

WHAT THE RATINGS MEAN



Financial strength is a consideration in choosing an insurance company. After all, you want the insurance company you select to be there when it is time to pay benefits. Financial strength is rated by independent rating agencies such as A.M. Best, Standard & Poor's, Fitch and Moody's. The chart below shows the different rating categories. Pacific Life Insurance Company's and Pacific Life & Annuity Company's financial strength ratings, as of May 12, 2010, are displayed in **bold print**. These ratings do not apply to the safety or performance of any separate accounts or mutual funds. For current ratings information, see our websites at www.PacificLife.com and www.PacificLifeandAnnuity.com.

A.M. Best		Standard & Poor's		Fitch		Moody's	
A++	Superior	AAA	Extremely Strong	AAA	Exceptionally Strong	Aaa	Exceptional
A+	Superior	AA+	Very Strong	AA+	Very Strong	Aa1	Excellent
A	Excellent	AA	Very Strong	AA	Very Strong	Aa2	Excellent
A-	Excellent	AA-	Very Strong	AA-	Very Strong	Aa3	Excellent
		A+	Strong	A+	Strong	A1	Good
		A	Strong	A	Strong	A2	Good
		A-	Strong	A-	Strong	A3	Good
B++	Good	BBB+	Good	BBB+	Good	Baa1	Adequate
B+	Good	BBB	Good	BBB	Good	Baa2	Adequate
B	Fair	BBB-	Good	BBB-	Good	Baa3	Adequate
B-	Fair	BB+	Marginal	BB+	Moderately Weak	Ba1	Questionable
		BB	Marginal	BB	Moderately Weak	Ba2	Questionable
		BB-	Marginal	BB-	Moderately Weak	Ba3	Questionable
		B+	Weak	B+	Weak	B1	Poor
		B	Weak	B	Weak	B2	Poor
		B-	Weak	B-	Weak	B3	Poor
C++	Marginal	CCC+	Very Weak	CCC+	Very Weak	Caa1	Very Poor
C+	Marginal	CCC	Very Weak	CCC	Very Weak	Caa2	Very Poor
C	Weak	CCC-	Very Weak	CCC-	Very Weak	Caa3	Very Poor
C-	Weak	CC	Extremely Weak	CC	Very Weak	Ca	Extremely Poor
				C	Very Weak	C	Extremely Poor
D	Poor	R	Regulatory Action	Refer to Insurance Forum back up document for complete ratings scales and corresponding descriptive terms			
E	Under Regulatory Supervision						
F	In Liquidation						
S	Suspended						

Insurance products are issued by Pacific Life Insurance Company in all states except New York, and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state.



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Investors should carefully consider the underlying fund investment objectives, risks, charges, and limitations and expenses of a variable universal life insurance policy. This and other information about Pacific Life Insurance Company and Pacific Life & Annuity Company are in prospectuses available from your registered representative or by calling (800) 800-7681. Read them carefully before investing or sending money.

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

Insurance Professional's Name

Broker-Dealer's Name

State Insurance License Number

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