

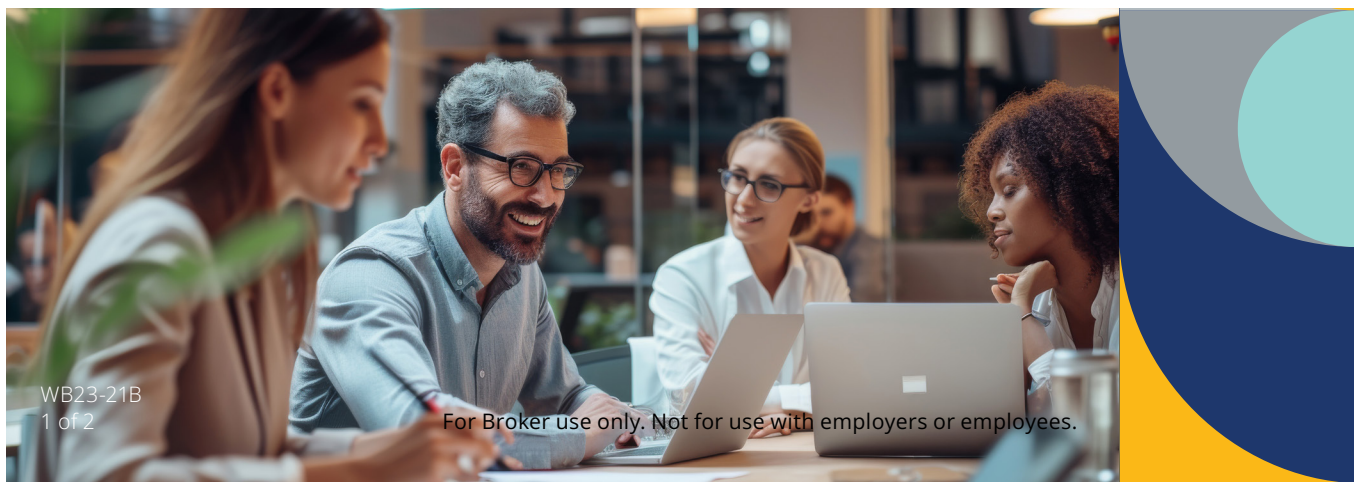
2026 Workforce Benefits Supplemental Compensation Program

Annualized New Business Premium	OR	Lines of Coverage	Supplemental Compensation
< \$150,000		< 20	0%
\$150,000 – \$249,999		20 – 24	3%
\$250,000 – \$399,999		25 – 34	4%
\$400,000 – \$599,999		35 – 39	5%
\$600,000+		40+	6%

Persistency Bonus Formula	Persistency	Supplemental Compensation
$\text{Bonus Factor} \times \text{Earned \& Received Renewal Premiums}^1 = \text{Persistency Bonus}$	< 85%	0%
	85% – 89.9%	1%
	90% – 93.9%	2%
	94%+	3%

Important Notes and Dates

- Bonus Percentage**
 Pacific Life will pay the maximum bonus percentage earned using either the Annualized New Business Premiums or Lines of Coverage metric.
- Qualification Period**
 New business with effective dates between January 1, 2026, and December 31, 2026.
- Payment Dates**
 Payment will be issued by Pacific Life as a one-time payment by March 15, 2027. New Business bonus payments will be based on 2026 Workforce Benefits² Annualized New Business Premium. Persistency bonus payments will be based on earned and received renewal premium.



Qualification

○ **Licensing and Appointment**

In order to be eligible for qualification and payment under the Supplemental Compensation Program, the broker must be appropriately licensed and appointed and comply with all applicable laws and regulations, including without limitation, those that apply to disclosure of compensation.

○ **Supplemental Compensation Cap per Case**

Supplemental Compensation will be capped at \$200,000 for any one case.

○ **Split Premium**

If two or more brokers split base compensation, the Annualized New Business Premium will be apportioned using the same apportionment used to apportion the base compensation (excludes General Agent).

○ **Broker of Record**

This program will be administered at the Broker of Record level by default. Pacific Life will aggregate activity to the local office level automatically if the Brokerage Firm provides the necessary details to fully document this structure.

○ **Persistency**

Retain at least 85% of the premium inforce through January 1, 2027.

○ **New Business Requirements**

New business coverages must be inforce through January 1, 2027 in order to be counted towards qualification for Supplemental Compensation.

○ **This program does not apply to General Agents.**

¹ Earned & Received Renewal Premiums are the premium payments applied to coverage periods following the renewal date for each policy during the program year.

² Workforce Benefits products include: Dental, Vision, Basic Group Term Life and AD&D, Voluntary Group Term Life and AD&D, Short-Term Disability, Long-Term Disability, Accident, Critical Illness, and Hospital Indemnity.

This brochure provides a general overview of the supplemental compensation program. It is not a complete statement of rights, benefits, limitations, or exclusions of the program. This program is subject to the terms and conditions of the Non-Variable Producer Agreement ("Agreement") in the 2026 Workforce Benefits Broker Compensation Schedule. Pursuant to the Agreement, Pacific Life has the right to terminate or amend this supplemental compensation program at its sole discretion. Final determination of qualification and payment, including but not limited to requests to aggregate activity, rests solely with Pacific Life. Compensation under this program is subject to and will be disclosed and reported where required under federal and/or state law.

Pacific Life refers to Pacific Life Insurance Company and its subsidiary Pacific Life & Annuity Company. Insurance products can be issued in all states, except New York, by Pacific Life Insurance Company and in all states by Pacific Life & Annuity Company. Product/material availability and features may vary by state. Each insurance company is solely responsible for the financial obligations accruing under the products it issues.

The home office for Pacific Life & Annuity Company is located in Phoenix, Arizona. The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.

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