



Pacific Horizon ECV IUL

A Life Insurance Policy Illustration

Prepared For:
Antonio Rorie

Date Designed:
August 26, 2026

Life Insurance Producer

Matthew Vahey
American Brokerage Services
803 E Willow Grove Ave
Wyndmoor, PA 19038
Pennsylvania Insurance License #.....

RECOGNIZED IN THE INDUSTRY

☐ #1 in Indexed Universal Life sales¹ ☐ #1 in Total Life Insurance sales¹ ☐ 2nd in Variable Universal Life sales¹



Pacific Life

One of the World's Most Ethical Companies^{®2}

Named One of the 2026 World's Most Ethical Companies[®] by the Ethisphere Institute, a global leader in defining and advancing the standards of ethical business practices.

FINANCIAL STRENGTH & PERFORMANCE³



A.M. Best
2nd highest
of 16 ratings
as of 1/16/2026



Moody's
4th highest
of 21 ratings
as of 11/06/2025



S&P Global
4th highest
of 21 ratings
as of 3/16/2026



Fitch
4th highest
of 21 ratings
as of 12/17/2025

Important Information:

The illustrated values reflect assumptions regarding the indexed account option(s) selected and may vary if other indexed account options are selected. Please consult with your life insurance producer for more information regarding your indexed account options.

Pacific Life offers its products through independent third-party life insurance producers who may be appointed with multiple insurance carriers.

¹Source: LIMRA International Q4, 2025 Confidential Sales Survey of Participating Life Insurance Companies. Sales rankings are based on recurring premium as measured against 58 participating companies. "Recurring premium" measures expected annual premiums which can be greater than the target premium.

²"World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

³These ratings refer only to the overall financial status of the company and are not presented as a recommendation of the specific policy provisions, rates, or services of the company. For additional ratings information refer to <http://www.pacificlife.com>.



Proposed Insured: Antonio Rorie
Male, Age 39
Super Preferred Non Tobacco

Initial Death Benefit Option = B -
(Increasing)
Initial Total Face Amount = \$250,000
Premium Frequency = Annual

Life Insurance Producer:
Matthew Vahey
American Brokerage Services
803 E Willow Grove Ave
Wyndmoor, PA 19038

Narrative Summary: Understanding Your Life Insurance Illustration

Thank you for illustrating Pacific Horizon ECV IUL*.

The primary purpose of life insurance is provide Death Benefit protection.

The Narrative Summary introduces you to the policy options you have chosen to illustrate. Your life insurance producer can provide you with more information about policy options that have not been illustrated, as well as additional illustrations with different assumptions. Requesting illustrations with different assumptions may help you better understand how the policy charges and non-guaranteed elements, like interest crediting rates and/or Policy Loans and Withdrawals, will affect the policy Accumulated Value and Death Benefit. Choose your illustrated rate carefully. Once your policy is in force, consider a periodic review of your policy with your life insurance producer.

*(Form Series P21IUL or ICC21 P21IUL and S22ECV or ICC22 S22ECV based on state of policy issue).

Important Information

This is an illustration only. An illustration is not intended to predict actual performance. Interest rates, dividends, or values that are set forth in the illustration are not guaranteed, except for those items clearly labeled as guaranteed.

Some policy elements, such as policy charges and interest crediting rates, are not guaranteed and may be referred to as "current". 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, but cannot be less favorable to you than the policy's guarantees.

Values shown in this illustration are based on non-guaranteed policy charges and non-guaranteed crediting rates. Over time, the policy's actual non-guaranteed elements, and perhaps your actual use of the policy's options, are likely to vary from the assumptions used in this illustration. This illustration assumes that currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

Some rates shown in the illustration may be truncated to the nearest hundredth; however, values calculated throughout the illustration do not use truncated rates.

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.

The illustrated allocation and transfer percentages are intended for your convenience only and may be modified by you or your life insurance producer at your request. Pacific Life has not validated, verified, or tested whether the illustrated allocation and transfer percentages achieve your financial objectives. Pacific Life makes no express nor implied claims, representations, or warranties, regarding the illustrated allocation and transfer percentages. Refer to the Indexed Account Information section for further details on each account. Certain Indexed Accounts may have charges.

This is a life insurance illustration and not a contract. Pacific Life does not issue life insurance policies based on this or any other illustration. Rather, Pacific Life issues life insurance policies based on the application submitted by you. If you apply for a policy, you should obtain an illustration from your life insurance producer that reflects the intended Indexed Account allocations in your application. Review your application and this illustration closely with your independent tax, legal and life insurance professionals to ensure your applied-for policy meets your life insurance needs, financial objectives and goals.

This is the Basic Illustration



Product Overview

Why choose Pacific Life's Pacific Horizon ECV IUL?

Pacific Horizon ECV IUL helps provide death benefit protection and may help provide you with a potential source of supplemental retirement income. With flexible premiums, several choices for interest crediting potential, and optional benefits, this indexed universal life insurance product may provide the flexibility to help you meet a lifetime of needs and help achieve your goals.



Death Benefit protection

Your policy provides death benefit protection for your beneficiaries that will be paid upon the death of the insured. To help keep your policy in force, regardless of its interest crediting rate, the policy comes with 4 to 20 years of no-lapse protection at no additional charge. If you would like no-lapse guarantee coverage, the optional No-Lapse Guarantee Rider is available for an additional charge.¹



Choices for interest crediting potential

You may currently choose from multiple Indexed Accounts which offer the growth potential of index-based interest crediting rates and the protection of guaranteed minimum interest crediting rates (floors). A Fixed Account, which credits a currently declared interest rate no less than the guaranteed rate, is also available.



Choices to access your cash surrender value

If properly funded, you may be able to access your policy's cash surrender value for potentially tax-free² retirement income or other financial needs.



Additional optional benefits

You may elect optional riders to enhance the protection and flexibility of your policy.



Options to add protection for your future

Your Death Benefit can become a living benefit when you need it most by adding the Premier Living Benefits Rider 2 or the Premier LTC Rider at policy issue.

What's included in the Narrative Summary?

Death Benefit, Death Benefit Option, & Underwriting Class

This section provides information on the initial Death Benefit, Death Benefit Option, and underwriting class used in this illustration.

Premium

This section shows the illustrated premiums and premium mode.

Indexed Account Information

This section provides information on each of the components of the Indexed Accounts and their historical information.

Tabular Detail

This report shows how your policy might perform assuming the policy's guaranteed and non-guaranteed assumptions selected in this illustration.

Illustrated Riders

This section provides details on the riders that have been included in this illustration.

Numeric Summary

This section requires your signature confirming that you understand the features, benefits, and limitations of this illustration.

¹For more details on the Short-Term No-Lapse Guarantee Rider, see the Illustrated Riders section of this illustration.

²For 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 Secs. 72, 7702(f)(7)(B), 7702A. Any policy Withdrawals, loans and loan interest will reduce policy values and may reduce benefits.

This is the Basic Illustration



Death Benefit, Death Benefit Option & Underwriting Class

Initial Death Benefit \$250,000

The Death Benefit is paid to the beneficiaries at the insured's death. The actual amount paid to beneficiaries will be reduced by any distributions taken from the policy. You have the flexibility to raise or lower your Death Benefit in the future, but increases may require additional underwriting.

Death Benefit Option	Start Year	End Year
B - (Increasing)	1	26
A - (Level)	27	82

The underwriting class has significant impacts on the resulting values and will be determined prior to issue.

Coverage Type

Your Death Benefit can include Basic Coverage plus other coverage types. Each coverage type has unique features that should be considered when determining your coverage mix. Certain product features and riders may not be available through your life insurance producer.

- Annual Renewable Term Rider (ARTR, Form Series ICC17 R17ART, ICC17 S17ART or R17ART, S17ART, based on state of policy issue)
- Scheduled Annual Renewable Term Rider (S-ARTR, Form Series ICC15 R15SRT, ICC17 S17SRT or R15SRT, S17SRT, based on state of policy issue)
- SVER Term Insurance-3 Rider (SVER-3, Form Series ICC18 R18SV3, ICC18 S18SV3 or R18SV3, S18SV3, based on state of policy issue)

Obtaining Death Benefits through a combination of Basic, ARTR, S-ARTR and/or SVER Coverage may be more economical than obtaining the same Death Benefits through Basic Coverage alone, because ARTR, S-ARTR and/or SVER Coverage have different current and guaranteed charges than Basic Coverage. The charges are based on various factors including, but not limited to, Age, sex, risk classification, death benefit option and coverage amount.

Illustrations with the same Total Face Amount and premiums but with different proportions of Basic, ARTR, S-ARTR and/or SVER Coverage will have different policy values. When deciding whether or not to add ARTR, S-ARTR and/or SVER Coverage to your policy, there are several factors to consider. These factors include, but are not limited to the following:

- ARTR and S-ARTR Impacts on Accumulated Value
 - **Non-Guaranteed** - The non-guaranteed cost of ARTR and S-ARTR Coverage is generally less than the non-guaranteed cost of Basic Coverage, SVER Coverage or a combination of Basic and SVER Coverage. Generally, under non-guaranteed assumptions, a higher proportion of ARTR and S-ARTR Coverage will result in higher Accumulated Values.
 - **Guaranteed** - The guaranteed maximum cost of ARTR and S-ARTR Coverage is generally greater than the guaranteed maximum cost of Basic Coverage, SVER Coverage or a combination of Basic and SVER Coverage. Generally, under guaranteed assumptions, a higher proportion of ARTR and S-ARTR Coverage will result in lower Accumulated Values.
- SVER Impacts on Cash Surrender Value
 - A higher proportion of SVER Coverage to Basic Coverage will generally result in different Cash Surrender Values that vary by policy year and death benefit option.
- Other Impacts
 - Different combinations of Basic, ARTR, S-ARTR and SVER Coverage will result in different amounts and patterns of life insurance producer compensation.

Your life insurance producer can provide you with additional illustrations showing the effects of different proportions of Basic, ARTR, S-ARTR and SVER Coverage to help you make your decision.

Illustrated Coverage(s)

Basic Coverage	Face Amount	Start Year	End Year
	125,000	1	82

This is the Basic Illustration



ARTR Coverage	Face Amount	Start Year	End Year
	125,000	1	26
	931,352	27	82

Premium

Initial Premium: \$14,024.40
Initial Premium Pay Mode: Annual

Your policy's flexible premiums allow you to choose the amount and frequency of your premium payments, within limits. Flexible Premium Indexed Adjustable Life Insurance generally requires additional payments after the initial premium. If either no premiums are paid, or subsequent premiums are insufficient to continue coverage, it is possible that the coverage will expire.

Illustrated premium payments are made at the beginning of the frequency shown.

Premium	Frequency	Annualized Premium	Start Year	End Year
\$14,024.40	Annual	\$14,024.40	1	26
\$0.00	Annual	\$0.00	27	82

Based on the options you have illustrated, the level annual premium that will guarantee the initial Total Face Amount for the duration of the contract cannot be illustrated as it is subject to IRC Section 7702 to continue to qualify as life insurance. Your life insurance producer can provide you with alternative scenarios that may guarantee the initial Total Face Amount for a specified period of time.

Premium Allocation & Transfers

When you pay a premium, we subtract a premium load and then allocate the net premium to the Fixed Account. You have the option to transfer some or all of the Fixed Account to the Indexed Account, subject to restrictions outlined in the policy.

Net premiums paid are initially allocated to the Fixed Account and subsequently transferred to the Indexed Account(s) selected per your instructions. Transfers from the Fixed Account to the Indexed Accounts are processed on specified Transfer Dates, currently the 15th of every month. To make a transfer, adequate Accumulated Value must be available in the Fixed Account, and transfer instructions must be filed with us no later than two business days prior to the segment maturity date.

The amount transferred to the Indexed Account is the lesser of: 1) your selected transfer percentage multiplied by all net premium and loan repayments paid since the last Transfer Date; and 2) the balance of the Fixed Account as of the applicable Transfer Date.

The following accounts are included in this illustration:

Account Name	Maximum Illustrated Rate	Illustrated Interest Rate	Future Premium Account Allocation	Start Year	End Year
1-Year Indexed Account	6.35%	6.35%	100.00%	1	82

This is the Basic Illustration



Maximum Illustrated Rates

Maximum illustrated rates are set by us in conformity with state law and NAIC actuarial guidelines.

The maximum illustrated rates for indexed accounts are based on a hypothetical lookback rate for the 1-Year Indexed Account. This hypothetical lookback rate is equal to the arithmetic mean of the geometric average annual credited rates for each 25-year period starting 12/31/1960 and ending on 12/31/2025 for the 1-Year Indexed Account, using actual historical S&P 500 index data and the current growth cap. The following table shows the minimum, arithmetic mean, and maximum of the 25-year geometric average annual credit rates:

1-Year Indexed Account with Current Growth Cap		
Lowest 25-Year Period (Minimum)	Average 25-Year Period (Arithmetic Mean)	Highest 25-Year Period (Maximum)
4.36%	6.35%	7.79%

The rates shown are hypothetical and assume that the 1-Year Indexed Account and current growth cap were offered during the entire historical lookback period. Arithmetic mean is used to determine an average rate for a set period of time. Geometric average is used to determine a compounded annual growth rate (CAGR) over multiple periods of time.

Lockout Period

If a deduction from an Indexed Account(s) occurs as a result of a Policy Loan or Withdrawal that is not part of the Automated Income Option (AIO), then no allocations from the Fixed Account into the Indexed Account(s) will be allowed for 12 months following the date of the deduction. This 12 month period is called the lockout period. Based on the assumptions used in this illustration, a lockout has not occurred.

Transactions that may be impacted include 1) transfers from the Fixed Account into the Indexed Accounts, and 2) premium or loan repayments with allocations to the Indexed Accounts.

Fixed Account

The Fixed Account earns interest at the current interest rate, which is declared by us. The current interest rate when the policy is issued is guaranteed for the first policy year. After the first policy year, the current interest rate may change at our discretion, but will never be less than the guaranteed interest rate.

Current Interest Rate: 4.50%

Guaranteed Interest Rate: 1.00%

Illustrated Interest Rate:

Rate	Start Year	End Year
4.50%	1	82

All policy charges, Standard Policy Loans and Withdrawals will be deducted from the Fixed Account. If the Fixed Account is depleted, any remaining deductions are taken proportionate to each Segment Value across all segments in the Indexed Accounts.

This is the Basic Illustration

Indexed Interest

Each Segment earns Indexed Interest based on the percentage change in value of its underlying index, subject to the segment components and will mature on the Segment Maturity Date. In this illustration, Indexed Interest Credits are shown as applied at the end of the policy year preceding the Segment Maturity Date. In fact, any Indexed Interest Credits will be credited on the Segment Maturity Date. To the extent that the actual Indexed Account performance is less favorable than illustrated, the sum of your policy's cost of insurance charges will be greater than those illustrated, all of which will result in an Accumulated Value and Cash Surrender Value less than illustrated. Indexed interest rates are expected to fluctuate, and indexed interest credits may be zero.

The following is information on the Segment Lifecycle:

- Each transfer creates a new Segment in the Indexed Account.
- When a new Segment is created, the current segment components are locked-in as a minimum guarantee for that Segment's term.
- Once the Segment matures it will be credited interest, if applicable. If your policy terminates before Segment Maturity, no indexed interest will be credited above the Segment Guaranteed Interest Rate, which is credited daily prior to termination.
- At Segment Maturity, it may be reallocated to any account. If you don't specify a new account, it will create a new Segment in the same Indexed Account.

Each Indexed Account is projected at its own rate and the results are combined with the Fixed Account in this illustration. Actual policy performance will be more or less favorable than illustrated.

Understanding your Illustrated Indexed Interest Rates

The non-guaranteed illustrated interest rates for each indexed account are level for all segments. In reality, indexed interest rates are expected to fluctuate, and indexed interest credits may be zero.

In addition, this policy will incur monthly policy charges. If the policy charges are greater than the interest credits earned, your policy's accumulated value will decrease, which may cause your policy to lapse, unless you pay additional premium.

Refer to the Indexed Account Information table to see each Indexed Account's current index parameters. Actual policy performance may be more or less favorable than illustrated.

This is the Basic Illustration

Indexed Account Information

The following provides information for each indexed account.

Index Account Name	Segment Term	Underlying Index	Participation Rate	Growth Cap	Indexed Account Charge (Annualized)	Segment Guaranteed Interest Rate	Eligible Account Benefit Rider Benefit Rate
1-Year Indexed Account	12 Months	S&P 500® (excluding dividends)	100% Guaranteed	10.00% Current (2.00% Guaranteed Minimum)	N/A	0%	N/A
1-Year No Cap Dynamic Par Indexed Account	12 Months	S&P 500® (excluding dividends)	45% ¹ Illustrated Assumption 5% Guaranteed	N/A	N/A	0%	N/A
1-Year High Cap Indexed Account	12 Months	S&P 500® (excluding dividends)	100% Guaranteed	12.00% Current (4.00% Guaranteed Minimum)	0.80% Current 0.80% Guaranteed	0%	N/A
1-Year Invesco QQQ Indexed Account	12 Months	Invesco QQQ (excluding dividends)	100% Guaranteed	10.50% Current (1.00% Guaranteed Minimum)	N/A	0%	N/A
1-Year Volatility Control Indexed Account	12 Months	BlackRock Endura® ²	180% Current 20% Guaranteed	Guaranteed No Growth Cap	N/A	0%	0.40% Current 0.01% Guaranteed
1-Year High Par Volatility Control Indexed Account	12 Months	BlackRock Endura® ²	200% Current 25% Guaranteed	Guaranteed No Growth Cap	N/A	0%	N/A
2-Year Indexed Account	24 Months	S&P 500® (excluding dividends)	100% Guaranteed	24.00% over 2 years (6.00% over 2 years Guaranteed Minimum)	N/A	0%	N/A
High Par 5-Year Indexed Account	60 Months	S&P 500® (excluding dividends)	110% Current 105% Guaranteed	No Current Growth Cap (10.00% over 5 years Guaranteed Minimum)	N/A	0%	N/A

Note: Not all indexed accounts are available in all states. Have your life insurance producer check indexed account availability for your state.

¹The participation rate used in the illustration may be lower than the current declared participation rate. The current declared participation rate may change monthly. The illustrated or current declared participation rate will never be lower than the guaranteed participation rate. Visit PacificLife.com/home/products/life-insurance/m-life-rates.html for the most current declared participation rate.

²While the BlackRock Endura® Index tracks the impact of dividends which may affect the segment indexed interest rates, you cannot purchase, directly participate in or receive any dividend payments from the index through a policy.

This is the Basic Illustration

I-1AV

Life Insurance Producer: Matthew Vahey

For: Antonio Rorie

Pacific Life Insurance Company, Mailing Address: 700 Newport Center Drive, Newport Beach, CA 92660

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Historical Index Rates and Hypothetical Indexed Interest Rates

The purpose of this report is to show the actual historical index growth rates and corresponding hypothetical indexed interest rates for each indexed account over the most recent 25-year period. Historical performance is not an indicator of future performance.

Period Ending	1-Year S&P 500® Indexed Accounts				1-Year Invesco QQQ Indexed Account		2-Year S&P 500® Indexed Account		High Par 5-Year S&P 500® Indexed Account	
			1-Year No Cap Dynamic Par Indexed Account	1-Year High Cap Indexed Account						
	Annual Index Growth Rate	Hypothetical Indexed Interest Rate	Hypothetical Indexed Interest Rate	Hypothetical Indexed Interest Rate	Annual Invesco QQQ Index Growth Rate	Hypothetical Indexed Interest Rate	Annualized Index Growth Rate	Hypothetical Annualized Indexed Interest Rate	Annualized Index Growth Rate	Hypothetical Annualized Indexed Interest Rate
12/15/01	-16.25%	0.00%	0.00%	0.00%	-38.65%	0.00%	-10.54%	0.00%	10.48%	11.33%
12/15/02	-18.94%	0.00%	0.00%	0.00%	-35.55%	0.00%	-17.60%	0.00%	0.75%	0.82%
12/15/03	17.32%	10.00%	7.79%	12.00%	34.55%	10.50%	-2.48%	0.00%	-3.24%	0.00%
12/15/04	12.67%	10.00%	5.70%	12.00%	16.39%	10.50%	14.97%	11.36%	-4.25%	0.00%
12/15/05	5.76%	5.76%	2.59%	5.76%	3.51%	3.51%	9.16%	9.16%	-2.05%	0.00%
12/15/06	12.00%	10.00%	5.40%	12.00%	5.89%	5.89%	8.84%	8.84%	3.07%	3.35%
12/15/07	2.98%	2.98%	1.34%	2.98%	14.87%	10.50%	7.40%	7.40%	10.15%	10.98%
12/15/08	-40.83%	0.00%	0.00%	0.00%	-42.79%	0.00%	-21.94%	0.00%	2.65%	2.90%
12/15/09	28.27%	10.00%	12.72%	12.00%	52.78%	10.50%	-12.88%	0.00%	-4.75%	0.00%
12/15/10	11.44%	10.00%	5.15%	11.44%	22.11%	10.50%	19.56%	11.36%	-2.10%	0.00%
12/15/11	-2.40%	0.00%	0.00%	0.00%	0.90%	0.90%	4.29%	4.29%	-2.28%	0.00%
12/15/12	16.65%	10.00%	7.49%	12.00%	17.85%	10.50%	6.70%	6.70%	-1.29%	0.00%
12/15/13	26.38%	10.00%	11.87%	12.00%	31.89%	10.50%	21.42%	11.36%	13.62%	14.67%
12/15/14	11.37%	10.00%	5.12%	11.37%	19.09%	10.50%	18.64%	11.36%	11.46%	12.38%
12/15/15	1.62%	1.62%	0.73%	1.62%	9.86%	9.86%	6.38%	6.38%	10.65%	11.52%
12/15/16	11.44%	10.00%	5.15%	11.44%	7.69%	7.69%	6.42%	6.42%	11.53%	12.45%
12/15/17	17.70%	10.00%	7.96%	12.00%	29.67%	10.50%	14.53%	11.36%	11.60%	12.53%
12/15/18	-1.96%	0.00%	0.00%	0.00%	3.34%	3.34%	7.42%	7.42%	9.02%	9.77%
12/15/19	22.75%	10.00%	10.24%	12.00%	29.92%	10.50%	9.70%	9.70%	7.87%	8.54%
12/15/20	14.29%	10.00%	6.43%	12.00%	45.29%	10.50%	18.44%	11.36%	9.69%	10.49%
12/15/21	27.05%	10.00%	12.17%	12.00%	27.68%	10.50%	20.50%	11.36%	13.68%	14.73%
12/15/22	-13.78%	0.00%	0.00%	0.00%	-26.20%	0.00%	4.66%	4.66%	8.99%	9.74%
12/15/23	18.13%	10.00%	8.16%	12.00%	40.79%	10.50%	0.92%	0.92%	10.66%	11.53%
12/15/24	28.70%	10.00%	12.92%	12.00%	33.41%	10.50%	23.30%	11.36%	11.25%	12.15%
12/15/25	12.22%	10.00%	5.50%	12.00%	13.45%	10.50%	20.18%	11.36%	11.22%	12.12%
Geometric Average	6.72%	6.72%	5.29%	7.89%	9.35%	7.46%	6.38%	6.87%	5.75%	7.13%

The hypothetical indexed interest rates shown assume that the indexed accounts, current growth caps, and current participation rates were offered during the 25-year period.

This is the Basic Illustration

I-1AV

Life Insurance Producer: Matthew Vahey

For: Antonio Rorie

Pacific Life Insurance Company, Mailing Address: 700 Newport Center Drive, Newport Beach, CA 92660

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Historical index growth rates for the S&P 500 Index and the Invesco QQQ are without dividends. The BlackRock Endura® Index was created in June 2016 and is not included in this table because it has less than 10 calendar years of post inception index data.

*The 1-Year High Cap Indexed Account has an index account charge that is treated as part of the Monthly Deduction and is deducted from the Accumulated Value, based on the value of the 1-Year High Cap Indexed Account. Refer to the **Indexed Account Information** chart for more information.

This is the Basic Illustration

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Illustrated Riders

Riders add benefits that can provide flexibility or additional coverage for you or a family member. Some riders are optional and others are automatically included. The next section includes a brief description of the riders, including costs, that are included in this illustration. There may be other riders available to you. Your life insurance producer can provide more information. When considering whether a rider is right for you and which design options to select (when applicable), discuss the costs, features, design options and termination with your life insurance producer. Request additional policy illustrations to help determine the policy configuration appropriate for you and to analyze the impact that each rider may have on your policy's values.

Enhanced Performance Factor Rider (EPFR)

This optional rider, only available at policy issue, provides a rider Performance Factor (PF) on the Indexed Accounts. The rider PF may produce a credit that may increase the policy's Accumulated Value (AV) at segment maturity.

The rider offers three designs: Classic, Performance and Performance Plus. By selecting a design, it allows you the ability to select the level of charges you want to pay and its associated potential rider PF. Below is a summary of each rider design.

- **Classic (Design A):** provides no potential rider PF benefit and no cost
- **Performance (Design B):** provides a potential rider PF benefit based on a segment-based charge that is assessed as a percentage of your indexed segment AV
- **Performance Plus (Design C):** provides the highest potential rider PF benefit based on a higher segment-based charge that is assessed as a percentage of your indexed segment AV

The rider design you selected for this illustration is:

EPFR Design	Start Year	End Year
Classic	1	82

The rider charges and potential rider PF will start for segments created in and after policy year 2. The charge rate will vary based on the rider design selected in the illustration and policy duration. The rider charge is a monthly deduction and is processed like any other deduction.

The following are the rider charge rates that are applied to the segment accumulated value, along with the current and guaranteed Performance Factors for each of the rider designs. The PF values below have been truncated to the nearest hundredth, values calculated throughout the illustration do not use truncated rates.

	Annualized Rider Charge Rate by Design			Guaranteed Rider PF by Design			Current Rider PF by Design*			Current Rider PF for 1-Year High Cap by Design		
	A	B	C	A	B	C	A	B	C	A	B	C
Yr 2	0.00%	1.00%	1.50%	0.00	0.10	0.15	0.00	0.18	0.28	0.00	0.16	0.24
Yr 3	0.00%	1.50%	2.26%	0.00	0.15	0.22	0.00	0.28	0.42	0.00	0.24	0.36
Yr 4	0.00%	2.00%	3.00%	0.00	0.20	0.30	0.00	0.37	0.55	0.00	0.32	0.48
Yr 5	0.00%	2.50%	3.76%	0.00	0.25	0.37	0.00	0.46	0.69	0.00	0.40	0.60
Yr 6	0.00%	2.99%	4.50%	0.00	0.29	0.44	0.00	0.55	0.83	0.00	0.48	0.72
Yr 7	0.00%	3.50%	5.26%	0.00	0.34	0.51	0.00	0.64	0.96	0.00	0.56	0.84
Yr 8	0.00%	3.99%	6.00%	0.00	0.39	0.58	0.00	0.73	1.10	0.00	0.64	0.95
Yr 9	0.00%	4.49%	6.76%	0.00	0.44	0.66	0.00	0.82	1.23	0.00	0.72	1.07
Yrs 10-20	0.00%	4.98%	7.50%	0.00	0.49	0.72	0.00	0.91	1.36	0.00	0.79	1.18
Yr 21	0.00%	4.38%	6.60%	0.00	0.43	0.64	0.00	0.81	1.20	0.00	0.70	1.04
Yr 22	0.00%	3.78%	5.70%	0.00	0.37	0.56	0.00	0.70	1.04	0.00	0.60	0.91
Yr 23	0.00%	3.18%	4.80%	0.00	0.31	0.47	0.00	0.59	0.88	0.00	0.51	0.76
Yr 24	0.00%	2.58%	3.90%	0.00	0.25	0.38	0.00	0.48	0.72	0.00	0.41	0.62
Yrs 25+	0.00%	1.98%	3.00%	0.00	0.20	0.30	0.00	0.37	0.55	0.00	0.32	0.48

(*Current Rider PF is the same for 1-Year Indexed Account, 1-Year Volatility Control Indexed Account, 1-Year High Par Volatility Control Indexed Account, 1-Year No Cap Dynamic Par Indexed Account, 1-Year Invesco QQQ Indexed Account, 2-Year Indexed Account, High Par 5-Year Indexed Account)

Each segment begins with a guaranteed Indexed Account PF of 1.00. The rider PF is added to the 1.00 guaranteed rate to calculate the Segment PF. The following hypothetical example is based on the year 10 guaranteed rider PF for Design B

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(Performance) and will show how the two PF's can impact your policy.

Segment Indexed Credit (\$1,000 Avg. Segment Balance x 5% Crediting Rate)	Segment PF (Indexed Account PF + Rider PF)	Total Segment Interest Credit (Segment Indexed Credit x Segment PF)
\$50	1.49 (1.00 + 0.49)	\$74.50 (\$50 x 1.49)

Note: This hypothetical example illustrates the Performance (B) rider design and it is not based on any rider design selected for this illustration.

The rider's impact on the policy's AV can be positive or negative. If the rider PF credit earned is greater than the rider charge, then the net outcome of this rider on the policy's AV will be positive; however, if the rider PF credit earned is less than the rider charge, the net outcome of this rider on the policy's AV will be negative.

The rider allows you to switch between rider designs no more than once every year. For the rider design change to occur, you must notify Pacific Life at least two business days prior to the first Transfer Date following each policy anniversary. Any change in the rider design will impact only those indexed segments you created on or after the change. Maturing segments will receive indexed interest crediting based on the rider design in place at the time of the segment's creation date.

You may choose to terminate the rider at any time. Termination of the rider does not change the charges or the rider PF on segments created prior to the termination. In other words, Pacific Life will continue to assess the rider charge and apply the rider PF for a segment until that segment matures. Termination only impacts new segments created after the rider termination. Once the rider is terminated, you cannot reinstate it.

For a full breakdown of the charges associated with the life insurance policy, request and review the optional Summary of Policy Charges & Credits Report. (Form Series ICC18 R18EPF, ICC18 S18EPF or R18EPF, S18EPF, based on state of policy issue.)

Premier Living Benefits Rider 2

Provides an accelerated payment of the Death Benefit if you have a chronic or terminal illness. Each time you receive a benefit payment, the Net Death Benefit and the Net Cash Surrender Value will be reduced based on the amount of the benefit payment. If a Policy Loan is outstanding at the time of a benefit payment, a portion of the benefit payment will go towards repaying the loan, in effect reducing the amount you owe and receive. Accelerating the entire Death Benefit will terminate the policy. The benefit payment is subject to a maximum, which will vary each time you receive a benefit payment. You can choose to receive an amount less than the maximum benefit payment. The maximum amount of Death Benefit that can be accelerated will vary depending on whether the qualification is a chronic illness or a terminal illness. For each benefit requested we must receive written certification that you have a chronic or terminal illness.

Chronic illness means that the insured is certified in writing by a Licensed Health Care Practitioner as unable to perform at least two Activities of Daily Living without substantial assistance from another individual due to a loss of functional capacity and the condition is expected to be permanent; or requiring substantial supervision to protect the individual from threats to health and safety due to severe cognitive impairment and the condition is expected to be permanent.

Terminal illness means that the insured has been diagnosed by a licensed physician as terminally ill, resulting in a life expectancy of 12 months or less. The terminal illness rider gives you access to a portion of the policy's Basic, ARTR, and/or SVER Coverage face amount(s). We will pay the terminal illness benefit proceeds only once per policy.

The Premier Living Benefit Rider 2 may be attached to only one policy per insured. If you have existing Pacific Life Insurance Company policies with a chronic illness rider, you may choose to either:

1. terminate the chronic illness rider on your existing policy, and obtain a new chronic illness rider with a newly-issued policy, if you qualify; or
2. maintain the chronic illness rider on your existing policy, and accept any applied for life insurance, if issued, without the chronic illness rider.

You should not terminate any existing Pacific Life Insurance Company chronic illness rider until the new application with a chronic illness rider has been approved by Pacific Life Insurance Company. If an insured's chronic illness has generated benefits under any existing Pacific Life Insurance Company policy, that insured does not qualify for a new chronic illness rider. Understand that chronic illness benefits may be higher or lower based upon the policy to which it is attached.

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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. Tax treatment of an accelerated Death Benefit may depend on factors such as life expectancy at the time benefits are accelerated, the amount of benefits, the amount of qualified expenses incurred, or if similar benefits are being received under other contracts. Receipt of accelerated death benefits may affect eligibility for public assistance programs 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 those benefits must be aggregated to determine their taxability. Tax laws relating to accelerated death benefits are complex. Pacific Life cannot determine whether the benefits are taxable. Clients are advised to consult with qualified and independent legal and tax advisors for more information.

The table below shows the non-guaranteed net maximum annual benefit payment on the following eligible insured(s), if they qualify. Benefit payments are subject to a maximum, which will vary each time you receive a benefit. Benefits are not guaranteed and actual benefit payments may be less than illustrated.

Antonio Rorie	
Age	Net Maximum Annual Payment for Chronic Illness
75	\$82,668
80	\$53,358

The 2026 IRS per diem limitation is \$430.00 and may change annually.

There is no up-front cost or monthly rider charge. 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. Rider benefit payments will reduce the Death Benefit, Cash Surrender Value, and any policy debt and may adversely affect the benefits under other riders. (Form Series ICC18 R18ADB, ICC18 S18ADB or R18ADB, S18ADB, based on state of policy issue.)

Eligible Account Benefit Rider

The Eligible Account Benefit Rider provides an account benefit to the policy at the end of the segment term based on the average Indexed Account value of each eligible Indexed Account and the declared benefit rate. The declared benefit rate that is in effect when the segment is created is guaranteed for the duration of that segment. The illustration assumes the current declared benefit rate is 0.40% for the 1-Year Volatility Control Indexed Account for all segments. The actual account benefit will vary depending on the declared benefit rate and is guaranteed not to be less than 0.01% for the segment term for each eligible Indexed Account. At segment maturity, the account benefit is allocated according to the policy's segment maturity reallocation instructions. We reserve the right to classify, declassify, cease offering, or suspend allocations to eligible Indexed Accounts, and we will notify the policyowner of any changes. The current eligible account is the 1-Year Volatility Control Indexed Account. This rider is automatically added to each policy and there is no charge for the rider. If allocated to an eligible Indexed Account, refer to the Policy Credits & Benefits Report for more information. (Form Series ICC21 R21EAB or R21EAB, based on state of policy issue.)

Overloan Protection 3 Rider

If exercised and as long as the rider remains in force, the policy will not lapse even if the policy debt exceeds the Accumulated Value. The rider can be exercised only if all of the conditions of the rider are met. You may not be able to exercise this rider as illustrated if your actual use of the policy's options, actual interest rate, or policy charges, differs from those assumed. Upon exercising this rider, a one-time rider exercise charge will be assessed. This amount will vary depending on the actual Accumulated Value at the time of exercising this rider. Certain transactions and policy changes after exercising the rider will terminate the rider. If this rider terminates other than by the death of the insured, any amount by which the policy debt exceeds the Accumulated Value is due and payable. This rider is provided at no additional cost until the rider is exercised.

The potential tax consequences of the Overloan Protection 3 Rider have not specifically been ruled on by the IRS or the courts. Consult your tax adviser. (Form Series R15OLP, R15OLP SP or ICC15 R15OLP, ICC15 R15OLP SP, based on state of policy issue.)

Interest Guarantee on Termination Rider

This rider is automatically included in your policy and is provided at no additional cost. This rider provides an Alternate Accumulated Value (AAV) that grows at an Alternate Interest Rate of 1% on eligible accounts. Under this rider, the AAV is equal to premiums paid, minus premium loads, cost of insurance, other charges and deductions, and Withdrawals plus an interest credit. We may choose, on a non-guaranteed basis, to reduce the amount of charges deducted from the AAV. Net AAV equals the AAV minus any outstanding Policy Debt. There are no excess interest credits payable on the AAV.

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The Alternate Interest Rate applies only to eligible accounts which are the Fixed Account, Loan Account, and all the available 1-Year Indexed Accounts. Pacific Life Insurance Company may change the eligible accounts at any time. The Alternate Interest Rate equals the sum of the value of all eligible accounts divided by the policy's Accumulated Value, multiplied by 1%. If the policy's Accumulated Value is less than or equal to zero, then the Alternate Interest Rate will be 1%.

If greater than the Accumulated Value, the AAV will be used to determine the policy values at lapse or surrender. The AAV will also be used to determine policy values at death if Death Benefit Option B or if the policy is in corridor. (Form Series ICC20 R20IGT or R20IGT, based on state of policy issue.)

Conversion Rider

Anytime during the 8th policy year, while your policy is in force, you may convert this policy to any cash value life insurance policy that is available for conversions. The Total Face Amount of the new policy will equal the current Basic Coverage plus any SVER Coverage of your current policy. All applicable surrender charges on the surrendered policy will be waived, and no evidence of insurability will be required for the conversion. This conversion right is subject to state availability. This rider is provided at no additional cost.

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. (Form Series ICC13 R13CON or R13CON, based on state of policy issue.)

Short-Term No-Lapse Guarantee Rider

This rider is provided at no additional cost. While the Short-Term No-Lapse Guarantee Rider (STNLG) is in effect, your Death Benefit is guaranteed, regardless of future changes to interest rates or policy charges. For the rider to be in effect, a minimum premium must be paid. Below are the minimum modal premiums needed based on the total face amount coverage:

Maximum STNLG Duration: 20 years

Initial STNLG Minimum Premium			
Annual	Semi-Annual	Quarterly	Monthly
3,536.54	1,785.61	897.18	300.04

The actual STNLG Minimum Premium depends on the actual amount of premium payments and distributions. Any changes in benefit amounts will also affect the STNLG Duration. Paying only the STNLG premiums will guarantee the Death Benefit from 4 to 20 years, based on the insured's Age at issue, but will not guarantee cash value accumulation. If you discontinue paying the STNLG premiums or take a loan or Withdrawal from the policy, the no-lapse feature may terminate before the guaranteed duration. If the no-lapse feature terminates, additional premiums in an amount equal to the catch-up amount may be required to bring the no-lapse feature back in force or to continue the policy beyond the guaranteed duration. (Form Series R02NL5.)

Distributions

Distributions can be taken as Policy Loans and Withdrawals when there is adequate Net Cash Surrender Value available, as explained in the policy. The illustrated distributions may not be available if the policy does not perform as illustrated. This illustration shows distributions that are requested and distributed annually. Distributions will reduce policy values and may reduce Death Benefits.

Interest credited to the Accumulated Value of a life insurance policy is generally tax-deferred but may be taxable at the time of Withdrawal, surrender or lapse. See the **Tax Information** section about when distributions or other policy events could result in taxable income.

Automated Income Option (AIO) is a program that electronically deposits distributions into your checking or savings account on a recurring basis. Enrollment is not automatic; certain requirements must be met, and you must request enrollment when distributions are to begin.

Currently, the charge for each Withdrawal is \$0. However, we reserve the right to charge up to \$25 for each withdrawal.

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Policy Loans

A Policy Loan, if not repaid earlier, is eventually repaid from policy proceeds at death, surrender, or lapse. The Death Benefit and Net Cash Surrender Value columns reflect values net of Policy Loans.

Standard Loans Compared to Alternate Loans

You may take Policy Loans as Standard Loans or Alternate Loans or a combination of both types of loans, subject to the policy provisions. **Your choice of a Standard Loan or Alternate Loan can have a significant impact on policy values and the cost of a loan.**

	Maximum Loan Amount Available	Loan Interest Crediting & Loan Interest Charged
Standard Loans	The entire policy's Accumulated Value is available, subject to the policy's maximum loan provisions.	Neither the loan interest charged nor the loan interest credited is affected by the performance of the policy.
Alternate Loans	Only the Net Accumulated Value in any of the 1-Year Indexed Accounts is available, subject to the policy's maximum loan provisions.	The loan interest charged <u>is not</u> affected by the performance of the policy. However, the loan interest credited <u>is</u> affected by the performance of the policy. This causes Alternate Loans to be significantly more volatile than Standard Loans

Standard and Alternate Loans

The following is information on the Standard and/or Alternate Loans that are included in this illustration.

Loan Type	Annualized Loan Amount	Frequency	Start Year	End Year
Alternate	\$59,154.00	Annual	27	52

Interest is due at the end of each policy year when a Standard or Alternate Policy Loan is outstanding. In this illustration the policy loan interest charged is borrowed and added to the loan balance. This illustration also assumes that Standard Policy Loan interest payments are allocated to the Fixed Account and earn Fixed Account Interest Credits at the declared rate. We reserve the right to change the current Alternate Loan interest charge rate. However, we will not increase the rate to be more than the guaranteed rate.

Interest is credited to the portion of Accumulated Value securing the Standard Policy Loan. We reserve the right to decrease the current Standard Loan interest crediting rate. However, we will not reduce the rate to less than the guaranteed rate. Interest is credited to the portion of Accumulated Value securing the Alternate Policy Loan based on the Segment Growth Rate. Loan interest is credited at the end of a Segment Term.

Standard and Alternate Loan Charge and Crediting Rates:

Loan Type	Charge Rate	Crediting Rate
Standard Loan	2.25%	Current: 2.00% in years 1-5 and 2.25% in years 6+ Guaranteed: 1.00% all years
Alternate Loan	Current: 5.25% Guaranteed: 7.50%	Equals the illustrated Indexed Interest Rates

The Illustrated Alternate Loan Interest Charge Rate may change monthly. Throughout the life of the policy, the Illustrated Alternate Loan Interest Charge Rate may range from 5.25% being the lowest rate to 5.85% being the highest rate. Factors that may influence the Illustrated Loan Interest Charge Rate include, but are not limited to, the illustrated indexed interest credit and, where available, any index based additional credits or bonuses.

Illustrating a hypothetical Indexed Interest Rate greater than the loan interest charge rate over an extended period of time may not be realistic. If you change this assumption, the impact on your policy could be quite dramatic, even resulting in a policy lapse. Request additional illustrations from your life insurance producer to see the effects of choosing Standard Loans, Alternate Loans, or a combination of both and different Indexed Interest Rates and loan interest charge rates.

The actual Alternate Loan interest charged may be higher or lower than the interest credited. The net result can vary significantly from year to year. It is important to understand the potential variance. The difference between the Illustrated Loan Interest Charge Rate and the Illustrated Loan Interest Credited Rate will not be more than determined by the NAIC

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actuarial guidelines.

The Alternate Loan is available under the Alternate Loan Rider 2 (Form Series ICC20 R20ALR2, ICC20 S20ALR2, ICC24 E24ALR2 or R20ALR2, S20ALR2, E24ALR2, based on state of policy issue) which is automatically added to your policy. Alternate Loans are contractually guaranteed to be available in year three of the Policy. These riders have no up-front cost or monthly rider charge. Policy Loans exercised through these riders will likely incur additional charges and are subject to availability, restrictions and limitations. Clients should be shown policy illustrations with and without riders to help show the rider's impact on the policy's values.

If a life insurance Policy Loan is still outstanding at the time of death, the Policy Loan is automatically repaid from the policy's Death Benefit. This use of the Death Benefit to repay a Policy Loan does not cause the Policy Loan repayment to be taxable. Policy Loans are not taxable provided that the policy is not a Modified Endowment Contract and the policy remains in force until the proposed insured dies.

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I-1AV

Life Insurance Producer: Matthew Vahey

For: Antonio Rorie

Pacific Life Insurance Company, Mailing Address: 700 Newport Center Drive, Newport Beach, CA 92660

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Tax Information

Pacific Life, its affiliates, distributors and respective representatives do not provide tax, accounting, or legal advice. Any taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor or attorney.

Although the information contained in this illustration is based on our understanding of the Internal Revenue Code (IRC) and on certain tax and legal assumptions, it is not intended to be tax or legal advice. Such advice should be obtained from your own counsel or other tax advisor. Tax laws or interpretations of tax laws can change. This may cause the performance and underlying tax assumptions of this policy, including any riders, to be different than illustrated. For example, tax law changes may result in distributions that are more or less than illustrated. In some cases, these changes could result in a decrease in policy values or lapse. You should request an inforce illustration from your life insurance producer periodically so that you can monitor your policy's performance in light of any tax law changes. Your actual taxes will be different from those illustrated.

Tax Rates

The following tax rates have been used to estimate your taxes, if any, on distributions.

Illustrated Tax Rates		
Rate	Start Year	End Year
31.00%	1	82

Death Proceeds

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).

Guideline Premium Test

A life insurance policy will qualify as life insurance under IRC Section 7702 if it meets one of two alternative tests. This illustration uses the Guideline Premium Test (GPT) which requires that the sum of premiums paid reduced by non-taxable Withdrawals at any time does not exceed the GPT Limit. The GPT Limit is the greater of the guideline single premium or the sum of the guideline level premiums at such time, and the Death Benefit payable under the policy at any time is at least equal to an applicable percentage of the Cash Surrender Value determined under applicable tax law (the "cash value corridor test").

Guideline Premiums are calculated at issue, but are also recalculated upon certain changes in the terms or benefits of the policy. In some cases, a recalculation of the Guideline Premiums may cause the GPT Limit to reduce either immediately or over time. This may require us to force out a portion of your Accumulated Value in one or more Withdrawals. Such Withdrawals may become taxable to you. See the **Taxable Income** section for more information. Your policy would be allowed to pay premiums in excess of the GPT Limit under certain conditions in order to prevent your policy from lapsing.

Modified Endowment Contract (MEC)

A Modified Endowment Contract (MEC) is a life insurance policy and like other life insurance policies provides favorable tax treatment of death benefits and the tax deferred growth of cash value. However, a MEC is subject to less favorable taxation on distributions of cash value, including Withdrawals, Policy Loans and certain other "deemed" distributions. Rules defining a MEC and its tax treatment can be found in IRC Section 7702A and 72, respectively. Depending upon whether or not future distributions are taken from a policy, the MEC status may or may not impact the taxation of the policy. **As such, we recommend you consult your tax advisor prior to taking any action on your policy that may cause it to become a MEC.**

As provided in IRC Section 7702A, a life insurance policy becomes a MEC if it fails the Seven-Pay Test. The Seven-Pay Test compares the premiums paid into the policy during the testing period against the Seven-Pay Premium Limit, which grows from year to year over that period. The Seven-Pay Test starts at policy issue and continues for seven years. Also, upon any Seven-Pay Material Change a new Seven-Pay Test with a new limit will start and continue for seven more years. A policy may never have a Seven-Pay Material Change, or it may have more than one, depending upon any policy

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changes made over the life of the policy.

A Seven-Pay Material Change will generally occur if there are both: 1) an increase in policy benefits; and 2) a premium payment not necessary to fund the policy benefits assumed in the most recent Seven-Pay Premium Limit determination. This can occur whether or not the policy is currently in a Seven-Pay Test Period. A Seven-Pay Material Change may also occur as a result of certain other policy changes.

Generally, once a policy is a MEC, it is always a MEC. However, if premiums in excess of the Seven-Pay Premium Limit are paid, the MEC status can be avoided if the excess premium payments, plus interest (which is taxable), are returned to you prior to 60 days after the end of the 'measuring year' in which the premium payment was made.

A policy may be subject to retroactive 're-testing' if policy benefits are reduced. Premiums previously applied to the policy during the Seven-Pay Test Period will be retested against a new Seven-Pay Premium Limit reflecting the lower policy benefits and can cause the policy to become a MEC. Before you request a Withdrawal or otherwise reduce your policy benefits, you should confirm with us whether your policy would become a MEC. Any reduction in policy benefits as part of a 1035 Exchange is also subject to the retroactive 're-testing'. **Prior to any Seven-Pay Material Change you should consider whether future reductions or Withdrawals may take place. If so, we recommend that you request an in-force illustration and consult your tax advisor.**

MEC Status

Based on our understanding of the Internal Revenue Code a policy issued and maintained consistent with the assumptions in this illustration would not be a MEC at issue or become one thereafter.

Whether and when your policy might actually become a MEC depends on the timing and amounts of premium payments and Withdrawals, the policy's non-guaranteed elements, your actual use of the policy's options, and any policy changes made pursuant to your request. The federal income tax consequences of a MEC can be significant. Consult your tax advisor for further details.

Tax-Free Income

For federal income tax purposes, tax-free income assumes, among other things: 1) Withdrawals do not exceed tax basis (generally, premiums paid minus 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 Secs. 72, 7702(f)(7)(B), 7702A. Any policy Withdrawals, Policy Loans and loan interest will reduce policy values and may reduce benefits.

Taxable Income

Lapses or Surrenders With an Outstanding Policy Loan:

If a life insurance Policy Loan is still outstanding when a policy is surrendered or lapses, the Policy Loan is automatically repaid from policy values. This will result in taxable income to the extent the Net Cash Surrender Value plus the amount of the repaid loan exceeds the cost basis of the policy. This potential tax is not reflected in any tax calculation(s) included in this illustration.

Assuming the life insurance policy is not a MEC:

1. Withdrawals (and other distributions) are taxed under the "cost recovery rule" and are generally taxable only to the extent the Withdrawal exceeds the cost basis of the policy. Policy cost basis generally equals the gross premiums paid less prior untaxed Withdrawals.
2. However, Withdrawals in the first 15 policy years may be taxable in part or in full under IRC 7702(f)(7)(B) if they occur in connection with a reduction in benefits.
3. Further, when such a reduction in benefits has occurred during the first 15 policy years, it is possible that earlier Withdrawals (within the two years prior to the reduction in benefits) may be similarly taxable. This illustration does not reflect this "two years prior" taxation.
4. After 15 policy years, Withdrawals up to policy cost basis are not taxable.

If the life insurance policy is a MEC:

1. Distributions from a MEC, including Withdrawals, Policy Loans, and certain assignments, are taxed to the extent of gain in the policy and may be subject to additional penalties. Generally, gain in the policy is the excess, if any, of the Accumulated Value, not reduced by Policy Debt over the policy cost basis.
2. Further, distributions taken from a policy during the two years prior to the policy becoming a MEC will be subject to MEC rules in the year the policy became a MEC and may become taxable at that time. This illustration does not reflect this "two years prior" taxation.

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Initial Premium Limits Summary

Seven Pay Premium: 16,839.25
Guideline Single Premium: 68,516.90
Guideline Level Premium: 14,024.40

When the Death Benefit is greater than the Face Amount due to Accumulated Value growth, payment of additional premium will be subject to approval.

Other Information

This illustration assumes you are the owner of the policy.

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

Premium payments that increase the net amount at risk are subject to underwriting.

The sale or liquidation of any stock, bond, individual retirement account (IRA), certificate of deposit (CD), mutual fund, annuity, or other asset to fund the purchase of this product may have tax consequences, early Withdrawal penalties, or other costs or penalties as a result of the sale or liquidation. You may wish to consult independent legal or financial advice before selling or liquidating any assets, prior to the purchase of the life insurance product being solicited.

Pacific Life Insurance Company does not provide qualified plan administrative services or investment advice, and does not act in a fiduciary capacity for any plan.

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. Look to the strength of the insurance company with regard to such guarantees because these guarantees are not backed by the independent broker/dealers, insurance agencies, 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 issuing company.

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

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Index Disclosures

Overview

Neither the policy nor the Indexed Account directly invests in the stock market or the S&P 500[®], Invesco QQQ Index and the BlackRock Endura[®] Indexes. Historical performances of any Index should not be considered a representation of past or future performance of the Indexed Accounts. Actual Indexed Account crediting rates under this life insurance policy may be greater or less than the performance shown for the Indexes. The S&P 500[®] and Invesco QQQ Index are price return indexes, not total return indexes, and therefore do not reflect dividends paid on the securities composing the indexes. This will reduce the indexes return and will cause the indexes to underperform a direct investment in the securities composing the indexes.

While the BlackRock Endura[®] Index tracks the impact of dividends which may affect the Segment Indexed Interest, you cannot purchase, directly participate in or receive any dividend payments from the Index through the Policy. This is an excess return index and therefore reflects only the performance of the securities composing the index, including dividends paid, that exceeds a risk free rate of return. In addition, this index deducts fees and costs when calculating index performance. This will reduce the index return and will cause the index to underperform a direct investment in the securities composing the index.

The descriptions below are in the format required by the index providers.

S&P 500[®] index

The S&P 500[®] index is composed of 500 common stocks representing major U.S. industry sectors. Segment Indexed Interest Credits are added to each Segment at Segment Maturity using a calculation that is based, in part, on the performance of the S&P 500[®] index, excluding dividends.

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Policy Values: Numeric Summary

Year Age		Cumulative		End of Year Guaranteed Values ¹ 0.00%		End of Year Non-Guaranteed Values ¹			
						Intermediate		Illustrated 6.35%	
		Premium Outlay*	Policy Loan	Net Cash Surrender Value	Death Benefit	Net Cash Surrender Value	Death Benefit	Net Cash Surrender Value	Death Benefit
5	43	70,122	0	50,244	301,764	58,170	309,689	68,886	320,405
10	48	140,244	0	105,623	355,623	129,070	379,070	165,938	415,938
20	58	280,488	0	218,685	468,685	311,447	561,447	491,841	741,841
30	68	364,634	236,616	25,435	249,516	214,307	418,569	754,450	929,169
32	70	364,634	354,924	##	##	69,897	249,686	725,189	899,234

¹Guaranteed columns reflect maximum policy charges and guaranteed interest. Intermediate columns alternate scale reflect non-guaranteed elements, including charges and credits at rates that are halfway between the rates used in the "guaranteed" and "illustrated" columns. Illustrated columns reflect assumptions about non-guaranteed elements, including the interest rate assumptions that you have requested. These values will reflect the policy's Alternate Accumulated Value if the Interest Guarantee on Termination Rider applies.

*A zero in the Premium Outlay column does not mean the policy is paid up. Charges will continue to be deducted from the Accumulated Value as long as the policy remains in force. The actual premium amounts and number of years of premium payments that are needed to maintain the illustrated non-guaranteed policy benefits will depend on the policy's non-guaranteed elements and on your actual use of the policy's options.

Where either guaranteed or intermediate scale Cash Surrender Value is insufficient, any distributions illustrated are: (1) based on non-guaranteed assumptions; (2) reflected in the non-guaranteed columns; and (3) not reflected in the guaranteed or intermediate scale columns. Any policy Withdrawals, Policy Loans, and loan interest will reduce policy values and may reduce benefits.

Indicates that insurance coverage will cease in year 32 based on guaranteed assumptions. ## Indicates that insurance coverage will cease in year 33 based on intermediate assumptions. Insurance coverage would remain in force at least through year 82 (insured's Age 120) based on illustrated assumptions.

The requested distribution will cease in year 32 based on guaranteed assumptions. The requested distribution will cease in year 33 based on intermediate assumptions. The requested distribution will cease in year 52 based on illustrated assumptions.

The requested premium outlay will cease in year 26 based on guaranteed assumptions. The requested premium outlay will cease in year 26 based on intermediate assumptions. The requested premium outlay will cease in year 26 based on illustrated assumptions.

Historical performance of the underlying Index should not be considered a representation of past or future performance of the Indexed Accounts under this life insurance policy. Actual Segment Indexed Interest Credits will vary from year to year depending on the underlying Index, Growth Cap, Participation Rate, 1-Year High Cap Indexed Account Charge and Threshold Rate if applicable.

I understand that unless the fixed and indexed account credits in my policy are greater than the policy charges (including the charges associated with the Enhanced Performance Factor Rider (EPFR)), it will result in a reduction of my policy's Accumulated Value which may cause my policy to lapse, unless I pay additional premium. I understand this product, including the EPFR, should only be used if I am willing to accept these risks. I have had the opportunity to review the Policy Credits Report, as well as to request and review the optional Summary of Policy Charges & Credits Report, available with this illustration. I acknowledge the importance of actively monitoring my policy's performance through statements and inforce illustrations.

Some or all of your premiums in this illustration may have been allocated to the 1-Year Volatility Control Indexed Account or the 1-Year High Par Volatility Control Indexed Account. For more information on these Indexed Accounts, please see the Indexed Account Information section of this illustration, or, consult with your life insurance producer to determine if these accounts are appropriate for you based on your insurance needs and objectives.

This is the Basic Illustration



Policy Values: Numeric Summary

I have received and read a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be higher or lower. The life insurance producer has told me that they are not guaranteed. I understand this is an illustration and not a contract. For full policy details, I will refer to the contract.

APPLICANT'S SIGNATURE**

DATE

**If a Corporation, the signature and title of an authorized officer is required, and the full name of the Corporation must be shown. If a Trust all required Trustees must sign according to the trust agreement.

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with this illustration nor have I made any promises about the expected future Index Credits of this contract.

LIFE INSURANCE PRODUCER'S SIGNATURE

DATE

This is the Basic Illustration

Proposed Insured: Antonio Rorie
Male, Age 39
Super Preferred Non Tobacco

Initial Death Benefit Option = B -
(Increasing)
Initial Total Face Amount = \$250,000
Premium Frequency = Annual

Life Insurance Producer:
Matthew Vahey
American Brokerage Services
803 E Willow Grove Ave
Wyndmoor, PA 19038

Policy Values: Tabular Detail

This illustration shows non-guaranteed values using two different sets of illustrated indexed interest rates. Non-Guaranteed Alternate Scale Values reflect illustrated rates as prescribed by applicable law. Non-Guaranteed Values reflect the illustrated rates that you have requested, up to the maximum illustrated rates set by us in accordance with applicable law.

In both non-guaranteed scenarios, the illustrated interest rates for each indexed account are level for all segments. In reality, indexed interest rates are expected to fluctuate, and indexed interest credits may be zero.

				Allocation	Initial Guaranteed Interest Rate	Non-Guaranteed Alternate Scale Hypothetical Interest Rate	Non-Guaranteed Hypothetical Interest Rate					
1-Year Indexed Account				100.00%	0.00%	4.50%	6.35%					
				Guaranteed Values End Of Year¹ 0.00%		Non-Guaranteed Alternate Scale Values End Of Year² 4.50%		Non-Guaranteed Values End Of Year³ 6.35%				
Year	Age	Premium Outlay*	Policy Loan	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit
1	39	14,024	0	10,103	7,482	260,218	12,202	9,466	262,202	12,432	9,696	262,432
2	40	14,024	0	20,166	18,065	270,498	24,937	22,504	274,937	25,636	23,203	275,636
3	41	14,024	0	30,191	28,715	280,843	38,226	36,098	288,226	39,660	37,532	289,660
4	42	14,024	0	40,184	39,435	291,259	52,102	50,278	302,102	54,563	52,739	304,563
5	43	14,024	0	50,162	50,244	301,764	66,595	65,076	316,595	70,405	68,886	320,405
6	44	14,024	0	60,123	61,140	312,356	81,733	80,517	331,733	87,246	86,030	337,246
7	45	14,024	0	70,066	72,125	323,037	97,547	96,635	347,547	105,151	104,239	355,151
8	46	14,024	0	79,991	83,199	333,807	114,067	113,459	364,067	124,187	123,579	374,187
9	47	14,024	0	89,902	94,366	344,669	131,323	131,020	381,323	144,424	144,121	394,424
10	48	14,024	0	99,795	105,623	355,623	149,346	149,346	399,346	165,938	165,938	415,938
Total		140,244										

This is the Basic Illustration

I-1AV

Life Insurance Producer: Matthew Vahey

For: Antonio Rorie

Pacific Life Insurance Company, Mailing Address: 700 Newport Center Drive, Newport Beach, CA 92660

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Policy Values: Tabular Detail

				Guaranteed Values End Of Year ¹ 0.00%			Non-Guaranteed Alternate Scale Values End Of Year ² 4.50%			Non-Guaranteed Values End Of Year ³ 6.35%		
Year	Age	Premium Outlay*	Policy Loan	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit
11	49	14,024	0	109,670	116,668	366,668	169,694	169,694	419,694	190,346	190,346	440,346
12	50	14,024	0	119,515	127,794	377,794	190,941	190,941	440,941	216,288	216,288	466,288
13	51	14,024	0	129,321	138,990	388,990	213,126	213,126	463,126	243,858	243,858	493,858
14	52	14,024	0	139,079	150,251	400,251	236,289	236,289	486,289	273,160	273,160	523,160
15	53	14,024	0	148,782	161,570	411,570	260,475	260,475	510,475	304,302	304,302	554,302
16	54	14,024	0	158,422	172,938	422,938	285,727	285,727	535,727	337,400	337,400	587,400
17	55	14,024	0	167,987	184,345	434,345	312,090	312,090	562,090	372,575	372,575	622,575
18	56	14,024	0	177,467	195,779	445,779	339,608	339,608	589,608	409,951	409,951	659,951
19	57	14,024	0	186,849	207,230	457,230	368,321	368,321	618,321	449,660	449,660	699,660
20	58	14,024	0	196,121	218,685	468,685	398,277	398,277	648,277	491,841	491,841	741,841
Total		280,488										
21	59	14,024	0	205,263	230,123	480,123	429,532	429,532	679,532	536,653	536,653	786,653
22	60	14,024	0	214,256	241,527	491,527	462,147	462,147	712,147	584,266	584,266	834,266
23	61	14,024	0	223,076	252,870	502,870	496,178	496,178	746,178	634,853	634,853	884,853
24	62	14,024	0	231,703	264,133	514,133	531,685	531,685	781,685	688,598	688,598	938,598
25	63	14,024	0	240,111	275,288	525,288	568,726	568,726	818,726	745,696	745,696	995,696
26	64	14,024	0	248,277	286,311	536,311	607,363	607,363	857,363	806,352	806,352	1,056,352
27	65	0	59,154	243,006	220,284	434,687	633,762	571,503	795,104	856,635	794,020	993,737
28	66	0	59,154	237,393	149,120	366,327	661,347	533,560	729,575	910,194	781,302	954,239
29	67	0	59,154	231,406	72,424	292,840	690,184	493,427	660,607	967,211	768,164	942,262
30	68	0	59,154	224,998	25,435	249,516	720,342	450,996	588,018	1,027,756	754,450	929,169
Total		364,634										

This is the Basic Illustration

I-1AV

Life Insurance Producer: Matthew Vahey

For: Antonio Rorie

Pacific Life Insurance Company, Mailing Address: 700 Newport Center Drive, Newport Beach, CA 92660

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Policy Values: Tabular Detail

				Guaranteed Values End Of Year ¹ 0.00%			Non-Guaranteed Alternate Scale Values End Of Year ² 4.50%			Non-Guaranteed Values End Of Year ³ 6.35%		
Year	Age	Premium Outlay*	Policy Loan	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit
31	69	0	59,154	218,104	2,589	230,859	751,909	406,163	526,469	1,092,041	740,133	914,859
32	70	0	59,154	0	0	0	784,949	358,792	476,535	1,160,298	725,189	899,234
33	71	0	59,154	0	0	0	819,466	308,676	415,207	1,232,854	709,677	869,948
34	72	0	59,154	0	0	0	855,545	255,679	349,789	1,310,008	693,610	837,711
35	73	0	59,154	0	0	0	893,274	199,656	280,050	1,392,081	677,009	802,296
36	74	0	59,154	0	0	0	932,757	140,464	205,757	1,479,430	659,912	763,472
37	75	0	59,154	0	0	0	974,113	77,965	126,671	1,572,460	642,386	721,009
38	76	0	59,154	0	0	0	0	0	0	1,671,241	624,143	707,705
39	77	0	59,154	0	0	0	0	0	0	1,776,110	605,142	693,947
40	78	0	59,154	0	0	0	0	0	0	1,887,419	585,335	679,706
Total		364,634										
41	79	0	59,154	0	0	0	0	0	0	2,005,538	564,667	664,944
42	80	0	59,154	0	0	0	0	0	0	2,130,855	543,079	649,622
43	81	0	59,154	0	0	0	0	0	0	2,263,747	520,471	633,658
44	82	0	59,154	0	0	0	0	0	0	2,404,580	496,708	616,937
45	83	0	59,154	0	0	0	0	0	0	2,553,727	471,630	599,316
46	84	0	59,154	0	0	0	0	0	0	2,711,594	445,080	580,659
47	85	0	59,154	0	0	0	0	0	0	2,878,587	416,867	560,797
48	86	0	59,154	0	0	0	0	0	0	3,055,127	386,782	539,538
49	87	0	59,154	0	0	0	0	0	0	3,241,654	354,597	516,679
50	88	0	59,154	0	0	0	0	0	0	3,438,600	320,035	491,965
Total		364,634										

This is the Basic Illustration

I-1AV

Life Insurance Producer: Matthew Vahey

For: Antonio Rorie

Pacific Life Insurance Company, Mailing Address: 700 Newport Center Drive, Newport Beach, CA 92660

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Policy Values: Tabular Detail

				Guaranteed Values End Of Year ¹ 0.00%			Non-Guaranteed Alternate Scale Values End Of Year ² 4.50%			Non-Guaranteed Values End Of Year ³ 6.35%		
Year	Age	Premium Outlay*	Policy Loan	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit
51	89	0	59,154	0	0	0	0	0	0	3,646,338	282,723	465,040
52	90	0	59,154	0	0	0	0	0	0	3,865,170	242,168	435,427
53	91	0	0	0	0	0	0	0	0	4,098,417	263,471	427,407
54	92	0	0	0	0	0	0	0	0	4,347,731	288,440	418,872
55	93	0	0	0	0	0	0	0	0	4,615,197	318,437	410,741
56	94	0	0	0	0	0	0	0	0	4,903,344	355,224	404,257
57	95	0	0	0	0	0	0	0	0	5,208,853	394,668	446,756
58	96	0	0	0	0	0	0	0	0	5,532,460	436,645	491,969
59	97	0	0	0	0	0	0	0	0	5,875,049	481,129	539,879
60	98	0	0	0	0	0	0	0	0	6,237,441	527,976	590,350
Total		364,634										
61	99	0	0	0	0	0	0	0	0	6,620,456	576,988	643,192
62	100	0	0	0	0	0	0	0	0	7,024,638	627,626	697,873
63	101	0	0	0	0	0	0	0	0	7,451,918	680,682	755,201
64	102	0	0	0	0	0	0	0	0	7,903,459	736,105	815,140
65	103	0	0	0	0	0	0	0	0	8,380,391	793,747	877,551
66	104	0	0	0	0	0	0	0	0	8,883,870	853,408	942,247
67	105	0	0	0	0	0	0	0	0	9,415,197	914,953	1,009,105
68	106	0	0	0	0	0	0	0	0	9,975,576	978,067	1,077,823
69	107	0	0	0	0	0	0	0	0	10,566,402	1,042,539	1,148,203
70	108	0	0	0	0	0	0	0	0	11,189,268	1,108,258	1,220,151
Total		364,634										

This is the Basic Illustration

I-1AV

Life Insurance Producer: Matthew Vahey

For: Antonio Rorie

Pacific Life Insurance Company, Mailing Address: 700 Newport Center Drive, Newport Beach, CA 92660

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Policy Values: Tabular Detail

				Guaranteed Values End Of Year ¹ 0.00%			Non-Guaranteed Alternate Scale Values End Of Year ² 4.50%			Non-Guaranteed Values End Of Year ³ 6.35%		
Year	Age	Premium Outlay*	Policy Loan	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit
71	109	0	0	0	0	0	0	0	0	11,846,073	1,175,324	1,293,785
72	110	0	0	0	0	0	0	0	0	12,537,954	1,242,967	1,368,346
73	111	0	0	0	0	0	0	0	0	13,265,305	1,309,561	1,442,214
74	112	0	0	0	0	0	0	0	0	14,034,695	1,379,541	1,519,887
75	113	0	0	0	0	0	0	0	0	14,848,597	1,453,115	1,601,601
76	114	0	0	0	0	0	0	0	0	15,709,614	1,530,497	1,687,594
77	115	0	0	0	0	0	0	0	0	16,620,505	1,611,910	1,778,115
78	116	0	0	0	0	0	0	0	0	17,584,180	1,697,581	1,873,423
79	117	0	0	0	0	0	0	0	0	18,603,712	1,787,748	1,973,785
80	118	0	0	0	0	0	0	0	0	19,682,351	1,882,653	2,079,477
Total		364,634										
81	119	0	0	0	0	0	0	0	0	20,823,531	1,982,551	2,190,786
82	120	0	0	0	0	0	0	0	0	22,030,878	2,087,700	2,308,009
Total		364,634										

The Allocations and Hypothetical Interest Rates are for policy year 1. Refer to the Premium Allocation & Transfers section of this illustration for information on allocations and hypothetical interest rates for future policy years.

Distributions can be taken on a policy only when there is adequate Cash Surrender Value available to support the illustrated distribution. In any policy year where there is zero Cash Surrender Value under the Guaranteed or the Non-Guaranteed Alternate Scale, the illustrated distributions for that year would not be available. Additionally, in any policy year where the Cash Surrender Value under the Guaranteed or the Non-Guaranteed Alternate Scale is less than the amount of the illustrated distribution for that year, the full amount of the illustrated distributions for that year would not be available.

Any policy Withdrawals, Policy Loans, and loan interest will reduce policy values and may reduce benefits.

Insurance coverage will cease in year 32 based on guaranteed assumptions.

Insurance coverage will cease in year 38 based on non-guaranteed Alternate Scale assumptions.

Insurance coverage would remain in force at least through year 82 based on illustrated assumptions.

¹Guaranteed columns reflect maximum policy charges and guaranteed interest. The values shown in the Cash Surrender Value columns and the Death Benefit columns may reflect the policy's Alternate Accumulated Value if the Interest Guarantee on Termination Rider applies.

²The Non-Guaranteed Alternate Scale Values columns reflect non-guaranteed elements and assumes the indexed accounts will earn annualized indexed interest equal to 4.50%.

This is the Basic Illustration

Policy Values: Tabular Detail

³Non-Guaranteed columns reflect assumptions about non-guaranteed elements and include the interest rate assumptions that you have requested. The values shown in the Cash Surrender Value columns and the Death Benefit columns may reflect the policy's Alternate Accumulated Value if the Interest Guarantee on Termination Rider applies.

*A zero in the Premium Outlay column does not mean the policy is paid up. Charges will continue to be deducted from the Accumulated Value as long as the policy remains in force. The actual premium amounts and number of years of premium payments that are needed to maintain the illustrated non-guaranteed policy benefits will depend on the policy's non-guaranteed elements and on your actual use of the policy's options.

This is the Basic Illustration

I-1AV

Life Insurance Producer: Matthew Vahey

For: Antonio Rorie

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Pacific Life Insurance Company, Mailing Address: 700 Newport Center Drive, Newport Beach, CA 92660
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Column Definitions

These column definitions apply to all the reports generated in this illustration.

Column Name	Description
Accumulated Value	Premiums paid, minus premium loads, cost of insurance and other charges and deductions, and Withdrawals, accumulated at interest. If the Alternate Accumulated Value is higher than the Accumulated Value, the Alternate Accumulated Value will be used to determine the policy values at lapse, surrender, or death.
Age	The insured's illustrated insurance Age on the birthday nearest the beginning of the policy year shown.
Death Benefit	The amount payable upon your death. The Death Benefit is always reduced by any Policy Debt and increased by any applicable rider benefits.
Death Benefit Internal Rate of Return	The internal rate of return on premiums paid to Death Benefit. The annual percentage return that would be realized on premiums paid assuming that Death Benefit proceeds were paid in a given year.
Net Accumulated Value	Accumulated Value minus any outstanding policy debt. If the Net Accumulated Value is less than the monthly charges, you will need to pay additional premium to keep the policy in force, unless the policy has a no-lapse guarantee in effect.
Net Cash Surrender Value	The Cash Surrender Value is the greater of the Accumulated Value minus any applicable surrender charge or the Alternate Accumulated Value minus any applicable surrender charge. The Net Cash Surrender Value is the Cash Surrender Value minus any outstanding policy debt. The surrender charge reaches zero 120 policy months after the later of the issue date or the last increase in Basic Coverage face amount. The Net Cash Surrender Value is the amount you would receive if you surrender the policy and the amount available for distributions, subject to the policy's maximum loan provisions.
Net Cash Surrender Value Internal Rate of Return	The internal rate of return on premiums paid to Net Cash Surrender Value. The annual percentage return that would be realized on premiums paid assuming that the policy was surrendered in a given year.
Net Outlay	The premium paid minus any Policy Loans or Withdrawals plus any illustrated estimated tax and Loan Interest Paid in Cash.
Policy Loan	The loan amount taken in cash from a policy. A negative amount indicates a loan repayment. This column does not include loans taken to pay loan interest.
Premium Outlay	The sum of the premium payments you plan to make each year.
Year	The number of years from when the policy was issued.

This is the Basic Illustration



Supplemental Illustration Reports

Supplemental Reports included in your illustration

Non-Guaranteed Policy Values: Ledger
Policy Credits
Policy Loan Details

These reports are not complete and cannot be presented without the Basic Illustration.
Refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.

I-1AV

Life Insurance Producer: Matthew Vahey

For: Antonio Rorie

Pacific Life Insurance Company, Mailing Address: 700 Newport Center Drive, Newport Beach, CA 92660

26.30.0Q.H Run: 8/26/2026 7:37 AM

Horizon ECV NLG - GPT - 8/26/2026 - NonGI

D830CA38-CF57-47CC-948A-09A5F1277A80

Proposed Insured: Antonio Rorie
Male, Age 39
Super Preferred Non Tobacco

Initial Death Benefit Option = B -
(Increasing)
Initial Total Face Amount = \$250,000
Premium Frequency = Annual

Life Insurance Producer:
Matthew Vahey
American Brokerage Services
803 E Willow Grove Ave
Wyndmoor, PA 19038

Non-Guaranteed Policy Values: Ledger

This illustration assumes non-guaranteed policy charges and non-guaranteed crediting rates. All values represent the end of the policy year except premiums and if applicable: Policy Loans, loan interest, and Withdrawals.

1-Year Indexed Account					Allocation	Hypothetical Interest Rate ¹				
					100.00%	6.35%				
					Non-Guaranteed Values (End Of Year) @ 6.35%					
								Net Cash Surrender Value Internal Rate of Return (7)	Death Benefit Internal Rate of Return (8)	
Year	Age	Premium Outlay* (1)	Policy Loan (2)	Net Outlay (3)	Net Accumulated Value (4)	Net Cash Surrender Value (5)	Death Benefit (6)			
1	39	14,024	0	14,024	12,432	9,696	262,432	-30.86%	1771.25%	
2	40	14,024	0	14,024	25,636	23,203	275,636	-12.00%	296.14%	
3	41	14,024	0	14,024	39,660	37,532	289,660	-5.60%	134.12%	
4	42	14,024	0	14,024	54,563	52,739	304,563	-2.45%	80.92%	
5	43	14,024	0	14,024	70,405	68,886	320,405	-0.59%	55.81%	
6	44	14,024	0	14,024	87,246	86,030	337,246	0.63%	41.62%	
7	45	14,024	0	14,024	105,151	104,239	355,151	1.50%	32.68%	
8	46	14,024	0	14,024	124,187	123,579	374,187	2.14%	26.63%	
9	47	14,024	0	14,024	144,424	144,121	394,424	2.64%	22.33%	
10	48	14,024	0	14,024	165,938	165,938	415,938	3.04%	19.15%	
Total		140,244	0	140,244						
11	49	14,024	0	14,024	190,346	190,346	440,346	3.46%	16.79%	
12	50	14,024	0	14,024	216,288	216,288	466,288	3.80%	14.96%	
13	51	14,024	0	14,024	243,858	243,858	493,858	4.08%	13.50%	
14	52	14,024	0	14,024	273,160	273,160	523,160	4.30%	12.34%	
15	53	14,024	0	14,024	304,302	304,302	554,302	4.49%	11.39%	
16	54	14,024	0	14,024	337,400	337,400	587,400	4.65%	10.60%	
17	55	14,024	0	14,024	372,575	372,575	622,575	4.78%	9.95%	
18	56	14,024	0	14,024	409,951	409,951	659,951	4.90%	9.41%	
19	57	14,024	0	14,024	449,660	449,660	699,660	5.00%	8.95%	
20	58	14,024	0	14,024	491,841	491,841	741,841	5.09%	8.56%	
Total		280,488	0	280,488						
21	59	14,024	0	14,024	536,653	536,653	786,653	5.16%	8.23%	
22	60	14,024	0	14,024	584,266	584,266	834,266	5.23%	7.95%	
23	61	14,024	0	14,024	634,853	634,853	884,853	5.30%	7.71%	
24	62	14,024	0	14,024	688,598	688,598	938,598	5.35%	7.49%	
25	63	14,024	0	14,024	745,696	745,696	995,696	5.40%	7.31%	
26	64	14,024	0	14,024	806,352	806,352	1,056,352	5.45%	7.15%	
27	65	0	59,154	-59,154	794,020	794,020	993,737	5.49%	6.75%	
28	66	0	59,154	-59,154	781,302	781,302	954,239	5.53%	6.53%	
29	67	0	59,154	-59,154	768,164	768,164	942,262	5.56%	6.47%	
30	68	0	59,154	-59,154	754,450	754,450	929,169	5.59%	6.42%	
Total		364,634	236,616	128,018						

This report is not complete and cannot be presented without the Basic Illustration. Refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.



Non-Guaranteed Policy Values: Ledger

Non-Guaranteed Values (End Of Year) @ 6.35%									
Year	Age	Premium Outlay* (1)	Policy Loan (2)	Net Outlay (3)	Net Accumulated Value (4)	Net Cash Surrender Value (5)	Death Benefit (6)	Net Cash Surrender Value Internal Rate of Return (7)	Death Benefit Internal Rate of Return (8)
31	69	0	59,154	-59,154	740,133	740,133	914,859	5.62%	6.38%
32	70	0	59,154	-59,154	725,189	725,189	899,234	5.65%	6.34%
33	71	0	59,154	-59,154	709,677	709,677	869,948	5.67%	6.26%
34	72	0	59,154	-59,154	693,610	693,610	837,711	5.69%	6.19%
35	73	0	59,154	-59,154	677,009	677,009	802,296	5.72%	6.11%
36	74	0	59,154	-59,154	659,912	659,912	763,472	5.74%	6.04%
37	75	0	59,154	-59,154	642,386	642,386	721,009	5.76%	5.97%
38	76	0	59,154	-59,154	624,143	624,143	707,705	5.78%	5.99%
39	77	0	59,154	-59,154	605,142	605,142	693,947	5.80%	6.01%
40	78	0	59,154	-59,154	585,335	585,335	679,706	5.81%	6.02%
Total		364,634	828,156	-463,522					
41	79	0	59,154	-59,154	564,667	564,667	664,944	5.83%	6.03%
42	80	0	59,154	-59,154	543,079	543,079	649,622	5.85%	6.05%
43	81	0	59,154	-59,154	520,471	520,471	633,658	5.86%	6.06%
44	82	0	59,154	-59,154	496,708	496,708	616,937	5.87%	6.07%
45	83	0	59,154	-59,154	471,630	471,630	599,316	5.89%	6.08%
46	84	0	59,154	-59,154	445,080	445,080	580,659	5.90%	6.09%
47	85	0	59,154	-59,154	416,867	416,867	560,797	5.91%	6.10%
48	86	0	59,154	-59,154	386,782	386,782	539,538	5.92%	6.11%
49	87	0	59,154	-59,154	354,597	354,597	516,679	5.93%	6.12%
50	88	0	59,154	-59,154	320,035	320,035	491,965	5.94%	6.13%
Total		364,634	1,419,696	-1,055,062					
51	89	0	59,154	-59,154	282,723	282,723	465,040	5.95%	6.13%
52	90	0	59,154	-59,154	242,168	242,168	435,427	5.95%	6.14%
53	91	0	0	0	263,471	263,471	427,407	5.96%	6.11%
54	92	0	0	0	288,440	288,440	418,872	5.97%	6.08%
55	93	0	0	0	318,437	318,437	410,741	5.98%	6.05%
56	94	0	0	0	355,224	355,224	404,257	5.99%	6.03%
57	95	0	0	0	394,668	394,668	446,756	6.00%	6.04%
58	96	0	0	0	436,645	436,645	491,969	6.02%	6.05%
59	97	0	0	0	481,129	481,129	539,879	6.03%	6.06%
60	98	0	0	0	527,976	527,976	590,350	6.04%	6.07%
Total		364,634	1,538,004	-1,173,370					

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Non-Guaranteed Policy Values: Ledger

Non-Guaranteed Values (End Of Year) @ 6.35%									
Year	Age	Premium Outlay* (1)	Policy Loan (2)	Net Outlay (3)	Net Accumulated Value (4)	Net Cash Surrender Value (5)	Death Benefit (6)	Net Cash Surrender Value Internal Rate of Return (7)	Death Benefit Internal Rate of Return (8)
61	99	0	0	0	576,988	576,988	643,192	6.05%	6.08%
62	100	0	0	0	627,626	627,626	697,873	6.05%	6.09%
63	101	0	0	0	680,682	680,682	755,201	6.06%	6.10%
64	102	0	0	0	736,105	736,105	815,140	6.07%	6.10%
65	103	0	0	0	793,747	793,747	877,551	6.07%	6.11%
66	104	0	0	0	853,408	853,408	942,247	6.08%	6.11%
67	105	0	0	0	914,953	914,953	1,009,105	6.08%	6.12%
68	106	0	0	0	978,067	978,067	1,077,823	6.08%	6.12%
69	107	0	0	0	1,042,539	1,042,539	1,148,203	6.09%	6.12%
70	108	0	0	0	1,108,258	1,108,258	1,220,151	6.09%	6.12%
Total		364,634	1,538,004	-1,173,370					
71	109	0	0	0	1,175,324	1,175,324	1,293,785	6.09%	6.12%
72	110	0	0	0	1,242,967	1,242,967	1,368,346	6.09%	6.12%
73	111	0	0	0	1,309,561	1,309,561	1,442,214	6.08%	6.12%
74	112	0	0	0	1,379,541	1,379,541	1,519,887	6.08%	6.11%
75	113	0	0	0	1,453,115	1,453,115	1,601,601	6.08%	6.11%
76	114	0	0	0	1,530,497	1,530,497	1,687,594	6.08%	6.11%
77	115	0	0	0	1,611,910	1,611,910	1,778,115	6.07%	6.11%
78	116	0	0	0	1,697,581	1,697,581	1,873,423	6.07%	6.10%
79	117	0	0	0	1,787,748	1,787,748	1,973,785	6.07%	6.10%
80	118	0	0	0	1,882,653	1,882,653	2,079,477	6.07%	6.10%
Total		364,634	1,538,004	-1,173,370					
81	119	0	0	0	1,982,551	1,982,551	2,190,786	6.07%	6.10%
82	120	0	0	0	2,087,700	2,087,700	2,308,009	6.06%	6.09%
Total		364,634	1,538,004	-1,173,370					

The Allocations and Hypothetical Interest Rates are for policy year 1. Refer to the Premium Allocation & Transfers section of this illustration for information on allocations and hypothetical interest rates for future policy years.

¹The non-guaranteed values shown reflect the illustrated interest rate assumptions that you have requested. These values will reflect the policy's Alternate Accumulated Value if the Interest Guarantee on Termination Rider applies.

Any policy Withdrawals, Policy Loans and loan interest will reduce policy values and may reduce benefits.

The Internal Rate of Return (IRR) is a measure of the hypothetical rate of return on the premiums paid minus distributions, versus the Net Cash Surrender Value and Death Benefit in each policy year. ## in the Net Cash Surrender Value Internal Rate of Return column and the Death Benefit Internal Rate of Return column indicates a negative 100% IRR, resulting in no Net Cash Surrender Value or Death Benefit in the policy year indicated.

The values shown may reflect the non-guaranteed Enhanced Performance Factor Rider Credit.

*A zero in the Premium Outlay column does not mean the policy is paid up. Charges will continue to be deducted from the Accumulated Value as long as the policy remains in force. The actual premium amounts and number of years of premium payments that are needed to maintain the illustrated non-guaranteed policy benefits will depend on the policy's non-guaranteed elements and on your actual use of the policy's options.

This report is not complete and cannot be presented without the Basic Illustration. Refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.



Future Action Required

Certain policy changes will not happen automatically and will require a written request. This illustration reflects possible future changes. Contact your life insurance producer prior to each change to see if a written request is required.

Policy Year	Calendar Year	Age	Policy Changes	Amount
27	2052	65	Change Death Benefit Option to A	N/A
27	2052	65	***Start Distributions	59,154

Calendar years specified above assume the policy is issued in year 2026.

***This illustration reflects Policy Loan(s). Each requires a written request. The specific amount and timing of the Policy Loan(s) can be affected by your actual use of the policy's options, actual rates of return, policy charges, premium amount or frequency and may not be available as illustrated.

This report is not complete and cannot be presented without the Basic Illustration. Refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.



Policy Credits

The purpose of this report is to show a full breakdown of the illustrated Policy Credits and Enhanced Performance Factor Rider Charge by policy year.

Year	Fixed Account	Indexed Accounts			Enhanced Performance Factor Rider Charge ¹ (5)	Total Credit ² (6)
	Basic Fixed Interest Credit (1)	Basic Indexed Interest Credit (2)	Enhanced Performance Factor Rider Credit (3)	Total Indexed Interest Credit (4)		
1	0	787	0	787	0	787
2	0	1,576	0	1,576	0	1,576
3	0	2,414	0	2,414	0	2,414
4	0	3,304	0	3,304	0	3,304
5	0	4,250	0	4,250	0	4,250
6	0	5,256	0	5,256	0	5,256
7	0	6,325	0	6,325	0	6,325
8	0	7,462	0	7,462	0	7,462
9	0	8,671	0	8,671	0	8,671
10	0	9,955	0	9,955	0	9,955
Total	0	50,002	0	50,002	0	50,002
11	0	11,372	0	11,372	0	11,372
12	0	12,922	0	12,922	0	12,922
13	0	14,568	0	14,568	0	14,568
14	0	16,318	0	16,318	0	16,318
15	0	18,178	0	18,178	0	18,178
16	0	20,155	0	20,155	0	20,155
17	0	22,256	0	22,256	0	22,256
18	0	24,489	0	24,489	0	24,489
19	0	26,861	0	26,861	0	26,861
20	0	29,381	0	29,381	0	29,381
Total	0	246,504	0	246,504	0	246,504
21	0	32,058	0	32,058	0	32,058
22	0	34,902	0	34,902	0	34,902
23	0	37,923	0	37,923	0	37,923
24	0	41,134	0	41,134	0	41,134
25	0	44,545	0	44,545	0	44,545
26	0	48,168	0	48,168	0	48,168
27	0	51,173	0	51,173	0	51,173
28	0	54,369	0	54,369	0	54,369
29	0	57,771	0	57,771	0	57,771
30	0	61,389	0	61,389	0	61,389
Total	0	709,934	0	709,934	0	709,934
31	0	65,230	0	65,230	0	65,230
32	0	69,308	0	69,308	0	69,308
33	0	73,642	0	73,642	0	73,642
34	0	78,249	0	78,249	0	78,249
35	0	83,149	0	83,149	0	83,149
36	0	88,362	0	88,362	0	88,362
37	0	93,913	0	93,913	0	93,913
38	0	99,816	0	99,816	0	99,816
39	0	106,082	0	106,082	0	106,082
40	0	112,734	0	112,734	0	112,734
Total	0	1,580,419	0	1,580,419	0	1,580,419

This report is not complete and cannot be presented without the Basic Illustration. Refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.



Policy Credits

Year	Fixed Account	Indexed Accounts				Total Credit ² (6)
	Basic Fixed Interest Credit (1)	Basic Indexed Interest Credit (2)	Enhanced Performance Factor Rider Credit (3)	Total Indexed Interest Credit (4)	Enhanced Performance Factor Rider Charge ¹ (5)	
41	0	119,793	0	119,793	0	119,793
42	0	127,284	0	127,284	0	127,284
43	0	135,229	0	135,229	0	135,229
44	0	143,651	0	143,651	0	143,651
45	0	152,573	0	152,573	0	152,573
46	0	162,019	0	162,019	0	162,019
47	0	172,013	0	172,013	0	172,013
48	0	182,582	0	182,582	0	182,582
49	0	193,752	0	193,752	0	193,752
50	0	205,549	0	205,549	0	205,549
Total	0	3,174,865	0	3,174,865	0	3,174,865
51	0	217,998	0	217,998	0	217,998
52	0	231,120	0	231,120	0	231,120
53	0	245,033	0	245,033	0	245,033
54	0	259,886	0	259,886	0	259,886
55	0	275,794	0	275,794	0	275,794
56	0	292,901	0	292,901	0	292,901
57	0	311,168	0	311,168	0	311,168
58	0	330,524	0	330,524	0	330,524
59	0	351,021	0	351,021	0	351,021
60	0	372,711	0	372,711	0	372,711
Total	0	6,063,020	0	6,063,020	0	6,063,020
61	0	395,643	0	395,643	0	395,643
62	0	419,860	0	419,860	0	419,860
63	0	445,440	0	445,440	0	445,440
64	0	472,476	0	472,476	0	472,476
65	0	501,040	0	501,040	0	501,040
66	0	531,201	0	531,201	0	531,201
67	0	563,035	0	563,035	0	563,035
68	0	596,618	0	596,618	0	596,618
69	0	632,031	0	632,031	0	632,031
70	0	669,366	0	669,366	0	669,366
Total	0	11,289,729	0	11,289,729	0	11,289,729
71	0	708,731	0	708,731	0	708,731
72	0	750,218	0	750,218	0	750,218
73	0	793,870	0	793,870	0	793,870
74	0	839,919	0	839,919	0	839,919
75	0	888,631	0	888,631	0	888,631
76	0	940,161	0	940,161	0	940,161
77	0	994,676	0	994,676	0	994,676
78	0	1,052,350	0	1,052,350	0	1,052,350
79	0	1,113,365	0	1,113,365	0	1,113,365
80	0	1,177,918	0	1,177,918	0	1,177,918
Total	0	20,549,569	0	20,549,569	0	20,549,569

This report is not complete and cannot be presented without the Basic Illustration. Refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.



Policy Credits

Year	Fixed Account	Indexed Accounts				Total Credit ² (6)
	Basic Fixed Interest Credit (1)	Basic Indexed Interest Credit (2)	Enhanced Performance Factor Rider Credit (3)	Total Indexed Interest Credit (4)	Enhanced Performance Factor Rider Charge ¹ (5)	
81	0	1,246,214	0	1,246,214	0	1,246,214
82	0	1,318,469	0	1,318,469	0	1,318,469
Total	0	23,114,251	0	23,114,251	0	23,114,251

All values shown are non-guaranteed and reflect the illustrated interest rate assumptions that you have requested.

Any policy Withdrawals, Policy Loans, and loan interest will reduce policy values and may reduce benefits.

¹Note: the Enhanced Performance Factor Rider (EPFR) Charge is not the only charge associated with this life insurance policy. For a full breakdown of the charges associated with this life insurance policy, refer to the Summary of Policy Charges & Credits Report.

²The Total Credit column only illustrates the credits that may be provided by the policy's Fixed Account, Indexed Accounts, and the EPFR. The Total Credit column does not reflect any of the policy's charges, including but not limited to, the charges associated with the EPFR. For a full breakdown of the charges associated with this life insurance policy, request and review the optional Summary of Policy Charges & Credits Report.

This report is not complete and cannot be presented without the Basic Illustration. Refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.

Policy Credits

Column Descriptions

Column Name	Description
Year	The number of years from when the policy was issued.
Fixed Account	
Basic Fixed Interest Credit (1)	The credit that the Fixed Account earns due to the assumed current interest rate.
Indexed Accounts	
Basic Indexed Interest Credit (2)	The Indexed Interest Credit that each Indexed Account earns at segment maturity.
Enhanced Performance Factor Rider Credit (3)	The portion of the Segment Indexed Credits that are earned due to the Enhanced Performance Factor Rider.
Total Indexed Interest Credit (4)	The Basic Indexed Interest Credit (2) plus the Enhanced Performance Factor Rider Credit (3) equals the Total Indexed Interest Credit (4).
Enhanced Performance Factor Rider Charge (5)	The charge associated with the Enhanced Performance Factor Rider.
Total Credit (6)	The Basic Fixed Interest Credit (1), the Total Indexed Interest Credit (4) equals the Total Credit (6).

This report is not complete and cannot be presented without the Basic Illustration. Refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.

Policy Loan Details

The purpose of this report is to demonstrate the impact of policy loans on the Accumulated Value and Death Benefit.

											Non-Guaranteed Values (End Of Year) @ 6.35% ¹				
Year	Age	Premium Outlay* (1)	Standard Policy Loan (2)	Standard Policy Debt (3)	Alternate Policy Loan (4)	Alternate Policy Debt (5)	Total Policy Loan (6)	Total Policy Debt (7)	Annual Loan Interest Charged (8)	Net Outlay (9)	Accumulated Value (10)	Net Accumulated Value Excluding Last Indexed Credit (11)	Net Accumulated Value (12)	Net Cash Surrender Value (13)	Death Benefit (14)
26	64	14,024	0	0	0	0	0	0	0	14,024	806,352	758,184	806,352	806,352	1,056,352
27	65	0	0	0	59,154	62,615	59,154	62,615	3,461	-59,154	856,635	742,848	794,020	794,020	993,737
28	66	0	0	0	59,154	128,892	59,154	128,892	7,123	-59,154	910,194	726,934	781,302	781,302	954,239
29	67	0	0	0	59,154	199,047	59,154	199,047	11,001	-59,154	967,211	710,393	768,164	768,164	942,262
30	68	0	0	0	59,154	273,305	59,154	273,305	15,105	-59,154	1,027,756	693,061	754,450	754,450	929,169
Total		364,634	0		236,616		236,616			128,018					
31	69	0	0	0	59,154	351,908	59,154	351,908	19,449	-59,154	1,092,041	674,903	740,133	740,133	914,859
32	70	0	0	0	59,154	435,109	59,154	435,109	24,047	-59,154	1,160,298	655,880	725,189	725,189	899,234
33	71	0	0	0	59,154	523,178	59,154	523,178	28,914	-59,154	1,232,854	636,035	709,677	709,677	869,948
34	72	0	0	0	59,154	616,398	59,154	616,398	34,066	-59,154	1,310,008	615,361	693,610	693,610	837,711
35	73	0	0	0	59,154	715,072	59,154	715,072	39,520	-59,154	1,392,081	593,860	677,009	677,009	802,296
36	74	0	0	0	59,154	819,518	59,154	819,518	45,292	-59,154	1,479,430	571,550	659,912	659,912	763,472
37	75	0	0	0	59,154	930,075	59,154	930,075	51,402	-59,154	1,572,460	548,472	642,386	642,386	721,009
38	76	0	0	0	59,154	1,047,098	59,154	1,047,098	57,870	-59,154	1,671,241	524,327	624,143	624,143	707,705
39	77	0	0	0	59,154	1,170,968	59,154	1,170,968	64,716	-59,154	1,776,110	499,060	605,142	605,142	693,947
40	78	0	0	0	59,154	1,302,084	59,154	1,302,084	71,962	-59,154	1,887,419	472,601	585,335	585,335	679,706
Total		364,634	0		828,156		828,156			-463,522					

This report is not complete and cannot be presented without the Basic Illustration. Refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.

I-1AV

Life Insurance Producer: Matthew Vahey

For: Antonio Rorie

Pacific Life Insurance Company, Mailing Address: 700 Newport Center Drive, Newport Beach, CA 92660

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Policy Loan Details

											Non-Guaranteed Values (End Of Year) @ 6.35% ¹				
Year	Age	Premium Outlay* (1)	Standard Policy Loan (2)	Standard Policy Debt (3)	Alternate Policy Loan (4)	Alternate Policy Debt (5)	Total Policy Loan (6)	Total Policy Debt (7)	Annual Loan Interest Charged (8)	Net Outlay (9)	Accumulated Value (10)	Net Accumulated Value Excluding Last Indexed Credit (11)	Net Accumulated Value (12)	Net Cash Surrender Value (13)	Death Benefit (14)
41	79	0	0	0	59,154	1,440,871	59,154	1,440,871	79,632	-59,154	2,005,538	444,873	564,667	564,667	664,944
42	80	0	0	0	59,154	1,587,776	59,154	1,587,776	87,751	-59,154	2,130,855	415,795	543,079	543,079	649,622
43	81	0	0	0	59,154	1,743,276	59,154	1,743,276	96,345	-59,154	2,263,747	385,242	520,471	520,471	633,658
44	82	0	0	0	59,154	1,907,872	59,154	1,907,872	105,442	-59,154	2,404,580	353,057	496,708	496,708	616,937
45	83	0	0	0	59,154	2,082,097	59,154	2,082,097	115,071	-59,154	2,553,727	319,057	471,630	471,630	599,316
46	84	0	0	0	59,154	2,266,514	59,154	2,266,514	125,263	-59,154	2,711,594	283,061	445,080	445,080	580,659
47	85	0	0	0	59,154	2,461,720	59,154	2,461,720	136,052	-59,154	2,878,587	244,854	416,867	416,867	560,797
48	86	0	0	0	59,154	2,668,345	59,154	2,668,345	147,471	-59,154	3,055,127	204,200	386,782	386,782	539,538
49	87	0	0	0	59,154	2,887,057	59,154	2,887,057	159,559	-59,154	3,241,654	160,845	354,597	354,597	516,679
50	88	0	0	0	59,154	3,118,565	59,154	3,118,565	172,353	-59,154	3,438,600	114,486	320,035	320,035	491,965
Total		364,634	0		1,419,696		1,419,696			-1,055,062					
51	89	0	0	0	59,154	3,363,615	59,154	3,363,615	185,897	-59,154	3,646,338	64,725	282,723	282,723	465,040
52	90	0	0	0	59,154	3,623,001	59,154	3,623,001	200,232	-59,154	3,865,170	11,049	242,168	242,168	435,427
53	91	0	0	0	0	3,834,947	0	3,834,947	211,946	0	4,098,417	18,438	263,471	263,471	427,407
54	92	0	0	0	0	4,059,291	0	4,059,291	224,344	0	4,347,731	28,554	288,440	288,440	418,872
55	93	0	0	0	0	4,296,760	0	4,296,760	237,469	0	4,615,197	42,643	318,437	318,437	410,741
56	94	0	0	0	0	4,548,120	0	4,548,120	251,360	0	4,903,344	62,322	355,224	355,224	404,257
57	95	0	0	0	0	4,814,185	0	4,814,185	266,065	0	5,208,853	83,500	394,668	394,668	446,756
58	96	0	0	0	0	5,095,815	0	5,095,815	281,630	0	5,532,460	106,121	436,645	436,645	491,969
59	97	0	0	0	0	5,393,920	0	5,393,920	298,105	0	5,875,049	130,108	481,129	481,129	539,879
60	98	0	0	0	0	5,709,465	0	5,709,465	315,544	0	6,237,441	155,265	527,976	527,976	590,350
Total		364,634	0		1,538,004		1,538,004			-1,173,370					

This report is not complete and cannot be presented without the Basic Illustration. Refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.

I-1AV

Life Insurance Producer: Matthew Vahey

For: Antonio Rorie

Pacific Life Insurance Company, Mailing Address: 700 Newport Center Drive, Newport Beach, CA 92660

26.30.0Q.H Run: 8/26/2026 7:37 AM

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Policy Loan Details

											Non-Guaranteed Values (End Of Year) @ 6.35% ¹				
Year	Age	Premium Outlay* (1)	Standard Policy Loan (2)	Standard Policy Debt (3)	Alternate Policy Loan (4)	Alternate Policy Debt (5)	Total Policy Loan (6)	Total Policy Debt (7)	Annual Loan Interest Charged (8)	Net Outlay (9)	Accumulated Value (10)	Net Accumulated Value Excluding Last Indexed Credit (11)	Net Accumulated Value (12)	Net Cash Surrender Value (13)	Death Benefit (14)
61	99	0	0	0	0	6,043,468	0	6,043,468	334,004	0	6,620,456	181,345	576,988	576,988	643,192
62	100	0	0	0	0	6,397,011	0	6,397,011	353,543	0	7,024,638	207,767	627,626	627,626	697,873
63	101	0	0	0	0	6,771,236	0	6,771,236	374,225	0	7,451,918	235,242	680,682	680,682	755,201
64	102	0	0	0	0	7,167,354	0	7,167,354	396,117	0	7,903,459	263,629	736,105	736,105	815,140
65	103	0	0	0	0	7,586,644	0	7,586,644	419,290	0	8,380,391	292,707	793,747	793,747	877,551
66	104	0	0	0	0	8,030,463	0	8,030,463	443,819	0	8,883,870	322,207	853,408	853,408	942,247
67	105	0	0	0	0	8,500,245	0	8,500,245	469,782	0	9,415,197	351,918	914,953	914,953	1,009,105
68	106	0	0	0	0	8,997,509	0	8,997,509	497,264	0	9,975,576	381,449	978,067	978,067	1,077,823
69	107	0	0	0	0	9,523,863	0	9,523,863	526,354	0	10,566,402	410,508	1,042,539	1,042,539	1,148,203
70	108	0	0	0	0	10,081,009	0	10,081,009	557,146	0	11,189,268	438,892	1,108,258	1,108,258	1,220,151
Total		364,634	0		1,538,004		1,538,004			-1,173,370					
71	109	0	0	0	0	10,670,748	0	10,670,748	589,739	0	11,846,073	466,593	1,175,324	1,175,324	1,293,785
72	110	0	0	0	0	11,294,987	0	11,294,987	624,239	0	12,537,954	492,749	1,242,967	1,242,967	1,368,346
73	111	0	0	0	0	11,955,744	0	11,955,744	660,757	0	13,265,305	515,691	1,309,561	1,309,561	1,442,214
74	112	0	0	0	0	12,655,155	0	12,655,155	699,411	0	14,034,695	539,622	1,379,541	1,379,541	1,519,887
75	113	0	0	0	0	13,395,481	0	13,395,481	740,327	0	14,848,597	564,485	1,453,115	1,453,115	1,601,601
76	114	0	0	0	0	14,179,117	0	14,179,117	783,636	0	15,709,614	590,336	1,530,497	1,530,497	1,687,594
77	115	0	0	0	0	15,008,595	0	15,008,595	829,478	0	16,620,505	617,234	1,611,910	1,611,910	1,778,115
78	116	0	0	0	0	15,886,598	0	15,886,598	878,003	0	17,584,180	645,232	1,697,581	1,697,581	1,873,423
79	117	0	0	0	0	16,815,964	0	16,815,964	929,366	0	18,603,712	674,383	1,787,748	1,787,748	1,973,785
80	118	0	0	0	0	17,799,698	0	17,799,698	983,734	0	19,682,351	704,735	1,882,653	1,882,653	2,079,477
Total		364,634	0		1,538,004		1,538,004			-1,173,370					
81	119	0	0	0	0	18,840,980	0	18,840,980	1,041,282	0	20,823,531	736,337	1,982,551	1,982,551	2,190,786
82	120	0	0	0	0	19,943,178	0	19,943,178	1,102,197	0	22,030,878	769,231	2,087,700	2,087,700	2,308,009
Total		364,634	0		1,538,004		1,538,004			-1,173,370					

¹The non-guaranteed values shown reflect the illustrated interest rate assumptions that you have requested. These values will reflect the policy's Alternate Accumulated Value if the Interest Guarantee on Termination Rider applies.

Any policy Withdrawals, Policy Loans, and loan interest will reduce policy values and may reduce benefits.

This report is not complete and cannot be presented without the Basic Illustration. Refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.

Policy Loan Details

*A zero in the Premium Outlay column does not mean the policy is paid up. Charges will continue to be deducted from the Accumulated Value as long as the policy remains in force. The actual premium amounts and number of years of premium payments that are needed to maintain the illustrated non-guaranteed policy benefits will depend on the policy's non-guaranteed elements and on your actual use of the policy's options.

This report is not complete and cannot be presented without the Basic Illustration. Refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.

I-1AV

Life Insurance Producer: Matthew Vahey

For: Antonio Rorie

26.30.0Q.H Run: 8/26/2026 7:37 AM

Pacific Life Insurance Company, Mailing Address: 700 Newport Center Drive, Newport Beach, CA 92660

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Policy Loan Details Column Descriptions

Column Name	Description
Year	The number of years from when the policy was issued.
Age	The insured's illustrated insurance Age on the birthday nearest the beginning of the policy year shown.
Premium Outlay (1)	The sum of the premium payments you plan to make each year.
Standard Policy Loan (2)	The Standard Policy Loan amount taken in cash from a policy. A negative amount indicates a loan repayment. This column does not include loans taken to pay loan interest.
Standard Policy Debt (3)	The sum of Standard Loans and any related accrued loan interest charged.
Alternate Policy Loan (4)	The Alternate Policy Loan amount taken in cash from a policy. A negative amount indicates a loan repayment. This column does not include loans taken to pay loan interest.
Alternate Policy Debt (5)	The sum of Alternate Loans and any accrued alternate loan interest charged.
Total Policy Loan (6)	The sum of Standard Policy Loan and Alternate Policy Loan.
Total Policy Debt (7)	The sum of Standard Policy Debt and Alternate Policy Debt.
Annual Loan Interest Charged (8)	The loan interest charged on Standard Loans and Alternate Loans. Accrues daily and is due at the end of each policy year. However, for purposes of this illustration only, the loan interest accrues monthly.
Net Outlay (9)	The premium paid minus any Policy Loans or Withdrawals plus any illustrated estimated tax and Loan Interest Paid in Cash.
Accumulated Value (10)	Premiums paid, minus premium loads, cost of insurance and other charges and deductions, and Withdrawals, accumulated at interest. If the Alternate Accumulated Value is higher than the Accumulated Value, the Alternate Accumulated Value will be used to determine the policy values at lapse, surrender, or death.
Net Accumulated Value Excluding Last Indexed Credit (11)	This column is the same as the Net Accumulated Value column but excludes the last Segment Indexed Interest Credit that is assumed to be applied at the end of the year for all applicable accounts. The intent is to show the effect on Net Accumulated Value if the final Segment Indexed Interest Credit for that year is zero. This helps demonstrate the potential for the policy lapsing if the final Segment Indexed Interest Credit is less than illustrated. The values shown in this column may not represent the lowest Net Accumulated Value in that year. Your policy's Net Accumulated Value will depend in part on the timing of your segments and the amount of Segment Indexed Interest Credits from each account.
Net Accumulated Value (12)	Accumulated Value minus any outstanding policy debt. If the Net Accumulated Value is less than the monthly charges, you will need to pay additional premium to keep the policy in force, unless the policy has a no-lapse guarantee in effect.
Net Cash Surrender Value (14)	Cash Surrender Value minus any outstanding policy debt. The Net Cash Surrender Value is the amount you would receive if you surrender the policy and the amount available for distributions.
Death Benefit (14)	The amount payable upon your death. The Death Benefit is always reduced by any policy debt and increased by any applicable rider benefits.

This report is not complete and cannot be presented without the Basic Illustration. Refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.



Proposed Insured: Antonio Rorie
Male, Age 39
Super Preferred Non Tobacco

Initial Death Benefit Option = B -
(Increasing)
Initial Total Face Amount = \$250,000
Premium Frequency = Annual

Life Insurance Producer:
Matthew Vahey
American Brokerage Services
803 E Willow Grove Ave
Wyndmoor, PA 19038

Life Insurance Producer/Home Office Administration Worksheet

Underwriting Requirements

Pacific Life Insurance Company reserves the right to alter these requirements. Life insurance is subject to underwriting and approval of the application and will incur monthly policy charges.

For the current age and amount underwriting requirements chart, please refer to the Pacific Life Underwriting Guide available in Lifeline (www.Lifeline.PacificLife.com), as applicable.

Antonio Rorie

Based on \$250,000 (through Age 100)

Information for Life Insurance Producer

Pacific Life Insurance Company uses the fully allocated expense method in complying with illustration regulations.

Information that you will need to know to submit a life insurance application is summarized in this section.

New Business Forms When submitting the illustration with the application, please include the complete illustration, including these sections:

- Basic Illustration
- Home Office Administrative Worksheet (required for underwriting)
- Input Summary (required for policy issue)

If your client applies for a policy, you should obtain an illustration that reflects the Indexed Account allocations in the application. Each Indexed Account represents a different potential risk and reward to a policyowner. Refer to the Indexed Accounts section in the Narrative Summary for further details on each account.

Application Information

Information from this illustration that applies to the application is summarized in this section.

Policy Information	Product Name:	Pacific Horizon ECV IUL
	Planned Annualized Premium:	\$14,024.40
Face Amount/ Death Benefit	Basic Coverage Amount:	\$125,000
	Annual Renewable Term Rider	\$125,000
	Total Initial Coverage=	\$250,000
	Death Benefit Option:	Option B - Increasing
	Basic Coverage Type:	None
	Life Insurance Qualification Test:	Guideline Premium Test (GPT)
	Guaranteed Cost of Insurance Period:	None



Optional Benefits Enhanced Performance Factor Rider
Accelerated Death Benefit Rider for Chronic
and Terminal Illness (Premier Living Benefits
Rider 2)

Design A (Classic)
Added

Riders will likely incur additional charges and are subject to availability, restrictions and limitations.
Clients should be shown policy illustrations with and without riders to help show the rider's impact on
the policy's values.

Automatic Benefits The following riders are automatically included in your policy:

Conversion Rider
Eligible Account Benefit Rider
No Lapse Guarantee Rider (Short-Term No Lapse
Guarantee)
Overloan Protection 3 Rider
Other: Interest Guarantee on Termination Rider

Premium and Billing Information Frequency of Payment: Annually

Automatic Transfers After Premium Payment and/or Loan Repayment These are automatic transfer instructions. 100% of your payments will remain in the Fixed Account by default, unless you indicate below where your new payments should be transferred to on the next transfer date.

1-Year Indexed Account 100%

Segment Maturity Complete the Segment Maturity section of the Supplement to the Application for Indexed Universal Life Insurance form if requesting to have matured segments transfer to different Indexed Account(s) or to the Fixed Account. Otherwise, the value of the matured segment will remain in the Indexed Account(s) and be applied to new segment of the same duration.



New Business Submission Information

Information a Pacific Life Insurance Company employee will need to issue a life insurance policy is included in this section.

Premium Information	Initial Min Premium	\$1,694.53	Initial Target Premium	\$4,344.73
	Modal Premium	\$14,024.40	Varying Premium	No
Additional Premium Information	Internal Lump Sum	\$0.00	1035 Exchange Qualified	No
	Initial External Lump Sum	\$0.00		No
	Internal 1035	\$0.00		
	External 1035	\$0.00		
	Term Conversion	No		
Tax Information	MEC	No	Tax Effective Date	8/26/2026
	Initial 7-Pay Premium	16,839.25	Initial GSP	68,516.90
			Initial GLP	14,024.40
Term Type	ARTR Term Type	Level		
	S-ARTR Term Type	N/A		
NLG Information	ST NLG Premium	3,600.45		
	ST NLG Duration	20		
General Information	Initial Surrender Charge	3,015.13	Initial Indexed Acct Rate	6.35%
	Concept	Ledger		
Underwriting	Underwriting Type	Underwritten		
	<u>First Insured</u>			
	Date of Birth	Feb 22, 1988		
	Status	Super Preferred Non Tobacco		
	Letter Rating	None		
	Flat Extra	0.00		
Life Insurance Producer	SAID Code	Not Entered		
Sales Concept	Ledger			
Face Reduction	No			
Multiple Disbursements	Yes			

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Coverage Detail

Year	ARTR Issue Amount	ARTR Face	Base Face	Total Gross Death Benefit	Total Net Amount at Risk	Inforce Recreation ARTR Face	Inforce Recreation S-ARTR Face
1	125,000	125,000	125,000	262,432	250,000	125,000	0
2	125,000	125,000	125,000	275,636	250,000	125,000	0
3	125,000	125,000	125,000	289,660	250,000	125,000	0
4	125,000	125,000	125,000	304,563	250,000	125,000	0
5	125,000	125,000	125,000	320,405	250,000	125,000	0
6	125,000	125,000	125,000	337,246	250,000	125,000	0
7	125,000	125,000	125,000	355,151	250,000	125,000	0
8	125,000	125,000	125,000	374,187	250,000	125,000	0
9	125,000	125,000	125,000	394,424	250,000	125,000	0
10	125,000	125,000	125,000	415,938	250,000	125,000	0
11	125,000	125,000	125,000	440,346	250,000	125,000	0
12	125,000	125,000	125,000	466,288	250,000	125,000	0
13	125,000	125,000	125,000	493,858	250,000	125,000	0
14	125,000	125,000	125,000	523,160	250,000	125,000	0
15	125,000	125,000	125,000	554,302	250,000	125,000	0
16	125,000	125,000	125,000	587,400	250,000	125,000	0
17	125,000	125,000	125,000	622,575	250,000	125,000	0
18	125,000	125,000	125,000	659,951	250,000	125,000	0
19	125,000	125,000	125,000	699,660	250,000	125,000	0
20	125,000	125,000	125,000	741,841	250,000	125,000	0
21	125,000	125,000	125,000	786,653	250,000	125,000	0
22	125,000	125,000	125,000	834,266	250,000	125,000	0
23	125,000	125,000	125,000	884,853	250,000	125,000	0
24	125,000	125,000	125,000	938,598	250,000	125,000	0
25	125,000	125,000	125,000	995,696	250,000	125,000	0
26	125,000	125,000	125,000	1,056,352	250,000	125,000	0
27	125,000	931,352	125,000	1,056,352	199,717	125,000	0
28	125,000	931,352	125,000	1,083,131	172,937	125,000	0
29	125,000	931,352	125,000	1,141,309	174,098	125,000	0
30	125,000	931,352	125,000	1,202,474	174,718	125,000	0
31	125,000	931,352	125,000	1,266,767	174,727	125,000	0
32	125,000	931,352	125,000	1,334,343	174,045	125,000	0
33	125,000	931,352	125,000	1,393,125	160,271	125,000	0
34	125,000	931,352	125,000	1,454,109	144,101	125,000	0
35	125,000	931,352	125,000	1,517,368	125,287	125,000	0
36	125,000	931,352	125,000	1,582,990	103,560	125,000	0
37	125,000	931,352	125,000	1,651,083	78,623	125,000	0
38	125,000	931,352	125,000	1,754,803	83,562	125,000	0
39	125,000	931,352	125,000	1,864,916	88,806	125,000	0
40	125,000	931,352	125,000	1,981,790	94,371	125,000	0



Coverage Detail

Year	ARTR Issue Amount	ARTR Face	Base Face	Total Gross Death Benefit	Total Net Amount at Risk	Inforce Recreation ARTR Face	Inforce Recreation S-ARTR Face
41	125,000	931,352	125,000	2,105,815	100,277	125,000	0
42	125,000	931,352	125,000	2,237,398	106,543	125,000	0
43	125,000	931,352	125,000	2,376,934	113,187	125,000	0
44	125,000	931,352	125,000	2,524,809	120,229	125,000	0
45	125,000	931,352	125,000	2,681,413	127,686	125,000	0
46	125,000	931,352	125,000	2,847,173	135,580	125,000	0
47	125,000	931,352	125,000	3,022,516	143,929	125,000	0
48	125,000	931,352	125,000	3,207,883	152,756	125,000	0
49	125,000	931,352	125,000	3,403,737	162,083	125,000	0
50	125,000	931,352	125,000	3,610,530	171,930	125,000	0
51	125,000	931,352	125,000	3,828,655	182,317	125,000	0
52	125,000	931,352	125,000	4,058,428	193,258	125,000	0
53	125,000	931,352	125,000	4,262,354	163,937	125,000	0
54	125,000	931,352	125,000	4,478,163	130,432	125,000	0
55	125,000	931,352	125,000	4,707,501	92,304	125,000	0
56	125,000	931,352	125,000	4,952,377	49,033	125,000	0
57	125,000	931,352	125,000	5,260,941	52,089	125,000	0
58	125,000	931,352	125,000	5,587,785	55,325	125,000	0
59	125,000	931,352	125,000	5,933,800	58,750	125,000	0
60	125,000	931,352	125,000	6,299,815	62,374	125,000	0
61	125,000	931,352	125,000	6,686,661	66,205	125,000	0
62	125,000	931,352	125,000	7,094,884	70,246	125,000	0
63	125,000	931,352	125,000	7,526,438	74,519	125,000	0
64	125,000	931,352	125,000	7,982,494	79,035	125,000	0
65	125,000	931,352	125,000	8,464,195	83,804	125,000	0
66	125,000	931,352	125,000	8,972,709	88,839	125,000	0
67	125,000	931,352	125,000	9,509,349	94,152	125,000	0
68	125,000	931,352	125,000	10,075,332	99,756	125,000	0
69	125,000	931,352	125,000	10,672,066	105,664	125,000	0
70	125,000	931,352	125,000	11,301,160	111,893	125,000	0
71	125,000	931,352	125,000	11,964,533	118,461	125,000	0
72	125,000	931,352	125,000	12,663,333	125,380	125,000	0
73	125,000	931,352	125,000	13,397,958	132,653	125,000	0
74	125,000	931,352	125,000	14,175,042	140,347	125,000	0
75	125,000	931,352	125,000	14,997,082	148,486	125,000	0
76	125,000	931,352	125,000	15,866,711	157,096	125,000	0
77	125,000	931,352	125,000	16,786,710	166,205	125,000	0
78	125,000	931,352	125,000	17,760,021	175,842	125,000	0
79	125,000	931,352	125,000	18,789,749	186,037	125,000	0
80	125,000	931,352	125,000	19,879,175	196,824	125,000	0
81	125,000	931,352	125,000	21,031,767	208,235	125,000	0
82	125,000	931,352	125,000	22,251,187	220,309	125,000	0



Input Summary - Ledger Case File: [Untitled] Scenario: Scenario 1

Screen: Proposed Insured

In-force Recreation	No	Issue Age or DOB	02/22/1988
Issue State	PA	Sex (at birth)	Male
First Name	Antonio	Risk Class	Super Preferred Non Tobacco
Last Name	Rorie		

Screen: Policy Details

Product Version	Horizon ECV NLG	Unisex Rates	No
Effective Date	Today	Seven Pay Testing	Avoid MEC
Policy Back Date	None	Definition of Life Insurance	GPT
Multilife	No	Limit GPT Face Reductions	Yes
Owner	Insured	Tax Effective Date	Today
Tax Rate	31%	Policy Charges Assumption	Current

Screen: Death Benefit and Premium

Use Death Benefit Calculator?	No	Reduce Face	No
Strategy Design	None	Policy Premium	Level Maximum From 1 To 26 0 From 27 To A119
Plan Design	Specify Coverage	Mode	Annual
Total Face Amount	250,000 From 1 To A120	1035 Exchange	No
Basic Coverage	50% From 1 To A120	Non-1035 Lump Sum	No
SVER Coverage		Term Conversion	No
ARTR Coverage	Fill In		
Scheduled Increase Type	None		
Death Benefit Option	Increasing From 1 To 26 Level From 27 To 27 Level From 28 To A120		



Screen: Indexed Accounts

1 Year Volatility Control Indexed Account	0.00%	1 Year Volatility Control Indexed Account Crediting	Maximum
1 Year High Par Volatility Control Indexed Account	0.00%	1 Year High Par Volatility Control Indexed Account	Maximum
1 Year Invesco QQQ Indexed Account	0.00%	1 Year Invesco QQQ Account Crediting Rate	Maximum
1 Year No Cap Dynamic Par Indexed Account	0.00%	1 Year No Cap Dynamic Par Indexed Account	Maximum
1 Year High Cap Indexed Account	0.00%	1 Year High Cap Indexed Account Crediting Rate	Maximum
1 Year Indexed Account	100.00%	1 Year Indexed Account Crediting Rate	Maximum
2 Year Indexed Account	0.00%	2 Year Indexed Account Crediting Rate	Maximum
High Par 5 Year Indexed Account	0.00%	High Par 5 Year Indexed Account Crediting Rate	Maximum
Fixed Account	0.00%	Fixed Account Crediting Rate	Current From 1 To A120
Change Account Value Transfers	From: High Par 5 Year Indexed To: High Par 5 Year Indexed Beginning In Year: From: 2 Year Indexed To: 2 Year Indexed Beginning In Year: From: 1 Year High Par Volatility Control Indexed To: 1 Year High Par Volatility Control Indexed Beginning In Year: From: 1 Year Volatility Control Indexed To: 1 Year Volatility Control Indexed Beginning In Year: From: 1 Year Invesco QQQ Indexed To: 1 Year Invesco QQQ Indexed Beginning In Year: From: 1 Year No Cap Dynamic Par Indexed To: 1 Year No Cap Dynamic Par Indexed Beginning In Year: From: 1 Year High Cap Indexed To: 1 Year High Cap Indexed Beginning In Year: From: 1 Year Indexed To: 1 Year Indexed Beginning In Year: From: Fixed To: Fixed Beginning In Year: From: All Open To: Beginning In Year:		

Screen: Distribution

Policy Distributions	0 Alternate Loan From 1 To 26	Loan Interest Payment Type	Borrow
	Solve Alternate Loan From 27 To 27	Interest Charge Rate	Current
	Solve Alternate Loan From 28 To 52	Switch Loan Debt from Standard to Alternate	No
Distribution Mode	Annual	Switch Loan Debt from Alternate to Standard	No

Screen: Riders

Enhanced Performance Factor Rider	Yes	Premier Living Benefits Rider 2	Yes
EPFR Design	Classic	Premier Living Benefits Rider 2 Report	No
Exercise Overloan Protection 3 Rider	No	No-Lapse Guarantee Rider	No
Premier LTC Rider	No	ARTR - Additional Insured	0



Screen: Output Design

Output Option	Columns Only	Policy Credits	Yes
Illustration Output Package	New Business Submission	Summary of Policy Charges & Credits	No
	Package	Additional Concept	None
Ledger Page	Yes	Product Overview Page	Yes
Life Expectancy	No	Additional Reports	No
IRR Columns	Yes	Commission Summary	No
Taxable Vehicle Equivalent IRR Columns	No		
Presented by Bank	No		

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