Indexed Universal Life With Guaranteed Early Year Cash Surrender Values

The Limited Return of Premium Guarantee Rider

PACIFIC LIFE

Pacific Life Insurance Company

Indexed universal life insurance (IUL)[1] provides death benefit protection and index-based interest crediting potential in the policy's cash value. High cash surrender values in the policy's early years benefits certain IUL policy designs, including premium financed cases and corporate owned life insurance policies. For such designs, Pacific Life Insurance Company offers an optional Limited Return of Premium Guarantee Rider[2,3] available on Pacific Trident IUL[4] at policy issue.

Rider Benefits and Features

The optional Limited Return of Premium Guarantee Rider guarantees a cash surrender value of up to 85% of premiums paid for up to the first 10 policy years if the policy is surrendered (excluding 1035 exchanges). The rider is available for eligible insureds up to age 68 based on risk class and death benefit option, with policies of at least $250,000 minimum face amount that remain 100% allocated among the fixed account, one- and two-year indexed accounts and meet minimum premium requirements.

- **No rider charge assessed if cash surrender value is greater than rider's benefit**—The monthly rider charge applies only if the rider's Limited Return of Premium Guarantee Benefit is higher than the policy's actual cash surrender value in any given month beginning in year two. See "When Do Charges Apply?" below.

- **Policy Loans Allowed**—Policy loans[5] are allowed during the first 10 policy years without terminating the rider. However, the sum of premiums paid less the loan balance must at least equal the minimum premium requirement in

any given year or the rider will terminate on the next policy anniversary. Taking policy withdrawals or accelerated death benefit rider distributions (for chronic illness or long-term care rider benefits) will terminate the rider.

- **Flexibility to Meet Minimum Premium Requirement**—The rider's minimum premium requirement is cumulative and checked for on an annual basis, which can provide the policyowner some premium flexibility as long as the rider's minimum premium requirement is met in any given year for up to the policy's first nine years.

WHEN DO RIDER CHARGES APPLY?

Let's look at two hypothetical examples:

A

When cash surrender values are greater than 85% of premiums paid in the first 10 policy years, monthly rider charges are set to $0.

B

When cash surrender values are less than 85% of premiums paid in the first 10 policy years, monthly rider charges apply.

This is a hypothetical example and is for illustrative purposes only and will vary on individual scenarios.
$0 rider charge is on a non-guaranteed basis..

1 Indexed universal life insurance does not participate in any stock or equity investments. Indexed Universal Life Insurance generally requires additional premium payments after the initial premium. If either no premiums are paid, or subsequent premiums are insufficient to continue coverage, it is possible that coverage will expire.

2 Limited Return of Premium Guarantee Rider (Form #R20ROP, varies based on state of policy issue).

3 Riders will likely incur additional charges and are subject to availability, restrictions, and limitations. When considering a rider, request a policy illustration from your life insurance producer to see the rider's impact on your policy's values.

4 Pacific Life Insurance Company's Pacific Trident IUL is flexible premium indexed universal life insurance (Form series P15IUL, S20TRI, based on state of policy issue).

5 Any policy withdrawals, loans and loan interest will reduce policy values and may reduce benefits.

The Power of Pacific

Pacific Life provides a variety of products and services designed to help individuals and businesses in the retail, institutional, workplace benefits, and reinsurance markets achieve financial security. Whether your goal is to protect loved ones or grow your assets for retirement, Pacific Life offers innovative life insurance and annuity solutions, as well as mutual funds, that provide value and financial security for current and future generations. Supporting our policyholders for more than 150 years, Pacific Life is a Fortune 500 company headquartered in Newport Beach, California. For additional company information, including current financial strength ratings, visit www.PacificLife.com.

Pacific Life is a product provider. It is not a fiduciary and therefore does not give advice or make recommendations regarding insurance or investment products.

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Pacific Life Insurance Company is licensed to issue insurance products in all states except New York. Product/material availability and features may vary by state.

Insurance products and their guarantees, including optional benefits and any crediting rates, are backed by the financial strength and claims-paying ability of the issuing insurance company, but they do not protect the value of the variable investment options. 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 products are purchased. Neither these entities nor their representatives make any representation or assurance regarding the claims-paying ability of the life insurance company.

Life insurance is subject to underwriting and approval of the application and will incur monthly policy charges.

Pacific Life Insurance Company reserves the right to change or modify any non-guaranteed or current elements.
The right to modify these elements is not limited to a specific time or reason.

Pacific Life Insurance Company's individual life insurance products are marketed exclusively through independent third-party life insurance producers, which may include bank affiliated entities. Some of these selling entities may limit availability of some optional riders based on their client's age and other factors. Your life insurance producer can help you determine which optional riders are available and appropriate for you.

The home office for Pacific Life Insurance Company is located in Omaha, Nebraska

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