders may be affected by a benefit payment.

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: 15 years

Annual	STNLG Minimum Premium			Monthly
	Semi-Annual	Quarterly	Monthly	
40,613.97	20,506.09	10,303.31	3,445.67	

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 permanent 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)

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.

This is the Basic Illustration

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.

If a deduction from an Indexed Account occurs as a result of a Policy Loan or Withdrawal that is part of the AIO program, transfers from the Fixed Account into the Indexed Accounts are not restricted. Deductions due to a distribution that is not part of the AIO program or transfers from the Fixed Account into the Indexed Accounts will not be allowed for 12 months following the date of the deduction.

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 Accumulated Value in any of the 1-Year Indexed Accounts is available.	The loan interest charged is <u>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.
Current Loan Interest Crediting Rate: 2.00% in years 1-5 and 2.25% in years 6+
Guaranteed Loan Interest Crediting Rate: 2.00%

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 interest charge rate. However, we will not increase the rate to more than the guaranteed rate.
Current Loan Interest Charge Rate: 5.75%
Guaranteed Loan Interest Charge Rate: 7.50%

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	2017	60	Change Death Benefit Option to A	N/A
8	2019	62	Reduce Basic Coverage	509,934
8	2019	62	Reduce ARTR Coverage	859,620
11	2022	65	***Start Distributions	45,348

Calendar years specified above assume the policy is issued in year 2012.

***This illustration reflects Policy Loan(s) and Withdrawal(s). Each requires a written request. The specific amount and timing of the Policy Loan(s) and Withdrawal(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:

<u>Rate</u>	<u>Start Year</u>	<u>End Year</u>
31.00%	1	66

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) As defined in IRC Section 7702A, a life insurance policy becomes a Modified Endowment Contract (MEC) if the cumulative premium payments (less nontaxable Withdrawals) applicable to the Policy's Seven-Pay-Test Period exceed, at any time during that Seven-Pay-Test Period, the cumulative total of the Seven-Pay Premiums in that Period (the 7-pay test).

The Seven-Pay-Test Period starts at policy issue and runs for seven years. It will start over and run for seven more years if there is a Material Change in the terms or benefits of the policy. A Material Change can happen even if the most recent Seven-Pay Test period has ended. Upon any Material Change the policy will start a new Seven-Pay-Test period and a new Seven-Pay Premium limitation will apply.

For purposes of the Seven-Pay Test rules, a Material Change will generally occur if there is 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 determination. For purposes of this definition, the increase and the premium payment can occur separately and in either order. A Material Change may also occur as a result of certain other policy changes. IRC 7702A provides that, upon a Material Change, the policy will be subject to a new Seven-Pay Test period, with a new corresponding Seven-Pay Premium.

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 such premium payments, plus interest (which is taxable), are returned to you within 60 days after the end of the 'measuring year' in which the premium payment was made.

Note that if the benefits of a policy are reduced, the policy may be subject to retroactive "re-testing" with lower Seven-Pay Premium limits based on the reduced benefits. Such "re-testing" of prior premiums can cause a policy to become a MEC. Before you request a withdrawals or otherwise reduce your policy benefits, you should confirm with us whether your policy would become a MEC. Certain policies that are not currently subject to the retroactive "re-testing" may become subject again as a result of a Material Change. **Prior to any 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.**

This is the Basic Illustration

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.

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: 100,000.03
Guideline Single Premium: 588,656.70
Guideline Level Premium: 117,626.40

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

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 this product is purchased. Neither these entities nor their representatives make any representation or assurance regarding the claims-paying ability of the life insurance company.

Not a deposit | Not FDIC insured | Not insured by any government agency | Not bank guaranteed | May lose value

This is the Basic Illustration

Policy Values: Numeric Summary

		Cumulative			End of Year Guaranteed Values*		End of Year Non-Guaranteed Values*			
					0.00%		Intermediate		Illustrated 7.07%	
Yr	Age	Premium Outlay (1)	Withdrawal (2)	Policy Loan (3)	Net Cash Surrender Value (4)	Death Benefit (5)	Net Cash Surrender Value (6)	Death Benefit (7)	Net Cash Surrender Value (8)	Death Benefit (9)
					5	59	500,000	0	0	149,048
10	64	500,000	0	0	##	##	136,344	413,306	490,423	598,316
16	70	500,000	90,696	181,392			##	##	424,532	517,633
20	74	500,000	272,088	181,392					358,725	398,844
30	84	500,000	500,000	406,960					27,349	54,168

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.

	<u>Allocation</u>	<u>Initial Guaranteed Interest Rate</u>	<u>Non-Guaranteed Intermediate Hypothetical Interest Rate</u>	<u>Non-Guaranteed Hypothetical Interest Rate</u>
Fixed Account	0.00%	N/A	N/A	N/A
1 Year Indexed Account	100.00%	0.00%	3.54%	7.07%
1 Year International Indexed Account	0.00%	N/A	N/A	N/A
1 Year High Par Indexed Account	0.00%	N/A	N/A	N/A
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.

Insurance coverage will cease in year 8 based on guaranteed assumptions. Insurance coverage will cease in year 12 based on intermediate assumptions. Insurance coverage would remain in force at least through year 66 (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.

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
PL LIFE INSURANCE PRODUCER #

DATE

This is the Basic Illustration

Policy Values: Tabular Detail

				Guaranteed Values EOY @ 0.00%				Non-Guaranteed Values EOY @ 7.07%			
Yr	Age	Premium Outlay	Withdrawal	Policy Loan	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit	
1	55	100,000	0	0	35,311	0	1,539,621	61,751	13,813	1,566,061	
2	56	100,000	0	0	69,551	45,582	1,573,861	132,864	108,894	1,637,174	
3	57	100,000	0	0	102,641	81,068	1,606,951	214,381	192,809	1,718,691	
4	58	100,000	0	0	134,779	115,604	1,639,089	305,758	286,583	1,810,068	
5	59	100,000	0	0	165,827	149,048	1,670,137	408,258	391,480	1,912,568	
6	60	0	0	0	102,168	87,786	1,670,137	418,611	404,229	1,912,568	
7	61	0	0	0	36,129	24,143	1,670,137	430,964	418,979	1,912,568	
8	62	0	0	0	0	0	0	448,307	438,720	564,867	
9	63	0	0	0	0	0	0	468,673	463,878	581,154	
10	64	0	0	0	0	0	0	490,423	490,423	598,316	
Total		500,000	0	0							
11	65	0	45,348	0	0	0	0	481,725	481,725	578,070	
12	66	0	0	45,348	0	0	0	518,626	472,258	570,797	
13	67	0	0	45,348	0	0	0	555,676	461,896	561,917	
14	68	0	0	45,348	0	0	0	592,810	450,552	551,330	
15	69	0	0	45,348	0	0	0	629,948	438,121	538,912	
16	70	0	45,348	0	0	0	0	620,675	424,532	517,633	
17	71	0	45,348	0	0	0	0	610,425	409,868	489,223	
18	72	0	45,348	0	0	0	0	599,131	394,062	459,966	
19	73	0	45,348	0	0	0	0	586,724	377,040	429,846	
20	74	0	45,348	0	0	0	0	573,126	358,725	398,844	
Total		500,000	272,088	181,392							
21	75	0	45,348	0	0	0	0	554,234	335,009	362,721	
22	76	0	45,348	0	0	0	0	533,731	309,573	336,259	
23	77	0	45,348	0	0	0	0	511,509	282,308	307,883	
24	78	0	45,348	0	0	0	0	487,443	253,085	277,457	
25	79	0	45,348	0	0	0	0	461,400	221,768	244,838	
26	80	0	1,172	44,176	0	0	0	478,378	188,185	212,104	
27	81	0	0	45,348	0	0	0	495,234	152,143	176,905	
28	82	0	0	45,348	0	0	0	510,637	113,459	138,990	
29	83	0	0	45,348	0	0	0	524,415	71,932	98,152	
30	84	0	0	45,348	0	0	0	536,381	27,349	54,168	
Total		500,000	500,000	406,960							

*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 @ 7.07%			
Yr	Age	Premium Outlay	Withdrawal	Policy Loan	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit	
31	85	0	0	0	0	0	0	548,508	28,022	55,448	
32	86	0	0	0	0	0	0	560,776	28,579	56,618	
33	87	0	0	0	0	0	0	573,158	28,986	57,644	
34	88	0	0	0	0	0	0	585,621	29,205	58,487	
35	89	0	0	0	0	0	0	598,130	29,195	59,101	
36	90	0	0	0	0	0	0	610,649	28,914	59,446	
37	91	0	0	0	0	0	0	623,657	28,832	53,779	
38	92	0	0	0	0	0	0	637,289	29,081	48,200	
39	93	0	0	0	0	0	0	651,722	29,830	42,864	
40	94	0	0	0	0	0	0	667,176	31,290	37,962	
Total		500,000	500,000	406,960							
41	95	0	0	0	0	0	0	682,971	32,778	39,608	
42	96	0	0	0	0	0	0	699,103	34,280	41,271	
43	97	0	0	0	0	0	0	715,575	35,794	42,950	
44	98	0	0	0	0	0	0	732,373	37,297	44,621	
45	99	0	0	0	0	0	0	749,483	38,768	46,263	
46	100	0	0	0	0	0	0	766,895	40,189	47,858	
47	101	0	0	0	0	0	0	784,567	41,509	49,355	
48	102	0	0	0	0	0	0	802,459	42,683	50,708	
49	103	0	0	0	0	0	0	820,530	43,659	51,864	
50	104	0	0	0	0	0	0	838,724	44,374	52,761	
Total		500,000	500,000	406,960							
51	105	0	0	0	0	0	0	857,002	44,779	53,349	
52	106	0	0	0	0	0	0	875,324	44,826	53,579	
53	107	0	0	0	0	0	0	893,655	44,470	53,407	
54	108	0	0	0	0	0	0	911,963	43,672	52,792	
55	109	0	0	0	0	0	0	930,238	42,410	51,713	
56	110	0	0	0	0	0	0	948,501	40,697	50,182	
57	111	0	0	0	0	0	0	966,720	38,490	48,158	
58	112	0	0	0	0	0	0	984,853	35,739	45,587	
59	113	0	0	0	0	0	0	1,003,162	32,692	42,724	
60	114	0	0	0	0	0	0	1,021,634	29,329	39,545	
Total		500,000	500,000	406,960							
61	115	0	0	0	0	0	0	1,040,258	25,626	36,028	
62	116	0	0	0	0	0	0	1,059,019	21,558	32,148	
63	117	0	0	0	0	0	0	1,077,903	17,099	27,878	
64	118	0	0	0	0	0	0	1,096,893	12,220	23,189	
65	119	0	0	0	0	0	0	1,115,970	6,893	18,052	
66	120	0	0	0	0	0	0	1,135,114	1,083	12,434	
Total		500,000	500,000	406,960							

*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

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

Insurance coverage will cease in year 8 based on guaranteed assumptions. Insurance coverage would remain in force at least through year 66 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
Accumulated Value	Premiums paid, less premium load, cost of insurance and other charges, 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 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.
Withdrawal	An amount taken from the Net Cash Surrender Value.
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 Standard & Poor's 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.

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MSCI Emerging Markets Index

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Segment Growth Rates and Hypothetical Average Returns

The purpose of this report is to help you understand the risk and returns that are possible under each of the accounts.

Example of Segment Growth Rate Calculations

1-Year Indexed Account			1-Year International Indexed Account					1-Year High Par Indexed Account			2-Year Indexed Account			High Par 5-Year Indexed Account		
1 Year Period Ending	Annualized Index Growth Rate	Hypothetical Indexed Interest Rate	1 Year Period Ending	Annualized Hang Seng Index Growth Rate	Annualized EURO STOXX 50® Index Growth Rate	Annualized MSCI Emerging Markets Index Growth Rate	Hypothetical Indexed Interest Rate	1 Year Period Ending	Annualized Index Growth Rate	Hypothetical Indexed Interest Rate	2 Year Period Ending	Annualized Index Growth Rate	Hypothetical Indexed Interest Rate	5 Year Period Ending	Annualized Index Growth Rate	Hypothetical High Par 5 Year Indexed Account Annual Indexed Interest Rate
12/15/92	12.58%	12.58%	12/15/92	26.27%	0.89%	14.91%	8.96%	12/15/92	12.58%	11.00%	12/15/92	15.08%	14.89%	12/15/92	11.47%	12.83%
12/15/93	6.98%	6.98%	12/15/93	90.23%	38.93%	60.42%	13.00%	12/15/93	6.98%	10.47%	12/15/93	9.75%	9.75%	12/15/93	10.38%	11.64%
12/15/94	-1.75%	0.00%	12/15/94	-20.19%	-5.22%	5.05%	1.68%	12/15/94	-1.75%	0.00%	12/15/94	2.52%	2.52%	12/15/94	5.64%	6.38%
12/15/95	35.60%	13.00%	12/15/95	23.95%	15.56%	-13.21%	8.67%	12/15/95	35.60%	11.00%	12/15/95	15.42%	14.89%	12/15/95	10.66%	11.95%
12/15/96	16.87%	13.00%	12/15/96	30.51%	19.26%	3.12%	9.71%	12/15/96	16.87%	11.00%	12/15/96	25.88%	14.89%	12/15/96	11.66%	13.04%
12/15/97	33.62%	13.00%	12/15/97	-19.34%	36.17%	-15.05%	4.33%	12/15/97	33.62%	11.00%	12/15/97	24.96%	14.89%	12/15/97	15.05%	16.74%
12/15/98	18.46%	13.00%	12/15/98	-5.85%	24.84%	-26.69%	4.33%	12/15/98	18.46%	11.00%	12/15/98	25.81%	14.89%	12/15/98	18.39%	20.35%
12/15/99	22.96%	13.00%	12/15/99	65.72%	48.14%	57.93%	13.00%	12/15/99	22.96%	11.00%	12/15/99	20.69%	14.89%	12/15/99	23.79%	26.13%
12/15/00	-4.44%	0.00%	12/15/00	-4.83%	6.65%	-23.88%	2.22%	12/15/00	-4.44%	0.00%	12/15/00	8.40%	8.40%	12/15/00	18.19%	20.14%
12/15/01	-16.25%	0.00%	12/15/01	-26.01%	-25.82%	-10.92%	0.00%	12/15/01	-16.25%	0.00%	12/15/01	-10.54%	0.00%	12/15/01	10.48%	11.75%
12/15/02	-18.94%	0.00%	12/15/02	-15.78%	-29.33%	-3.76%	0.00%	12/15/02	-18.94%	0.00%	12/15/02	-17.60%	0.00%	12/15/02	0.75%	0.86%
12/15/03	17.32%	13.00%	12/15/03	29.66%	7.01%	44.46%	11.00%	12/15/03	17.32%	11.00%	12/15/03	-2.48%	0.00%	12/15/03	-3.24%	0.00%
12/15/04	12.67%	12.67%	12/15/04	12.17%	8.72%	19.32%	11.30%	12/15/04	12.67%	11.00%	12/15/04	14.97%	14.89%	12/15/04	-4.25%	0.00%
12/15/05	5.76%	5.76%	12/15/05	6.64%	19.94%	35.02%	10.88%	12/15/05	5.76%	8.65%	12/15/05	9.16%	9.16%	12/15/05	-2.05%	0.00%
12/15/06	12.00%	12.00%	12/15/06	26.33%	17.04%	28.12%	13.00%	12/15/06	12.00%	11.00%	12/15/06	8.84%	8.84%	12/15/06	3.07%	3.50%
12/15/07	2.98%	2.98%	12/15/07	45.69%	6.45%	38.11%	10.82%	12/15/07	2.98%	4.47%	12/15/07	7.40%	7.40%	12/15/07	10.15%	11.39%
12/15/08	-40.83%	0.00%	12/15/08	-45.41%	-45.09%	-54.05%	0.00%	12/15/08	-40.83%	0.00%	12/15/08	-21.94%	0.00%	12/15/08	2.65%	3.02%
12/15/09	28.27%	13.00%	12/15/09	46.78%	19.84%	74.03%	13.00%	12/15/09	28.27%	11.00%	12/15/09	-12.88%	0.00%	12/15/09	-4.75%	0.00%
12/15/10	11.44%	11.44%	12/15/10	6.09%	-0.81%	15.29%	6.36%	12/15/10	11.44%	11.00%	12/15/10	19.56%	14.89%	12/15/10	-2.10%	0.00%
12/15/11	-2.40%	0.00%	12/15/11	-21.67%	-22.92%	-19.93%	0.00%	12/15/11	-2.40%	0.00%	12/15/11	4.29%	4.29%	12/15/11	-2.28%	0.00%

Hypothetical Average Returns*

From the previous chart, you can see that Indexed Interest Rates can vary widely from one segment period to the next. To help you understand the potential returns and risks over a longer term encompassing multiple segments we have calculated the Simple Average, a Lower Benchmark, Upper Benchmark and the Range between Benchmarks.

Annualized Hypothetical Indexed Rate						Annualized Hypothetical Indexed Interest Rate			
	S&P 500® index, excluding dividends	1-Year Indexed Account	1-Year High Par Indexed Account	2-Year Indexed Account	High Par 5-Year Indexed Account	Hang Seng Index	EURO STOXX 50® Index	MSCI Emerging Markets Index	1 Year International Indexed Account
Simple Average	9.49%	8.04%	7.63%	8.88%	10.14%	7.77%	7.07%	5.80%	7.42%
Lower Benchmark	7.65%	7.64%	7.21%	8.07%	8.35%	3.84%	0.77%	1.60%	6.75%
Upper Benchmark	11.43%	8.49%	8.01%	9.77%	11.55%	11.48%	13.82%	8.58%	8.04%
Range Between Benchmarks	3.78%	0.85%	0.80%	1.70%	3.20%	7.64%	13.05%	6.98%	1.29%

The Lower Benchmark shows the rate that 75% of the returns measured at or above. The Upper Benchmark shows the rate that 25% of the returns measured at or above. The Range Between Benchmarks shows the difference between the Lower Benchmark and the Upper Benchmark. As the Range increases, the risk of that indexed account increases. The Range is only intended to demonstrate the relative risks of the Indexed Accounts. It is not intended to predict your actual risk or return over any period.

*The table assumes an allocation of Accumulated Value into the Indexed Accounts, accumulated over a 10-year period for the 1-Year International Indexed Account and a 20-year period for all other Indexed Accounts, with no deductions for policy charges, withdrawals or loans. For the 1-Year International Indexed Account, we calculated the statistics using 156 ten-year accumulation periods ending one month apart, with the first period ending 1/15/1998 and the last ending 12/15/2011. For all other Indexed Accounts, we calculated the statistics using 240 twenty-year accumulation periods ending one month apart, with the first period ending 1/15/1992 and the last ending 12/15/2011 for all other Indexed Accounts.

Hypothetical Historical Performance Report

Each Segment earns Indexed Credits based on the percentage change in value of its underlying index, subject to the Growth Cap, Participation Rate, Threshold Rate (if applicable), and Segment Guaranteed Interest Rate, shown in the Narrative Summary. This hypothetical report provides an example of how the variability of the underlying index returns impact the policy values. This report is based on historical returns and is not intended to predict or guarantee actual or future results.

1-Year Indexed Account				Hypothetical Policy Values			
Segment Ending Year (1)	Net Outlay (2)	Annualized Index Growth Rate (3)	Hypothetical Annualized Indexed Interest Rate (4)	Indexed Account Value (5)	Total Policy Debt (6)	Net Cash Surrender Value (7)	Death Benefit (8)
1972	100,000	21.06%	13.00%	66,125	0	18,186	1,570,435
1973	100,000	-21.10%	0.00%	127,473	0	103,504	1,631,783
1974	100,000	-28.76%	0.00%	194,000	0	172,427	1,698,310
1975	100,000	32.55%	13.00%	300,261	0	281,086	1,804,571
1976	100,000	19.28%	13.00%	425,144	0	408,365	1,929,454
1977	0	-10.51%	0.00%	407,315	0	392,933	1,929,454
1978	0	2.14%	2.14%	399,186	0	387,200	1,929,454
1979	0	13.41%	13.00%	437,439	0	427,852	559,900
1980	0	18.85%	13.00%	482,568	0	477,773	598,384
1981	0	-5.15%	0.00%	471,594	0	471,594	575,344
1982	-45,348	11.90%	11.90%	485,606	0	485,606	582,727
1983	-45,348	18.88%	13.00%	507,281	46,368	507,292	612,487
1984	-45,348	-0.39%	0.00%	461,232	93,780	461,253	561,159
1985	-45,348	30.32%	13.00%	478,941	142,258	478,973	584,582
1986	-45,348	17.07%	13.00%	499,184	191,827	499,228	609,797
1987	-45,348	-2.43%	0.00%	452,730	196,144	452,775	550,113
1988	-45,348	13.68%	13.00%	468,895	200,557	468,941	555,975
1989	-45,348	27.47%	13.00%	487,586	205,069	487,633	563,830
1990	-45,348	-6.87%	0.00%	441,348	209,683	441,396	499,993
1991	-45,348	17.64%	13.00%	456,064	214,401	456,113	503,049

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.

Hypothetical Historical Performance Report

1-Year Indexed Account				Hypothetical Policy Values			
Segment Ending Year (1)	Net Outlay (2)	Annualized Index Growth Rate (3)	Hypothetical Annualized Indexed Interest Rate (4)	Indexed Account Value (5)	Total Policy Debt (6)	Net Cash Surrender Value (7)	Death Benefit (8)
1992	-45,348	12.58%	12.58%	461,763	219,225	461,813	495,865
1993	-45,348	6.98%	6.98%	444,810	224,158	444,861	478,312
1994	-45,348	-1.75%	0.00%	398,765	229,201	398,818	430,219
1995	-45,348	35.60%	13.00%	398,597	234,358	398,651	430,301
1996	-45,348	16.87%	13.00%	398,333	239,632	398,388	430,289
1997	-45,348	33.62%	13.00%	397,886	290,193	397,952	432,360
1998	-45,348	18.46%	13.00%	397,218	343,091	397,296	434,316
1999	-45,348	22.96%	13.00%	396,274	397,179	396,364	436,041
2000	-45,348	-4.44%	0.00%	349,464	452,484	349,567	389,670
2001	-45,348	-16.25%	0.00%	302,499	509,033	302,615	343,198
2002	0	-18.94%	0.00%	300,702	520,486	300,820	341,886
2003	0	17.32%	13.00%	337,648	532,197	337,769	381,268
2004	0	12.67%	12.67%	377,921	544,171	378,046	424,157
2005	0	5.76%	5.76%	396,849	556,415	396,976	444,646
2006	0	12.00%	12.00%	441,113	568,935	441,243	491,752
2007	0	2.98%	2.98%	450,480	581,736	450,613	502,230
2008	0	-40.83%	0.00%	447,089	594,825	447,225	488,907
2009	0	28.27%	13.00%	502,182	608,208	502,321	535,636
2010	0	11.44%	11.44%	557,324	621,893	557,466	581,053
2011	0	-2.40%	0.00%	556,178	635,886	556,323	568,245

This product was not available for a portion of the historical period. Had the product been available, the Growth Cap, Participation Rate, Threshold Rate, and Segment Guaranteed Interest Rate over the period analyzed may have been higher or lower than assumed, and would have fluctuated with market conditions, subject to product guarantees. This report assumes non-guaranteed policy charges and non-guaranteed interest rates.

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.

Hypothetical Historical Performance Report Column Descriptions

Segment Ending Year Each segment assumes an ending date of December 15 of the year shown.

Net Outlay The premium paid minus any distributions plus any illustrated estimated tax and loan interest paid in cash.

Indexed Account Rates and Values

Annualized Index Growth Rate Based on the change in the underlying Index beginning on at Segment creation and ending at Segment Maturity. To simplify the calculations, the historical interest rates shown apply to all segment maturities illustrated in that policy year.

Hypothetical Annualized Indexed Account Interest Rate Calculated from the Annual Index Growth Rate by applying the current Growth Cap, current Participation Rate, Threshold Rate (if applicable) and Segment Guaranteed Interest Rate. The rate shown includes the effect of the current Growth Cap, Participation Rate, Threshold Rate (if applicable), and Segment Guaranteed Interest Rate, as shown in the Narrative Summary.

Indexed Account Value The sum of the segment values for all segments in the 1 Year Indexed Account.

Hypothetical Policy Values

Total Policy Debt The sum of all outstanding policy loans plus accrued loan interest.

Net Cash Surrender Value The Fixed Account Value plus the Indexed Account Values for each of the applicable Indexed Accounts minus any applicable surrender charge minus any Alternate Policy Debt.

Death Benefit The amount payable upon your death. The Death Benefit includes any applicable rider benefits and is always reduced by any Policy Debt.