

Indexed Universal Life Insurance

Upside Potential with Downside Protection



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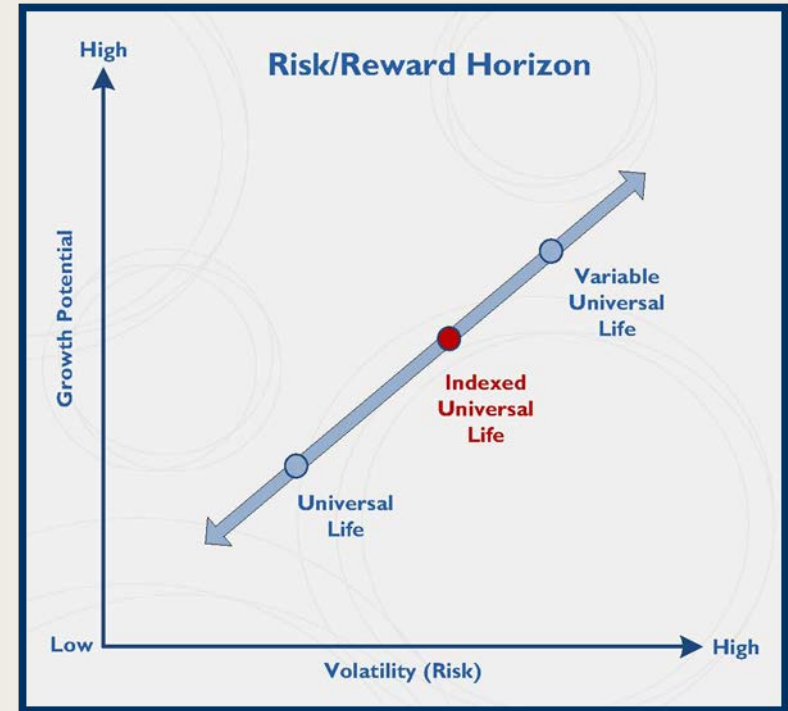
Balance the Risk & Rewards

A **Universal Life** insurance policy combines a guaranteed minimum credited rate (applied to the policy's accumulated value) with the potential to earn an excess credited rate when it is declared by the insurance company. Some are attracted to the guarantees while others may not feel that universal life insurance provides enough upside potential to meet their long-term insurance and financial goals.

On the other hand, **Variable Universal Life*** insurance offers the opportunity to select from a range of investment options (largely comprised of equities) within the policy's accumulated value. Then, the policy's accumulated value moves with the performance of the selected investment options. Although many are attracted to the unlimited growth potential of variable life insurance, some are more wary of the volatility that equities may bring.

Indexed Universal Life insurance combines the downside protection of a universal life insurance policy with the upside potential of a variable universal life insurance product.

** Variable Universal Life is long term investment normally suitable for clients with investment experience, a higher level of risk tolerance, and the financial resources to withstand investment fluctuations, including the possible loss of principal.*



How your permanent life insurance policy offers the combination of growth potential and death benefit protection depends on the product you choose.

The risk and reward balance that best fits your comfort level influences which product you select.

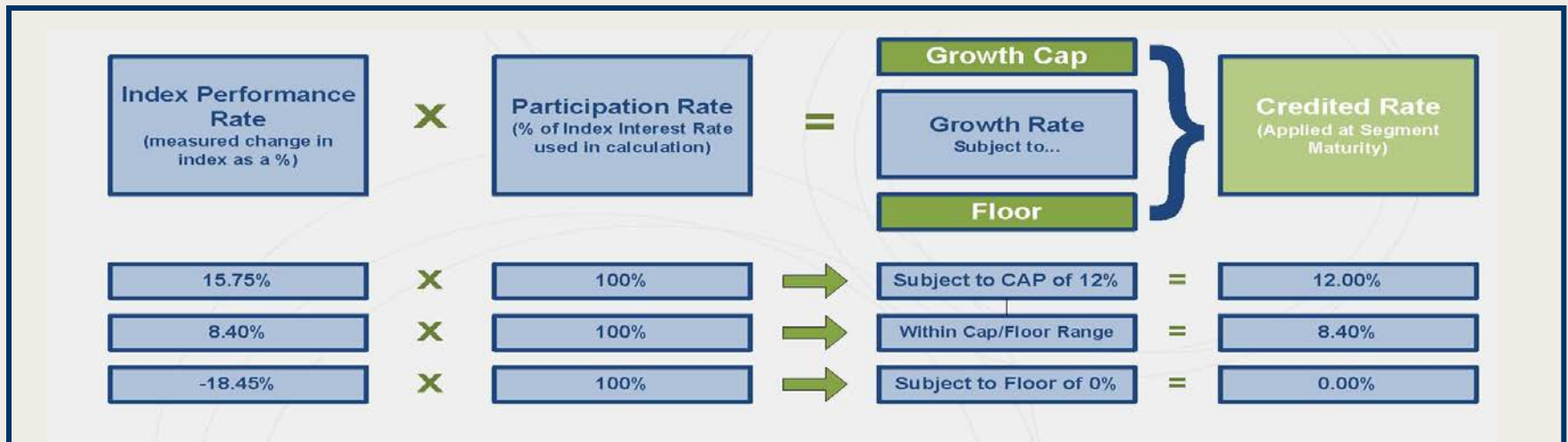
Indexed Universal Life

How Does it Work?

To provide strong growth opportunity with protection, Indexed Accounts credit interest based on an equity index without directly participating in any stock or equity markets. The actual interest credited will never be less than the FLOOR or greater than any CAPS imposed by the carrier.

Typical Interest Crediting Process:

1. The performance of the index, as a percentage is measured over the Segments Term.
2. The Index Performance Rate is then multiplied by the Segment's Participation Rate. The Participation Rate is the percentage of the Index Performance Rate. The product of these two rates is called the "Growth Rate."
3. The Growth Rate is applied to the Segments Growth Cap (which limits it on the upside) and its Floor (which limits it on the downside and is also the guaranteed minimum interest rate).



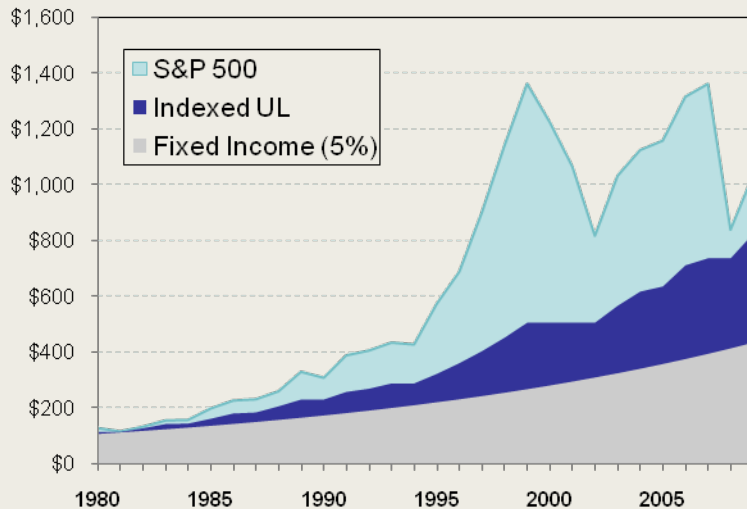
Comparison of Returns

Historical return assumptions:

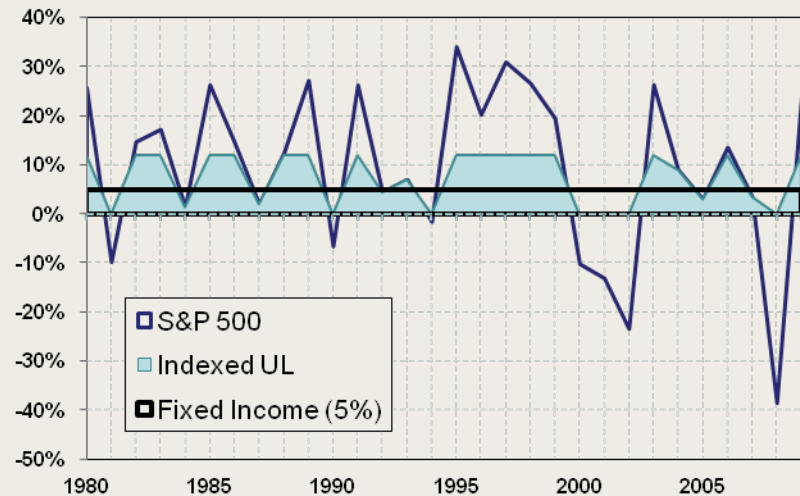
- S&P 500 annual returns since 1980
- “Indexed UL” returns are based upon the S&P 500 annual returns subject to 12% cap and a 0% floor
- Fixed income annual return is 5%

An Indexed Universal Life product will provide the potential for considerable growth while offering significant downside protection in case of a market correction.

Growth of \$100



Annual Rates of Return



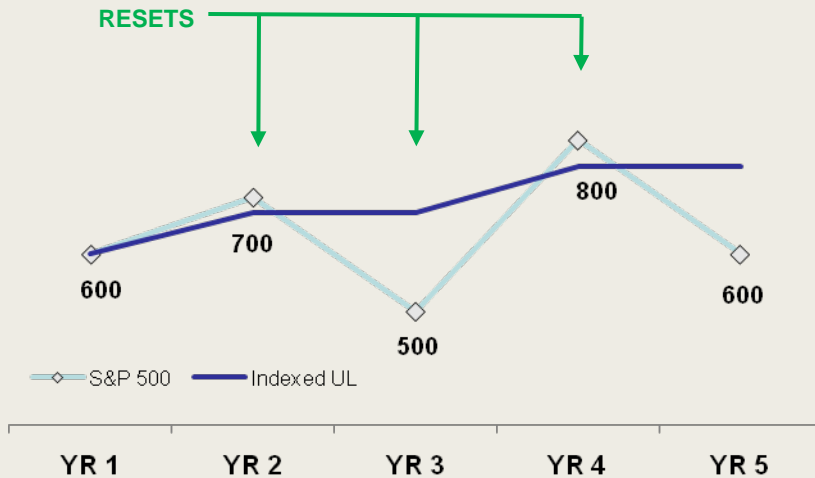
* Returns are conceptual and are based solely on percentage gains/loss. These are not reflective of insurance-based charges.

This is a hypothetical illustration and is not necessarily indicative of the performance of any particular investment.

The performance of your account will vary and you may receive more or less than the amount invested."

Indexed Universal Life

Taking Advantage of Segment "Resets"



The Segment "Reset"

- A unique feature with an indexed product is that, upon segment maturity, the index calculation starting point is reset.
- This feature is enhanced with a 0% floor.
- This reset/floor arrangement locks in gains, maintains them throughout negative years, and allows room for further growth during positive years – resulting in a smoother trend line as compared to the volatility of a traditional equity investment.

Traditional Investment

Year	Value	Annual Return	Total Return
Yr 1	\$600	--	--
Yr 2	\$700	16.67%	16.67%
Yr 3	\$500	-28.57%	-16.67%
Yr 4	\$800	60.00%	33.33%
Yr 5	\$600	-25.00%	0.00%

Indexed Universal Life

Year	Value	Annual Return	Total Return
Yr 1	\$600	--	--
Yr 2	\$672	12.00%	12.00%
Yr 3	\$672	0.00%	12.00%
Yr 4	\$753	12.00%	25.44%
Yr 5	\$753	0.00%	25.44%

* Returns are conceptual and are based solely on percentage gains/loss. These are not reflective of insurance-based charges.



Indexed Universal Life

Pacific Life MVP Indexed Universal Life – Four Account Options at a Glance

Account	Segment Duration	Growth Cap (Current)	Growth Cap (Minimum Guaranteed)	Participation Rate (Guaranteed)	Floor (Annual Guaranteed Rate)	Considerations
1-Year Indexed	1 Year	12%	3%	100%	0%	<ul style="list-style-type: none"> • Lower liquidity • High potential crediting rate
5-Year Indexed	5 Years	NO CAP	15% (5yr cumulative basis)	100%	1%	<ul style="list-style-type: none"> • Lowest liquidity • Higher potential crediting rate
High Par 5-Year Indexed	5 Years	NO CAP	15% (5yr cumulative basis)	105%	0%	<ul style="list-style-type: none"> • Lowest liquidity • Highest potential crediting rate
Fixed Account	n/a	NO CAP	n/a	n/a	2%*	<ul style="list-style-type: none"> • Highest liquidity • Lower potential crediting rate

Manage your policy to meet shifting priorities by allowing for:

- Allocations into any combination of the four accounts
- Transfers of accumulated value from the Fixed Account to the Indexed Accounts
- Re-allocations from the Indexed Accounts to any account (upon segment maturity)

You should read the prospectus for this product carefully prior to investing, including the investment objectives, risks, and charges and expenses section of this document.

Indexed Universal Life Indexed Investment Strategy

Downside Protection

1. Calculate the amount needed to guarantee the principal at current crediting rates

\$948
Bonds & Mortgages
At portfolio rate of 5.5%

\$1,000

Principal Guarantee

\$1,000 Investment

Upside Protection

2. Use remainder to buy indexed options.

Take \$52 to
Options Market

Net Cost
\$52

- \$72
BUY CALL
100% Strike
Price

+ \$20
SELL CALL
112% Strike
Price

Index Return	Net Options Value
Negative	\$0
0 – 12%	0 - \$120
12%+	\$120