PACIFIC LIFE

PACIFIC HORIZON SURVIVORSHIP IUL 2

Flexible Premium Last Survivor Indexed Universal Life Insurance

Designed for shared legacy planning, Pacific Horizon Survivorship IUL 2 provides flexible death benefit protection for two insured individuals—helping you plan for what comes next, together.

Is Pacific Horizon Survivorship IUL 2 a Good Fit for Your Goals?

Consider this product if you're looking to:

- **Provide financial security** to people and causes you both care about—your beneficiaries receive the death benefit tax-free[1] upon the death of the surviving insured.
- **Support estate planning and wealth transfer needs** by providing funds when estate taxes are typically due.[2]
- **Help manage complex estates**, including trusts, illiquid business assets, and those involving potential estate taxes or charitable intentions.
- **Create efficiencies when you have significant age and health differences**, since a survivorship policy may be more cost-effective than maintaining two separate individual policies.

Product Highlights

Customizable with 3 Coverage Types	Tailor the coverage at policy issue based on both of your specific goals—whether that be a need for early-year cash surrender values, long-term performance potential, or a more balanced approach—all within one product.[3]
A Wide Range of Interest-Crediting Strategies	You may allocate a portion of each premium payment to any combination of your policy's seven indexed accounts—including one-year, multi-year, and volatility control indexed account options—which allow the opportunity for growth based on the performance of a market index (your policy's accumulated value is not invested in the market). There's also a fixed account option that credits a declared interest rate (1% guaranteed minimum interest rate).
3 Ways to Enhance Policy Performance Potential	Choose from three optional rider designs that can help boost indexed account interest credits starting in policy year 2—each available for a monthly rider charge based on the rider design selected.[4]

[1] 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).

[2] According to the One Big Beautiful Bill Act of 2025, the federal estate, gift, and generation-skipping transfer (GST) tax exemption amounts are all $15,000,000 per person (indexed for inflation effective for tax years after 2025); the maximum estate, gift and GST tax rates are 40%.

[3] Each coverage type—including those offered through riders—incurs its own set of charges and has unique features and benefits, subject to availability, restrictions, and limitations. When considering coverage types, request a policy illustration from your financial professional to see the impact on your policy's values.

[4] Available via Enhanced Performance Factor Rider (Form R18EPF, S26EPF, varies based on state of policy issue).

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Product Highlights

Built-In Guaranteed Protection	The policy automatically includes a no-lapse guarantee with a maximum duration of up to the surviving insured's lifetime.[1]
Flexibility to Access the Policy's Cash Value	Access the policy's cash value for any reason via tax-free[2] loans and withdrawals, subject to certain guidelines (see page 7).
Optional Living Benefits	The policy has an available rider to help plan for chronic and terminal illness expenses (see page 7).

Flexible Death Benefit Protection

This policy is designed to fit a wide range of needs across many ages. Plus, with six risk classes, coverage can be based on your unique health profile. If one person applying for coverage isn't insurable, the policy can still be issued—as long as the other insured qualifies for an acceptable table rating (Table P or better).

Full underwriting is required—guaranteed issue and simplified issue are not available.

Available Risk Classes (Male/Female/Unisex)

	Issue Ages		Issue Ages
Super Preferred Non Tobacco	18–75	**Preferred Tobacco**	18–75
Preferred Non Tobacco	18–75	**Standard Tobacco**	18–90
Standard Plus Non Tobacco	18–85		
Standard Non Tobacco	18–90		

Minimum Initial Face Amount

$100,000 ($50,000 Minimum Basic Coverage)

Face Amount Changes

Death Benefit Options: A (Level), B (Increasing), C (Return of Premium)

Decreases:
- One per year, after the first policy year
- Minimum of $1,000 Basic Coverage must remain after all decreases have taken place.
- Decreases in coverage may not result in a decrease in policy charges.

Increases: Not allowed

Refer to your policy illustration for additional details.

[1] The Flexible Duration No-Lapse Guarantee, depending on how you structure your policy, has a maximum duration of up to the surviving insured's lifetime, subject to certain limits. If your net no-lapse guarantee value is zero, the no-lapse feature terminates. If the no-lapse feature terminates, additional premiums would be required to resume the no-lapse guarantee. If policy performance is such that your policy is being maintained solely by the no-lapse guarantee, your policy will not build cash value.

[2] For federal income tax purposes, tax-free income assumes, among other things: (1) withdrawals do not exceed tax basis (generally, premiums paid less prior withdrawals); (2) policy remains in force until death (any outstanding policy debt at time of lapse or surrender that exceeds the tax basis will be subject to tax); (3) withdrawals taken during the first 15 policy years do not cause, occur at the time of, or during the two years prior to, any reduction in benefits; and (4) the policy does not become a modified endowment contract. See IRC Sec. 72, 7702(f)(7)(B), 7702A. Any policy withdrawals, loans, and loan interest will reduce policy values and may reduce benefits.

Available Riders

For added flexibility, some riders are standard, and you can choose to add others at an additional cost. Riders will likely incur additional charges and are subject to availability, restrictions, and limitations. To understand how a rider could affect your policy's values, ask your financial professional for an illustration that shows the policy with and without the rider. For rider details, refer to your illustration. Rider form series and numbers vary based on state of policy issue.

Standard (issued with the policy)

- **Conversion Rider** (Form R13CON): During policy year 8, you can convert the policy into an eligible Pacific Life survivorship policy without new medical underwriting and without surrender charges on the original policy.[1]
- **Enhanced Policy Split Option Rider** (Form R17ESO): If certain changes in federal estate tax laws occur, you can split the policy into two separate policies (one for each insured)—without new medical underwriting for even splits.[1,2]
- **Estate Preservation Rider** (Form series R26EPR, S26EPR): This rider adds an extra layer of term life insurance that is payable if both insureds pass during the first four policy years.
- **Fixed Charge Indexed Loan Rider 2** (Form series R26FALR, S26FALR): See page 7.
- **Flexible-Duration No-Lapse Guarantee Rider** (Form series R25FNL, S26FNL): The policy automatically includes a no-lapse guarantee with a maximum duration of up to the surviving insured's lifetime.[3]
- **Indexed Loan Rider** (Form series R23ALR3, S23ALR3): See page 7.
- **Interest Guarantee on Termination Rider** (Form R20IGT): See page 5.
- **Policy Split Option Rider** (Form R03PSO): This rider lets you split the policy into two separate policies for any reason, subject to new medical underwriting and approval.[1,2]
- **Terminal Illness Rider** (Form R14TSI): This rider allows the surviving insured to access part of the death benefit if diagnosed with a qualifying terminal illness. This rider is not issued with the policy if Premier Living Benefits Rider 2 (PLBR 2) is issued for both insureds.

Optional (must be elected at policy issue)

- **Enhanced Performance Factor Rider** (Form series R18EPF, S26EPF): Choose from three optional rider designs that can help boost indexed account interest credits starting in policy year 2—each available for a monthly rider charge based on the rider design selected.
- **Long-Term Performance Rider** (Form series R25LTP, S26LTP): This rider may help maximize your policy's cash value accumulation potential.
- **SVER-3 Term Insurance Rider** (Form series R18SV3, S26SVRL): This rider may help increase the policy's cash surrender value in the early years relative to premiums paid.
- **Premier Living Benefits Rider 2** (Form series R18ADB, S18ADB): This rider allows the surviving insured to accelerate a portion of the death benefit if certified as having a permanent chronic illness or qualifying terminal illness.

  If eligible, the Premier Living Benefits Rider 2 comes standard with the policy but you can opt out by submitting a request.

Additional Credit

Beginning as early as policy year 16, the policy may pay an additional amount to the accumulated value of your policy.

A few important things to know:

- This additional credit is not guaranteed.
- Not all policies qualify—additional credits vary based on several factors, including but not limited to, death benefit amount, insureds' issue ages, and coverage type (only Basic and LTPR coverage types are eligible).

[1] *There are circumstances in which replacing your existing life insurance or annuity can benefit you. As a general rule, however, replacement is not in your best interest. Your life insurance producer can provide you with detailed information as to how a replacement may affect your plan of insurance. You should make a careful comparison of the costs and benefits, including any applicable surrender charges, of your existing policy and the proposed policy to determine whether replacement is in your best interest.*

[2] Any gain in the policy is taxed as income to the policyholder.

[3] The Flexible Duration No-Lapse Guarantee, depending on how you structure your policy, has a maximum duration of up to the surviving insured's lifetime, subject to certain limits. If your net no-lapse guarantee value is zero, the no-lapse feature terminates. If the no-lapse feature terminates, additional premiums would be required to resume the no-lapse guarantee. If policy performance is such that your policy is being maintained solely by the no-lapse guarantee, your policy will not build cash value.

Policy Charges

The policy includes ongoing monthly charges that pay for the coverage. With indexed universal life insurance, additional premium payments beyond the initial premium are generally needed. If no further premiums are paid or payments aren't enough to continue coverage, it is possible that the policy will expire.

Monthly Charges

Administrative Charge: A $10 monthly charge continues for as long as the policy is in force (up to the younger insured's age 121).

Cost of Insurance Charge:

- Calculated as a rate per $1,000 of the Net Amount at Risk (the difference between the policy's death benefit and the policy's accumulated value)
- Applies through the younger insured's age 121

Coverage Charge:

- Rate per $1,000 of the initial amount of each coverage layer, plus a flat $21 monthly charge for the initial Basic Coverage layer only
- On a current basis, coverage charges apply for the first 10 years of each Basic and SVER-3 coverage layer and the first seven years of each LTPR coverage layer.
- On a guaranteed basis, coverage charges apply to the younger insured's age 121 for all coverage layers.

Riders and Optional Benefits:
Additional charges may apply if you choose optional riders or benefits.

Other Charges

Surrender Charge:

- If the policy is surrendered within the first 10 years of a Basic or LTPR coverage layer, a surrender charge may apply.
- Includes surrender charges for both Basic Coverage and LTPR Coverage, if applicable

LTPR Termination Charge: If LTPR is terminated within 10 years of when an LTPR coverage layer was issued—and the policy remains in force—this charge will apply.

Premium Load:

- A percentage deducted from each premium payment
- Current loads
  - 6.80% for non-qualified premium
  - 5.80% for qualified premium
- For internal premiums
  - 4.90% for non-qualified premium
  - 3.90% qualified for qualified premium
- Guaranteed maximum for all premium types: 7.80%

Surplus Premium Load:

- An additional charge that may apply on premiums in excess of the premium band—currently 0%—in the first policy year
- The premium band may vary by policy, but once it's established for a policy, it will never change.
- Guaranteed maximum: Up to 20%, applicable through the younger insured's age 121

Key Features

Customizable with Three Coverage Types[1]

Pacific Horizon Survivorship IUL 2 offers the versatility of three coverage types to help customize the policy's performance potential to support your short- or long-term planning goals. The coverage type must be elected at policy issue and can't be changed after policy issue.

Coverage Type	Long-Term Performance Rider (LTPR)[2]	Basic Coverage	SVER-3 Term Insurance Rider (SVER-3)[3]
Focus	Focus on long-term cash value accumulation potential	Focus on balancing cash values and guarantees	Focus on early-year cash surrender values with no surrender charges for the rider coverage
Current Coverage Charge Duration	7 years*	10 years*	10 years*
Additional Credit	May be eligible for a non-guaranteed additional credit	May be eligible for a non-guaranteed additional credit	Not eligible
Coverage Combination	Must be combined with Basic Coverage	Can be combined with LTPR or SVER-3, but not both	Must be combined with Basic Coverage
Surrender Charge	Yes	Yes	No surrender charges for the rider coverage
Rider Termination Charge	Yes	No	No

*Guaranteed duration of up to the younger insured's age 121

Interest Guarantee on Termination

Included at no additional cost, the Interest Guarantee on Termination Rider provides an alternate accumulated value (AAV). If the AAV is higher than the policy's actual accumulated value, it may be used instead when determining:

- The death benefit payable to the policy's beneficiaries.
- The net cash surrender value if the policy is surrendered.
- When a policy enters its grace period.

The AAV grows as premiums are paid and is reduced by withdrawals and certain policy charges. It is credited a guaranteed 1% Alternate Interest Rate on current allocations among the fixed account, one-year indexed accounts, loan account, and transfer loan account. It is not credited with any indexed segment credits or additional interest credits.

[1]Each coverage type—including those offered through riders—incurs its own set of charges and has unique features and benefits, subject to availability, restrictions, and limitations. When considering coverage types, request a policy illustration from your financial professional to see the impact on your policy's values.

[2]Available via Long-Term Performance Rider (Form series R25LTP, S26LTP, varies based on state of policy issue).

[3]Available via SVER-3 Term Insurance Rider (Form series R18SV3, S26SVRL, varies based on state of policy issue).

A Wide Range of Interest-Crediting Strategies

Fixed Account
▪ Credits current declared interest rate ▪ Current interest rate guaranteed throughout the first policy year ▪ Guaranteed minimum annual interest rate of 1%

Indexed Accounts	Underlying Index
▪ 1-Year Invesco QQQ	Invesco QQQ® ETF (designed to track the Nasdaq-100® Index)
▪ 1-Year ▪ 1-Year High Cap[1] ▪ 2-Year ▪ High Par 5-Year	S&P 500® Index (excluding dividends)
▪ 1-Year Barclays Large Cap Intraday VC10 ▪ Loaned 1-Year Barclays Large Cap Intraday VC10 (account available for Fixed Charge Indexed Loans only)	Barclays Large Cap Intraday VC10
▪ 1-Year SG Nasdaq-100® Edge VC10 ▪ Loaned 1-Year SG Nasdaq-100® Edge VC10 (account available for Fixed Charge Indexed Loans only)	SG Nasdaq-100® Edge VC10

All indexed accounts guarantee a minimum interest crediting rate of 0%. Each premium, net a premium load, is applied first to the fixed account. Policyholders may transfer all or a portion of the fixed account balance to any combination of the indexed accounts on the 15th of each month. Each transfer from the fixed account to an indexed account creates a unit of value called a segment. Any indexed interest is credited to each segment once it reaches the end of its one-, two- or five-year segment term. Features and charges may vary based on the indexed account. The Loaned 1-Year Barclays Large Cap Intraday VC10 and Loaned SG Nasdaq-100 Edge VC10 are only available to secure a fixed charge indexed loan. Refer to the illustration for details.

[1]Assesses a monthly charge of 0.067% (0.80% annualized) of accumulated value in the account as part of the policy's monthly charges.

3 Ways to Enhance Your Policy's Performance Potential

The optional Enhanced Performance Factor Rider (EPFR) offers a potential boost to your policy's indexed interest crediting. At policy issue, you can choose one of four rider design options—Classic, Plus, Performance, or Performance Plus—with the flexibility to change the rider design as often as once per year. Any change you make will apply only to new indexed segments (units of value created every time you allocate your policy's accumulated value to a specific indexed account) created after the change takes effect. All indexed accounts are eligible for this rider.

The hypothetical example below shows how the EPFR may impact the policy's interest crediting. For this example, we assume a 10% index growth rate and Performance Plus rider design starting in year 2. To keep the example straightforward, the average monthly segment balance is assumed to be a level $10,000.

Segment Indexed Interest Credit		Current Segment Performance Factor		Total Segment Indexed Interest Credit		Annualized Rider Charge		Net Impact to Segment Value
$1,000.00	x	**2.36**	=	**$2,360.00**	–	**$750.00**	=	**$1,610.00**
(10% x $10,000)*		Locked in for the segment term				7.50% x $10,000 (varies by EPFR rider design)		

Performance Factor and Rider Charges

The chart below shows the segment performance factor and monthly rider charge for each EPFR rider design.

EPFR Design	Classic	Plus	Performance	Performance Plus
Segment Performance Factor	1.0 (1.0 Guaranteed)	1.46 (1.25 Guaranteed)	1.91 (1.49 Guaranteed)	2.36 (1.72 Guaranteed)
Guaranteed Rider Charge	0% Monthly (0% Annualized)	0.208% Monthly (2.496% Annualized	0.415% Monthly (4.98% Annualized)	0.625% Monthly (7.50% Annualized)

The chart above shows rider charges and segment performance factors beginning in year 2. These charges and performance factors apply every year after that, but the current performance factor may change at any time.

The monthly rider charge is deducted as a percentage of each segment's monthly balance, while the performance factor is applied at segment maturity based on the segment's average monthly balance over the segment term.

The performance factors shown are current as of June 2026. Please note that performance factors will vary for the following indexed accounts: Loaned 1-Year Barclays Large Cap Intraday VC10, Loaned 1-Year SG Nasdaq-100® Edge VC10, and 1-Year High Cap Indexed Accounts.

Cash Value Access

The cash value from the policy can be accessed within the parameters listed below. Additionally, withdrawals are available after the first policy year if there is sufficient cash surrender value, less any policy debts.

Please keep in mind that any policy withdrawals, loans, and loan interest will reduce policy values and may reduce benefits.

Standard Loan

- Availability: After the free-look period (varies by state)
- Charges a 2.25% annual interest rate (3.25% guaranteed maximum) in all years
- Loaned amounts are credited interest at a declared interest rate
  - 2% annually in policy years 1-5
  - 2.25% annually in policy years 6 and beyond
  - 1% guaranteed minimum in all years

Fixed Charge Indexed Loan

- Availability: Starting in policy year 3
- Charges a 4.5% annual interest rate (current and guaranteed)
- Loaned amounts are credited interest based on the performance of the Loaned 1-Year Barclays Large Cap Intraday VC10 or Loaned 1-Year SG Nasdaq-100® Edge VC10
- May provide higher crediting potential but potentially more volatile and riskier than Standard Loans

Indexed Loan

- Availability: Starting in policy year 2
- Charges a current annual interest rate (8% guaranteed maximum)
- Loaned amounts are credited interest based on the performance of the 1-Year Indexed Accounts (excludes the Loaned 1-Year Barclays Large Cap Intraday VC10 and Loaned 1-Year SG Nasdaq-100® Edge VC10)
- Offers the highest crediting potential but is also potentially more volatile and riskier than Fixed Charge Indexed Loans and Standard Loans

Optional Living Benefits

The optional Premier Living Benefits Rider 2 (PLBR 2) is available to help plan for chronic and terminal illness expenses. After the first insured passes away, this rider allows the policyholder to accelerate a portion of the death benefit as rider benefit payments if the surviving insured is certified as having a chronic illness or a terminal illness. Chronic illness is defined as being unable to perform at least two of the six activities of daily living or requiring substantial supervision due to cognitive impairment (must be deemed permanent). Terminal illness is defined as a medical condition that is reasonably expected to result in a life expectancy of 12 months or less. See the policy illustration for details.

Optional Living Benefits (continued)

PLBR 2 pays indemnity (cash) benefits that may be used for any reason: medical or non-medical upon qualifying condition. Eligible insureds are issue ages 18-75, subject to additional underwriting requirements and a one chronic illness and one long-term care rider per insured issue limit. The rider is not available on policies issued as conversions from other policies (unless the rider was included in the original policy), or on policies with scheduled face amount increases.

For PLBR 2, rider benefit payments will reduce policy values, including death benefit, cash surrender value, and policy debt, and may adversely affect the benefits under other riders. Tax treatment may depend on factors such as the amount of benefits, the amount of qualified expenses incurred, or if similar benefits are being received under other contracts. For the PLBR 2, these amounts may also be in relation to certain IRS limitation (referred to as "per diem" limits). Tax laws relating to accelerated death benefits are complex. Receipt of accelerated death benefits may affect eligibility for public assistance such as Medicaid. When benefits are received from multiple policies providing long-term care or chronic illness benefits for a given insured, including policies with different owners, all of those benefits must be aggregated to determine their taxability. Pacific Life cannot determine whether the benefits are taxable. If there are any questions concerning the tax implications of these riders, qualified and independent legal and tax advisors should be consulted. There is no up-front cost or monthly rider charge for the PLBR 2. The cost of exercising the rider is that the death benefit is reduced by an amount greater than the rider benefit payment itself to reflect the early payment of the death benefit. 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.

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

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Form series P26SIL, S26SHZN, varies based on state of policy issue. Form series P26SIL, S26MSHZN, varies based on state of policy issue.

Varies based on state of policy issue.