

# FAR, WIDE *and* DIVERSIFIED

Investment Option Choices and Services  
for Pacific Life's Variable Universal Life Insurance

- Asset Allocation
- Dollar Cost Averaging
- Rebalancing



**PACIFIC LIFE**

VLCM-OC-633B

*Variable universal life insurance's primary objective is to provide death benefit protection with the opportunity for you to allocate your net premium payments and accumulated values among a selection of investment options.*

## Far, Wide *and* Diversified

### Helps you achieve your life insurance and financial objectives

You have a financial objective for your variable life insurance policy. To achieve this, you and your insurance professional need to select the investment options that are a good fit for you and the services that help support your overall investment strategy.

That's why we offer:

Far: Range of Services for a Systematic Buy/Sell Discipline

Wide: Selection of Underlying Funds Managed by Top Managers

Diversified: Choice of Asset Allocation Strategies

Whether you are using your variable universal life insurance policy solely for death benefit protection, or to additionally supplement retirement income or create a legacy, the far, wide and diversified investment options and services we offer can help you reach your objective.

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.

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

# Far:

## Range of Services For A Systematic Buy/Sell Discipline

A buy/sell discipline can be a critical component of an investment strategy in your variable universal life insurance policy. This usually involves setting up a system for allocating to the investment options as well as reallocating your policy cash values among the investment options you've selected.

But, it takes time and we are all so busy. Why not use one or a combination of our services to set up a systematic buy/sell discipline?

- **Automatic Portfolio Rebalancing** – keeping your investment strategy on track systematically
- **Charges by Investment Option** – choosing how your insurance charges will be paid each month
- **Dollar Cost Averaging** – moving into the market systematically
- **First Year Transfer Program** – systematically getting into the market using the Fixed Account
- **Fixed Option Interest Sweep Service** – easing into the market while maintaining accumulated value in a Fixed Option

Services for a buy/sell discipline.



# Wide:

69 variable investment options:

- 32 domestic equity funds
- 1 emerging markets fund
- 7 domestic fixed income funds
- 1 global fixed income fund
- 4 international funds
- 5 lifecycle funds
- 1 money market fund
- 9 strategic asset allocation funds
- 5 specialty funds
- 4 tactical asset allocation funds

Managed by some of the top money managers that include:

Alger	Fidelity®	Lord Abbett	Royce & Associates
Batterymarch	Franklin	MFS®	T. Rowe Price
BlackRock <sup>1</sup>	GE Asset Management	Morgan Stanley	UBS Global AM
Capital Research (American Funds®)	Invesco	NFJ	Van Eck Global
ClearBridge	J.P. Morgan	OppenheimerFunds	Western Asset
Columbia	Janus	PIMCO	
Eaton Vance	Jennison	Pacific Asset Management	
	Lazard	Pacific Life Fund Advisors	

A range of services and investment options helps you with **diversification**.

<sup>1</sup> "BlackRock" refers to BlackRock Advisors, LLC, (as adviser to the Basic Value V.I. Fund and the Global Allocation V.I. Fund), BlackRock Investment Management, LLC, (which manages the Basic Value V.I. Fund and a portion of the Global Allocation V.I. Fund and manages the Pacific Select Fund's Equity Index and Small-Cap Index portfolios), BlackRock Capital Management, Inc., (which manages the Pacific Select Fund's Mid-Cap Value portfolio), and BlackRock International Limited, (which manages a portion of the Global Allocation V.I. Fund).

# Diversified:

Every variable universal life insurance policy owner's financial needs and insurance objectives are different. That's why we offer you four ways to diversify your net premium payments and cash values in your variable universal life insurance policy:

- **Portfolio Optimization** – Five asset allocation fund of funds portfolios—each based on an investor's willingness to accept risk
- **Pacific Dynamix** – Three index-based asset allocation fund of funds portfolios
- **Lifecycle Portfolios** – Target date fund of funds
- **Create Your Own Personalized Asset Allocation** – Choose from 69 variable investment options and 2 fixed options

“Don't put all of your eggs in one basket” best describes the goal of diversification. Asset classes include stocks, bonds, real estate, and money market instruments. Each has its own characteristics and may react differently under the same market conditions. Spreading your investment allocation across multiple asset classes may help to minimize the impact of market fluctuations – the goal of diversification. Asset allocation is the process of distributing investments among varying classes of investments (e.g., stocks and bonds). It does not guarantee future results, assure a profit, or protect against loss.

## Don't put all of your eggs in one basket.



# Far:

## Range of Services For A Systematic Buy/Sell Discipline

Service	Description	Frequency
<b>Automatic Portfolio Rebalancing</b> (Variable investment options only)	<p>The original allocation percentages for your policy cash values will shift over time due to the effects of the market.</p> <p>With the Automatic Portfolio Rebalancing service, you can bring your policy cash values back to their original allocation percentages on a regular basis.</p>	Choose from quarterly, semi-annually, or annually.
<b>Charges by Investment Option</b> (Unless you choose otherwise, charges are deducted on a pro rata basis from the investment options)	<p>Each month your insurance charges are deducted from your policy cash values.</p> <p>Using Charges by Investment Option, you may choose a specific investment option(s) for charge deductions.</p> <p>Remember that you need to have sufficient cash value in your chosen investment option(s) to cover the monthly deductions.</p>	Monthly
<b>Dollar Cost Averaging</b>	<p>You may be faced with the situation where you have a large premium payment but you really don't want to have the entire net amount applied to your current investment allocations immediately.</p> <p>With the Dollar Cost Averaging service, you use any one of the variable investment options to "transfer from" and then identify one or more variable investment options to "transfer to."</p> <ul style="list-style-type: none"><li>• Minimum amount to begin Dollar Cost Averaging: \$5,000</li><li>• Minimum transfer amount: \$50</li><li>• Transfers may be:<ul style="list-style-type: none"><li>– A fixed dollar amount</li><li>– A percentage of an account balance, or</li><li>– A specified time period</li></ul></li></ul> <p>Dollar cost averaging does not assure a profit nor protect against losses in any market and requires ongoing investing in securities, regardless of price fluctuation. You should carefully consider your financial ability to continue to dollar cost average during declining market periods.</p>	Choose from monthly, quarterly, semi-annually, or annually.

Service	Description	Frequency
<p><b>First Year Transfer Program</b> (Fixed Account Only)</p>	<p>During your first policy year, you have the opportunity to ease into the equity market through the Fixed Account. The First Year Transfer Program allows you to apply your annual net premium payment to the Fixed Account and then make 12 automatic transfers into any investment options you choose.</p> <p>After the first 12 months, any cash value left in the Fixed Account will be subject to any transfer guidelines that apply to the fixed options.</p> <p>Like dollar cost averaging, the First Year Transfer Program does not assure a profit nor protect against losses in any market and requires ongoing investing in securities, regardless of price fluctuation.</p>	<p>Monthly, but only available during the first 12 months of the policy.</p>
<p><b>Fixed Option Interest Sweep</b></p>	<p>While the Fixed Account and Fixed LT Account offer the stability of guaranteed interest rates, these accounts lack the growth potential of the equities market. This service allows you to automatically transfer the interest you've earned from either the Fixed Account or Fixed LT Account to any of the variable investments currently available in your policy. Transferring earnings from the fixed accounts into the variable investment options can serve as a form of periodic dollar cost averaging.</p> <p>When activating this service, you can elect one or more variable investment options in which to receive the transfer of earnings. Transfer of earnings will occur only if the total amount of interest is equal to \$50 or more.</p>	<p>Choose from monthly, quarterly semi-annually, or annually.</p>



# Wide:

## Choose from a variety of variable investment options<sup>2</sup>

(Investment styles and categories based on Lipper as of 12/31/10.)

Value	Core	Growth
<b>Large-Cap</b>		
<ul style="list-style-type: none"> <li>• BlackRock Basic Value V.I. III</li> <li>• Comstock (Invesco)</li> <li>• Large-Cap Value (ClearBridge)</li> <li>• T. Rowe Price Equity Income-II</li> </ul>	<ul style="list-style-type: none"> <li>• Dividend Growth (T. Rowe Price)</li> <li>• Equity Index (BlackRock)</li> <li>• Lazard Retirement U.S. Strategic Equity</li> <li>• Long/Short Large-Cap (J.P. Morgan)</li> <li>• Main Street<sup>®</sup> Core (OppenheimerFunds)</li> </ul>	<ul style="list-style-type: none"> <li>• Fidelity VIP Growth Service Class 2</li> <li>• Focused 30 (Janus)</li> <li>• Growth LT (Janus)</li> <li>• Large-Cap Growth (UBS Global AM)</li> <li>• T. Rowe Price Blue Chip Growth-II</li> </ul>
<b>Mid-Cap</b>		
<ul style="list-style-type: none"> <li>• Mid-Cap Value (BlackRock Capital)</li> </ul>	<ul style="list-style-type: none"> <li>• Fidelity VIP Values Strategies Service Class 2</li> <li>• LM CBA Variable Mid Cap Core Port CI II</li> <li>• Mid-Cap Equity (Lazard)</li> </ul>	<ul style="list-style-type: none"> <li>• Fidelity VIP Mid Cap Service Class 2</li> <li>• Mid-Cap Growth (Morgan Stanley)</li> </ul>
<b>Multi-Cap</b>		
	<ul style="list-style-type: none"> <li>• American Funds<sup>®</sup> Growth-Income<sup>3</sup></li> <li>• Fidelity VIP Contrafund<sup>®</sup> Service Class 2</li> <li>• Lord Abbett Fundamental Equity VC</li> </ul>	<ul style="list-style-type: none"> <li>• American Funds<sup>®</sup> Growth<sup>3</sup></li> <li>• Janus Aspen Enterprise Portfolio Service Shares</li> <li>• LM CBA Variable Aggressive Growth Port CI II</li> </ul>
<b>Small-Cap</b>		
<ul style="list-style-type: none"> <li>• Small-Cap Equity (Franklin/BlackRock)</li> </ul>	<ul style="list-style-type: none"> <li>• Royce Capital Fund—Micro-Cap Portfolio Service Class</li> <li>• Small-Cap Index (BlackRock)</li> <li>• Small-Cap Value (NFJ)</li> </ul>	<ul style="list-style-type: none"> <li>• MFS<sup>®</sup> VIT New Discovery Series Service Class</li> <li>• Small-Cap Growth (Alger)</li> </ul>

<sup>2</sup> As of 5.1.11. Although some portfolios may have names or investment objectives that resemble retail mutual funds managed by the portfolio manager, these portfolios will not have the same underlying holdings or performance as the retail mutual funds.

<sup>3</sup> The American Funds Growth-Income, American Funds Growth, and American Funds Asset Allocation portfolios of the Pacific Select Fund invest their assets in American Funds Insurance Series Growth-Income Fund, Growth Fund, and Asset Allocation Fund, respectively (each a Master Fund). Capital Research and Management Company is the investment adviser to the Master Fund.

## Money Market

- Cash Management (Pacific Asset Management)<sup>4</sup>

## Fixed Income

- Diversified Bond (Western Asset)
- Floating Rate Loan (Eaton Vance)
- High Yield Bond (Pacific Asset Management)<sup>4</sup>
- Inflation Managed (PIMCO)
- Inflation Protected (Western Asset)
- Managed Bond (PIMCO)
- Short Duration Bond (T. Rowe Price)

## Emerging Markets

- Emerging Markets (OppenheimerFunds)

## Global Fixed Income

- Templeton Global Bond Securities Fund Class 2 (Franklin)

In addition to the investment options that appear on the previous page, you also have access to the following asset classes through the variable investment options above:

- |                                  |  |                    |
|----------------------------------|--|--------------------|
| • International Large-Cap Growth | • Intermediate-term bonds                        | • Real Estate      |
| • International Large-Cap Core   | • Short-Term Bonds                               | • Hard Assets      |
| • International Large-Cap Value  | • Treasury Inflation Protected Securities (TIPS) | • Cash Equivalents |
| • International Small-Cap        | • Bank Loans                                     | • High Yield       |
| • Emerging Markets               |  | • Global Bonds     |

Asset allocation is the process of distributing investments among varying classes of investments (e.g., stocks and bonds). It does not guarantee future results, assure a profit, or protect against loss. Every variable investment option has some degree of risk depending on what it invests in and what strategies it uses. While all variable investment options are subject to market risk, some investment options may experience greater volatility than others. The variable investment options are not FDIC insured or guaranteed. The Cash Management Portfolio is not FDIC insured or guaranteed; its net asset value is not constant and will change with the value of the investments. High yield bonds have greater credit risk than higher quality bonds. Floating rate loans involve greater risk of default on interest and principal payments or price changes due to changes in credit quality of the issuer. Generally, small and emerging growth company stocks may be riskier and more volatile than larger, more established company stocks. International investing is subject to currency fluctuations and political changes. Real estate portfolios involve risks such as refinancing, economic impact on industry, changes in property values, dependency on management skills and risks similar to small company investing. Sector portfolios and concentrated portfolios with fewer securities may be subject to greater price volatility. Hard assets investments include special risks such as variations in the value of real estate, the value of precious metals and other hard assets securities. Hard assets prices may move independently of the trends of industrial companies. Short positions pose a risk because they lose value as a security's price increases; therefore, the loss on a short sale is theoretically unlimited. Leverage can increase market exposure and magnify investment risk. A fund of funds is subject to the risks associated with the underlying funds in which it invests.

<sup>4</sup> Pacific Life Fund Advisors LLC (PLFA), the investment adviser to the Pacific Select Fund (PSF) and the manager of certain PSF portfolios, also does business under the name Pacific Asset Management and manages certain PSF portfolios under that name.

## International

- International Large-Cap (MFS)
- International Small-Cap (Batterymarch)
- International Value (J.P. Morgan)
- Janus Aspen Overseas Portfolio Service Shares

## Specialty

- Health Sciences (Jennison)
- MFS® VIT Utilities Series Service Class
- Real Estate (Morgan Stanley)
- Technology (Columbia)
- Van Eck VIP Global Hard Assets Fund

## ASSET ALLOCATION

### Lifecycle Funds (Target-Date)

- Fidelity VIP Freedom 2010 Service Class 2
- Fidelity VIP Freedom 2015 Service Class 2
- Fidelity VIP Freedom 2020 Service Class 2
- Fidelity VIP Freedom 2025 Service Class 2
- Fidelity VIP Freedom 2030 Service Class 2

### Strategic Asset Allocation (Risk-Based)

- Fidelity VIP Freedom Income Service Class 2
- Pacific Dynamix – Conservative Growth (PLFA)
- Pacific Dynamix – Moderate Growth (PLFA)
- Pacific Dynamix – Growth (PLFA)
- Portfolio Optimization Conservative (PLFA)
- Portfolio Optimization Moderate-Conservative (PLFA)
- Portfolio Optimization Moderate (PLFA)
- Portfolio Optimization Growth (PLFA)
- Portfolio Optimization Aggressive-Growth (PLFA)

### Tactical Asset Allocation (Risk-Based)

- American Funds® Asset Allocation<sup>3</sup>
- BlackRock Global Allocation V.I. III
- GE Investments Total Return Fund Class 3 (GE Asset Management)
- PIMCO Global Multi-Asset Portfolio—Advisor Class

# Diversified:

## Portfolio Optimization<sup>5</sup>

A diversified portfolio that aligns with your risk tolerance.

Portfolio Optimization is comprised of five asset allocation fund of funds portfolios available for use with Pacific Life's variable insurance products. With Portfolio Optimization, you can have a diversified portfolio within your variable universal life insurance policy that aligns with your risk tolerance. There are five portfolios to choose from that range from Conservative (less risk) to Aggressive-Growth (more risk).

The following chart reflects the investor profile and asset class target exposure for each portfolio.

Portfolio	Investment Goal	Asset Class Targets as of 5.1.11	
<b>Portfolio Optimization Conservative</b>	Current income and preservation of capital	Cash Equivalents	7%
		Debt	73%
		Domestic Equity	15%
		International Equity	5%
<b>Portfolio Optimization Moderate-Conservative</b>	Current income and moderate growth of capital	Cash Equivalents	5%
		Debt	57%
		Domestic Equity	28%
		International Equity	10%
<b>Portfolio Optimization Moderate</b>	Long-term growth of capital and low to moderate income	Cash Equivalents	2%
		Debt	42%
		Domestic Equity	40%
		International Equity	16%
<b>Portfolio Optimization Growth</b>	Moderately high, long-term capital appreciation with low current income	Cash Equivalents	0%
		Debt	25%
		Domestic Equity	53%
		International Equity	22%
<b>Portfolio Optimization Aggressive-Growth</b>	High, long-term capital appreciation	Cash Equivalents	0%
		Debt	8%
		Domestic Equity	65%
		International Equity	27%

<sup>5</sup> Certain products have some riders that require you to participate in an asset allocation portfolio. If you purchase any of these riders, such riders will terminate if you withdraw from Portfolio Optimization or allocate any portion of your net premium payments or cash values to a variable investment option that is not currently included in your portfolio. Please see your prospectus for more detailed information.

## Pacific Dynamix

Three index-based asset allocation fund of funds portfolios.

Each Pacific Dynamix portfolio is based on a specific target allocation of equities and fixed-income. Pacific Dynamix portfolios invest in underlying portfolios of fixed-income, U.S. equity and non-U.S. equity. The underlying portfolios are index-based funds, which are among the most cost-efficient\* types of funds available.

Choose from:

Portfolio	Investment Goal	Asset Class Targets as of 5.1.11	
Conservative Growth	Current income and moderate growth of capital	Debt	60%
		Domestic Equity	29%
		International Equity	11%
Moderate Growth	Long-term growth of capital and low to moderate income	Debt	40%
		Domestic Equity	42%
		International Equity	18%
Growth	Moderately high, long-term growth of capital with low, current income	Debt	20%
		Domestic Equity	56%
		International Equity	24%

## Risk Tolerance Self-Score Questionnaire

A questionnaire is available to help you identify your personal investment style. By matching your results to a Portfolio Optimization or Pacific Dynamix portfolio, you can diversify your policy net premiums and accumulated values based on your financial goals, investing time horizon, outlook, and risk comfort level.

# A suite of fully diversified index funds.

\* A fund of funds portfolio may have higher fees and expenses than a portfolio that invests directly in equity and fixed-income securities.

# Diversified: *continued*

## Lifecycle Funds

Stay fully invested and help build your policy cash value toward a specific target date.

Lifecycle funds or “Target Date funds” provide you with a simple approach to help build toward your supplemental income goals. You just select the lifecycle fund with a target date closest to your retirement age. Then let the fund address the changing dynamics of your investment goals for the target date chosen.

Lifecycle funds are composed of equities and fixed income securities. The percentages of equities and fixed income will vary based on the target date. Each year the underlying securities are reallocated and rebalanced, and gradually the weighting increases to fixed income as the portfolio begins to reach its target date.

There are five different Fidelity VIP Freedom Funds Investment Options to choose from.

## Fidelity VIP Freedom Funds

Each Fidelity VIP Freedom Portfolio will invest in the following Fidelity VIP Portfolios:

- VIP Contrafund®
- VIP Emerging Markets
- VIP Equity Income
- VIP Growth
- VIP Growth & Income
- VIP High Income
- VIP Investment Grade
- VIP Mid Cap
- VIP Money Market
- VIP Overseas
- VIP Value
- VIP Value Strategies

The VIP Freedom Funds target allocation uses a dynamic roll-down process to change over time until it mirrors the Fidelity VIP Freedom Income Portfolio. Though the Fidelity VIP Freedom Funds offer a disciplined approach to investing that is designed to help build your policy cash value towards a specific target date, the principal value of the funds is not guaranteed at any time, including at or beyond the target date.



<b>Investment Option</b>	<b>Asset Class Targets*</b>	<b>Target Date Near or Around</b>
<b>Fidelity VIP Freedom 2010 Service Class 2</b>	Domestic Equity 38% International Equity 13% Debt 38% Short-Term 10%	2010
<b>Fidelity VIP Freedom 2015 Service Class 2</b>	Domestic Equity 39% International Equity 14% Debt 38% Short-Term 9%	2015
<b>Fidelity VIP Freedom 2020 Service Class 2</b>	Domestic Equity 46% International Equity 16% Debt 34% Short-Term 3%	2020
<b>Fidelity VIP Freedom 2025 Service Class 2</b>	Domestic Equity 53% International Equity 18% Debt 29% Short-Term 0%	2025
<b>Fidelity VIP Freedom 2030 Service Class 2</b>	Domestic Equity 56% International Equity 20% Debt 24% Short-Term 0%	2030

\* As reflected in the Fidelity VIP Freedom Funds prospectus dated April 30, 2011. Due to rounding and/or cash balances, asset allocations may not equal 100.

## Diversified: *continued*

### Make Your Own Custom Asset Allocation

You may find that a broad, diversified asset allocation portfolio or investment option may not address your financial needs and insurance objectives. This is why Pacific Life has 69 variable investment options and 2 fixed options to choose from within the variable universal life insurance products.

The 69 variable investment options are comprised of the following:

- 32 domestic equity funds
- 1 emerging markets fund
- 7 domestic fixed income funds
- 1 global fixed income fund
- 4 international funds
- 5 lifecycle funds
- 1 money market fund
- 9 strategic asset allocation funds
- 5 specialty funds
- 4 tactical asset allocation funds

Pacific Life's fixed options are part of the company's general account. Each fixed option has a guaranteed minimum interest rate. On a non-guaranteed basis, each fixed option may credit a rate higher than the minimum guaranteed rate determined at Pacific Life's discretion. The guarantees associated with Pacific Life's fixed options are based solely on the company's financial strength and claims paying ability.<sup>6</sup>

There is no limit to the number of investment options you can choose — so you can use 1 or all 71 investment options when creating your personalized asset allocation model.



<sup>6</sup> Guaranteed and non-guaranteed rates vary by company, product, and the fixed option you selected.

## Guidelines for transferring among the investment options

Over time your investment strategy may change requiring you to transfer all or part of your policy cash values among the investment options. Here are our current guidelines regarding transfers.

### Transfers involving the variable investment options

- You can make up to 25 transfers each calendar year
- There is a 7-day waiting period between transfers into or out of any variable investment option except for Cash Management
- Multiple transfers that occur the same day are considered as one transfer
- Only two transfers per calendar month are allowed for International Value, International Large-Cap, International Small-Cap, Emerging Markets, BlackRock Global Allocation V.I. III, GE Investments Total Return Fund Class 3, Janus Aspen Series Overseas Service Shares, PIMCO Global Multi-Asset Portfolio—Advisor Class, Templeton Global Bond Securities Fund Class 2, or Van Eck VIP Global Hard Assets Fund.
- Each of the following investment options is limited to two transfers per calendar month: American Funds Asset Allocation, American Funds Growth-Income, American Funds Growth, Fidelity VIP Contrafund® Service Class 2, Fidelity VIP Growth Service Class 2, Fidelity VIP Mid Cap Service Class 2, Fidelity VIP Value Strategies Service Class 2, Fidelity VIP Freedom Income Service Class 2, Fidelity VIP Freedom 2010 Service Class 2, Fidelity VIP Freedom 2015 Service Class 2, Fidelity VIP Freedom 2020 Service Class 2, Fidelity VIP Freedom 2025 Service Class 2, Fidelity VIP Freedom 2030 Service Class 2, T. Rowe Price Blue Chip Growth Portfolio-II, and T. Rowe Price Equity Income Portfolio-II
- Transfers into the loan account, a transfer of accumulated value from the loan account into your investment options followed by a loan payment, or transfers created by the First Year Transfer program, Fixed Option Interest Sweep service, Dollar Cost Averaging service, Automatic Portfolio Rebalancing service or other approved asset allocation programs are excluded from the 25 per calendar year limit.

### Transfers involving the fixed options

- Transfers from the variable investment options into the fixed options may only occur in the policy month right before each policy anniversary
- Transfers out of the fixed options may occur once in any 12-month period and are subject to the following limits:
  - \$5,000 or 25% of the policy cash value in the Fixed Account
  - \$5,000 or 10% of the policy cash value in the Fixed LT Account



## Pacific Life

Offering insurance since 1868, Pacific Life provides a wide range of life insurance products, annuities, and mutual funds, and offers a variety of investment products and services to individuals, businesses, and pension plans. Pacific Life counts more than half of the 100 largest U.S. companies as its clients. For additional company information, including current financial strength ratings, visit Pacific Life online at [www.PacificLife.com](http://www.PacificLife.com).

*Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. Client count as of April 2010 is compiled by Pacific Life using the 2010 FORTUNE 500® list.*

Pacific Life—the Power to Help You Succeed.



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

*This brochure is authorized for distribution only when preceded or accompanied by the currently effective product and Pacific Select fund prospectuses for a Pacific Life variable universal life insurance product and underlying funds. You should carefully consider a variable life insurance product's risks, charges, limitations and expenses, as well as the risks, charges, expenses and investment objectives of the underlying investment options. This and other information about Pacific Life are in the product and underlying fund prospectuses.*

***Read the prospectuses carefully before investing.***

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Insurance Professional's Name

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Broker-Dealer's Name

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State Insurance License Number  
(or affix your business card)