

EXHIBIT J



Pacific Discovery Xelerator IUL 2

A Life Insurance Policy Illustration

Prepared For:
Kyle Busch

Life Insurance Producer

Rodney A Smith
1155 Camino Del Mar, Ste 537
Del Mar, CA 92014
North Carolina Insurance License #17344245

Date Designed:
April 26, 2022

RECOGNIZED IN THE INDUSTRY

#1 in Indexed Universal Life sales¹ 4th in Total Life Insurance sales¹ 3rd in Variable Universal Life sales¹



Pacific Life
One of the World's Most Ethical Companies^{® 2}
Named One of the 2021 World's Most Ethical Companies^{® 2}
by the Ethisphere Institute, a global leader in defining and
advancing the standards of ethical business practices.

Received the Daibar Service Award for Customer Service in 2020

The *Daibar* Service Award symbolizes the achievement of the highest tier
of call center service to customers within the financial services industry.

FINANCIAL STRENGTH & PERFORMANCE³



A.M. Best
2nd highest
of 16 ratings



Moody's
4th highest
of 21 ratings



Standard & Poor's
4th highest
of 21 ratings



Fitch
4th highest
of 21 ratings

¹Source: LIMRA International Q3, 2021 Confidential Sales Survey of Participating Life Insurance Companies. Sales rankings are based on recurring premium as measured against 71 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.

³Performance ratings are as of March, 2021. These 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 current ratings information, refer to <http://www.pacificlife.com>.

Policy Form Series ICC15 P15IUL or P15IUL, based on state of policy issue. For presentation in North Carolina,
Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656
I-1A1

7DA97E71-22F3-4344-882C-CB18F6B6D162



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
 Form Series ICC15 P15IUL or P15IUL based on state of policy issue
 For Presentation in NC

Proposed Insured: Kyle Busch
 Male, Age 37
 Super Preferred Nonsmoker
 Initial Flat Extra \$4.92

Initial Death Benefit Option = B -
 (Increasing)
 Initial Total Face Amount =
 \$25,379,910
 Premium Frequency = Annual

Life Insurance Producer:
 Rodney A Smith
 1155 Camino Del Mar, Ste 537
 Del Mar, CA 92014

Non-Guaranteed Policy Values: Ledger

This illustration assumes non-guaranteed policy charges and non-guaranteed crediting rates.

Year	Age	Premium Outlay (1)	Policy Loan (2)	Net Outlay (3)	Non-Guaranteed Values (End Of Year) @ 6.12% ¹		
					Net Accumulated Value (4)	Net Cash Surrender Value (5)	Death Benefit (6)
1	37	2,131,650	0	2,131,650	1,573,117	1,024,911	26,953,027
2	38	1,000,000	0	1,000,000	2,133,857	1,859,754	26,953,027
3	39	0	0	0	1,795,828	1,549,135	26,953,027
4	40	0	0	0	1,481,659	1,262,377	26,953,027
5	41	0	0	0	1,192,598	1,000,726	26,953,027
6	42	0	0	0	908,293	743,631	26,953,027
7	43	0	0	0	629,107	492,056	26,953,027
8	44	0	0	0	501,717	392,076	1,396,618
9	45	0	0	0	389,151	334,330	1,396,618
10	46	0	0	0	269,981	269,981	1,396,618
Total		3,131,650	0	3,131,650			
11	47	0	0	0	283,149	283,149	1,396,618
12	48	0	0	0	303,060	303,060	1,396,618
13	49	0	0	0	330,677	330,677	1,396,618
14	50	0	0	0	367,049	367,049	1,396,618
15	51	0	109,690	-109,690	300,712	300,712	1,284,130
16	52	0	109,690	-109,690	240,028	240,028	1,166,343
17	53	0	109,690	-109,690	186,199	186,199	1,043,008
18	54	0	109,690	-109,690	140,456	140,456	913,965
19	55	0	109,690	-109,690	104,183	104,183	778,639
20	56	0	109,690	-109,690	78,889	78,889	637,044
Total		3,131,650	658,140	2,473,510			
21	57	0	109,690	-109,690	68,765	68,765	488,779
22	58	0	109,690	-109,690	72,436	72,436	503,935
23	59	0	109,690	-109,690	91,421	91,421	539,224
24	60	0	109,690	-109,690	127,608	127,608	584,649
25	61	0	109,690	-109,690	182,972	182,972	674,951
26	62	0	109,690	-109,690	259,541	259,541	784,811
27	63	0	109,690	-109,690	359,603	359,603	915,383
28	64	0	109,690	-109,690	485,624	485,624	1,067,930
29	65	0	109,690	-109,690	640,111	640,111	1,243,138
30	66	0	109,690	-109,690	825,729	825,729	1,476,500
Total		3,131,650	1,755,040	1,376,610			

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-1A|

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI TP: 914184

Page: 1 of 19

7DA97E71-22F3-4344-882C-CB18F6B6D162



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
 Form Series ICC15 P15IUL or P15IUL based on state of policy issue
 For Presentation in NC

Non-Guaranteed Policy Values: Ledger

					Non-Guaranteed Values (End Of Year) @ 6.12%		
Year	Age	Premium Outlay (1)	Policy Loan (2)	Net Outlay (3)	Net Accumulated Value (4)	Net Cash Surrender Value (5)	Death Benefit (6)
31	67	0	109,690	-109,690	1,045,346	1,045,346	1,743,682
32	68	0	109,690	-109,690	1,302,011	1,302,011	2,047,001
33	69	0	109,690	-109,690	1,599,168	1,599,168	2,389,091
34	70	0	109,690	-109,690	1,940,417	1,940,417	2,772,613
35	71	0	0	0	2,427,002	2,427,002	3,233,583
36	72	0	0	0	2,954,105	2,954,105	3,714,149
37	73	0	0	0	3,524,353	3,524,353	4,214,297
38	74	0	0	0	4,140,679	4,140,679	4,734,099
39	75	0	0	0	4,806,093	4,806,093	5,273,449
40	76	0	0	0	5,521,105	5,521,105	6,034,905
Total		3,131,650	2,193,600	937,850			
41	77	0	0	0	6,288,319	6,288,319	6,851,678
42	78	0	0	0	7,110,135	7,110,135	7,726,310
43	79	0	0	0	7,989,264	7,989,264	8,661,673
44	80	0	0	0	8,928,286	8,928,286	9,660,502
45	81	0	0	0	9,824,285	9,824,285	10,614,762
46	82	0	0	0	10,668,215	10,668,215	11,514,984
47	83	0	0	0	11,450,765	11,450,765	12,351,421
48	84	0	0	0	12,162,405	12,162,405	13,114,096
49	85	0	0	0	12,793,186	12,793,186	13,792,599
50	86	0	0	0	13,449,899	13,449,899	14,499,092
Total		3,131,650	2,193,600	937,850			
51	87	0	0	0	14,133,227	14,133,227	15,234,328
52	88	0	0	0	14,843,846	14,843,846	15,999,056
53	89	0	0	0	15,582,424	15,582,424	16,794,017
54	90	0	0	0	16,349,620	16,349,620	17,619,942
55	91	0	0	0	17,164,624	17,164,624	18,230,545
56	92	0	0	0	18,038,071	18,038,071	18,877,115
57	93	0	0	0	18,981,757	18,981,757	19,569,348
58	94	0	0	0	20,011,126	20,011,126	20,320,113
59	95	0	0	0	21,091,697	21,091,697	21,416,617
60	96	0	0	0	22,224,161	22,224,161	22,565,775
Total		3,131,650	2,193,600	937,850			
61	97	0	0	0	23,410,191	23,410,191	23,769,288
62	98	0	0	0	24,650,959	24,650,959	25,028,351
63	99	0	0	0	25,946,877	25,946,877	26,343,392
64	100	0	0	0	27,298,955	27,298,955	27,715,446
65	101	0	0	0	28,710,923	28,710,923	29,148,293
66	102	0	0	0	30,184,235	30,184,235	30,643,416
67	103	0	0	0	31,720,412	31,720,412	32,202,365
68	104	0	0	0	33,321,066	33,321,066	33,826,785
69	105	0	0	0	34,987,982	34,987,982	35,518,495
70	106	0	0	0	36,725,643	36,725,643	37,282,041
Total		3,131,650	2,193,600	937,850			

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I-1A|

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI TP: 914184

Page: 2 of 19

7DA97E71-22F3-4344-882C-CB18F6B6D162



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Non-Guaranteed Policy Values: Ledger

Year	Age	Premium Outlay (1)	Policy Loan (2)	Net Outlay (3)	Non-Guaranteed Values (End Of Year) @ 6.12% ¹		
					Net Accumulated Value (4)	Net Cash Surrender Value (5)	Death Benefit (6)
71	107	0	0	0	38,537,120	38,537,120	39,120,542
72	108	0	0	0	40,426,032	40,426,032	41,037,670
73	109	0	0	0	42,396,545	42,396,545	43,037,656
74	110	0	0	0	44,444,314	44,444,314	45,116,130
75	111	0	0	0	46,571,470	46,571,470	47,275,267
76	112	0	0	0	48,779,490	48,779,490	49,516,501
77	113	0	0	0	51,092,351	51,092,351	51,864,312
78	114	0	0	0	53,514,880	53,514,680	54,323,361
79	115	0	0	0	56,052,276	56,052,276	56,899,005
80	116	0	0	0	58,709,936	58,709,936	59,596,773
Total		3,131,650	2,193,600	937,850			
81	117	0	0	0	61,493,715	61,493,715	62,422,454
82	118	0	0	0	64,409,437	64,409,437	65,382,114
83	119	0	0	0	67,463,413	67,463,413	68,482,105
84	120	0	0	0	70,662,196	70,662,196	71,729,982
Total		3,131,650	2,193,600	937,850			

The Allocations and Hypothetical Interest Rates below are for policy year 1.

	Allocation	Hypothetical Interest Rate
1-Year High Cap Indexed Account	100.00%	6.12%

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 2% Interest Guarantee on Termination Rider applies.

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

The values shown may reflect the non-guaranteed Persistency Credit and 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.

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I-1A|

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI TP: 914184

Page: 3 of 19

7DA97E71-22F3-4344-882C-CB18F6B6D162



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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
2	2023	38	Change Death Benefit Option to A	N/A
8	2029	44	Reduction in Basic Coverage, amount after Reduction	1,396,618
15	2036	51	***Start Distributions	109,690

Calendar years specified above assume the policy is issued in year 2022.

***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.

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For: Kyle Busch

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22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI

Page: 4 of 19

7DA97E71-22F3-4344-882C-CB18F6B6D162



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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 (5)	Persistency Credit (6)	Total Credit (7)
	Basic Fixed Interest Credit (1)	Basic Indexed Interest Credit (2)	Enhanced Performance Factor Rider Credit (3)	Total Indexed Interest Credit (4)			
1	0	106,041	0	106,041	0	0	106,041
2	0	136,719	0	136,719	0	0	136,719
3	0	115,550	0	115,550	0	0	115,550
4	0	96,293	0	96,293	0	0	96,293
5	0	78,489	0	78,489	0	0	78,489
6	0	61,519	0	61,519	0	0	61,519
7	0	44,842	0	44,842	0	0	44,842
8	0	33,177	0	33,177	0	0	33,177
9	0	26,106	0	26,106	0	0	26,106
10	0	19,226	0	19,226	0	0	19,226
Total	0	717,962	0	717,962	0	0	717,962
11	0	16,270	0	16,270	0	5,428	21,697
12	0	17,111	0	17,111	0	11,361	28,472
13	0	18,372	0	18,372	0	17,843	36,215
14	0	20,111	0	20,111	0	24,899	45,009
15	0	22,386	0	22,386	0	32,617	55,003
16	0	25,262	0	25,262	0	40,989	66,251
17	0	28,814	0	28,814	0	50,099	78,913
18	0	33,129	0	33,129	0	59,961	93,091
19	0	38,298	0	38,298	0	70,638	108,937
20	0	44,422	0	44,422	0	82,176	126,598
Total	0	982,137	0	982,137	0	395,011	1,378,148
21	0	51,667	0	51,667	0	94,639	146,306
22	0	60,169	0	60,169	0	108,039	168,208
23	0	69,955	0	69,955	0	122,383	192,339
24	0	81,130	0	81,130	0	137,772	218,902
25	0	93,829	0	93,829	0	154,277	248,106
26	0	108,196	0	108,196	0	171,788	279,984
27	0	124,379	0	124,379	0	190,450	314,829
28	0	142,542	0	142,542	0	210,300	352,842
29	0	162,860	0	162,860	0	231,325	394,185
30	0	185,512	0	185,512	0	253,633	439,145
Total	0	2,062,377	0	2,062,377	0	2,070,617	4,132,995

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For: Kyle Busch

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PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI

Page: 5 of 19

7DA97E71-22F3-4344-882C-CB18F6B6D162



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Policy Credits

Year	Fixed Account		Indexed Accounts			Persistence Credit (6)	Total Credit (7)
	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 (5)		
31	0	210,692	0	210,692	0	277,188	487,880
32	0	258,602	0	238,602	0	302,026	540,628
33	0	269,462	0	269,462	0	328,435	597,898
34	0	303,513	0	303,513	0	356,235	659,748
35	0	340,942	0	340,942	0	369,885	710,827
36	0	381,155	0	381,155	0	383,885	765,040
37	0	424,337	0	424,337	0	398,018	822,355
38	0	470,675	0	470,675	0	412,333	883,008
39	0	520,373	0	520,373	0	426,595	946,968
40	0	573,597	0	573,597	0	441,061	1,014,659
Total	0	5,795,725	0	5,795,725	0	5,766,280	11,562,005
41	0	650,461	0	630,461	0	455,692	1,086,153
42	0	691,124	0	691,124	0	470,201	1,161,325
43	0	755,771	0	755,771	0	484,739	1,240,510
44	0	824,598	0	824,598	0	499,205	1,323,803
45	0	897,214	0	897,214	0	411,324	1,308,539
46	0	967,929	0	967,929	0	317,292	1,285,221
47	0	1,036,205	0	1,036,205	0	217,284	1,253,489
48	0	1,101,505	0	1,101,505	0	111,516	1,213,021
49	0	1,163,276	0	1,163,276	0	0	1,163,276
50	0	1,221,557	0	1,221,557	0	0	1,221,557
Total	0	15,085,366	0	15,085,366	0	8,733,533	23,818,899
51	0	1,282,351	0	1,282,351	0	0	1,282,351
52	0	1,345,741	0	1,345,741	0	0	1,345,741
53	0	1,411,815	0	1,411,815	0	0	1,411,815
54	0	1,480,662	0	1,480,662	0	0	1,480,662
55	0	1,552,635	0	1,552,635	0	0	1,552,635
56	0	1,628,693	0	1,628,693	0	0	1,628,693
57	0	1,709,616	0	1,709,616	0	0	1,709,616
58	0	1,796,222	0	1,796,222	0	0	1,796,222
59	0	1,888,775	0	1,888,775	0	0	1,888,775
60	0	1,986,117	0	1,986,117	0	0	1,986,117
Total	0	31,167,994	0	31,167,994	0	8,733,533	39,901,526
61	0	2,088,108	0	2,088,108	0	0	2,088,108
62	0	2,194,903	0	2,194,903	0	0	2,194,903
63	0	2,306,640	0	2,306,640	0	0	2,306,640
64	0	2,423,433	0	2,423,433	0	0	2,423,433
65	0	2,545,458	0	2,545,458	0	0	2,545,458
66	0	2,672,973	0	2,672,973	0	0	2,672,973
67	0	2,806,171	0	2,806,171	0	0	2,806,171
68	0	2,945,236	0	2,945,236	0	0	2,945,236
69	0	3,090,366	0	3,090,366	0	0	3,090,366
70	0	3,241,805	0	3,241,805	0	0	3,241,805
Total	0	57,483,087	0	57,483,087	0	8,733,533	66,216,619

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Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

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PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI

Page: 6 of 19

7DA97E71-22F3-4344-882C-CB18F6B6D162



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 For Presentation in NC

Policy Credits

Year	Fixed Account		Indexed Accounts			Persistency Credit (6)	Total Credit (7)
	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 (5)		
71	0	3,399,891	0	3,399,891	0	0	3,399,891
72	0	3,564,939	0	3,564,939	0	0	3,564,939
73	0	3,737,288	0	3,737,288	0	0	3,737,288
74	0	3,917,187	0	3,917,187	0	0	3,917,187
75	0	4,104,653	0	4,104,653	0	0	4,104,653
76	0	4,299,892	0	4,299,892	0	0	4,299,892
77	0	4,503,457	0	4,503,457	0	0	4,503,457
78	0	4,716,507	0	4,716,507	0	0	4,716,507
79	0	4,939,637	0	4,939,637	0	0	4,939,637
80	0	5,173,323	0	5,173,323	0	0	5,173,323
Total	0	99,839,862	0	99,839,862	0	8,733,533	108,573,395
81	0	5,418,065	0	5,418,065	0	0	5,418,065
82	0	5,674,385	0	5,674,385	0	0	5,674,385
83	0	5,942,832	0	5,942,832	0	0	5,942,832
84	0	6,223,980	0	6,223,980	0	0	6,223,980
Total	0	123,099,264	0	123,099,264	0	8,733,533	131,832,797

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

Any 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, Persistency Credits 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.

I-1A)

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI

Page: 7 of 19

7DA97E71-22F3-4344-882C-CB18F6B6D162



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
Flexible Premium Indexed Adjustable Life Insurance
Form Series ICC15 P15IUL or P15IUL based on state of policy issue
For Presentation in NC

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 Credit (2) plus the Enhanced Performance Factor Rider Credit (3) equals the Total Indexed Credit (4).

Enhanced Performance Factor Rider Charge (5) The charge associated with the Enhanced Performance Factor Rider.

Persistency Credit (6) The additional non-guaranteed credit that the Account Value earns due to the Persistency Credit.

Total Credit (7) The Basic Fixed Interest Credit (1), the Total Indexed Credit (4) plus the Persistency Credit (6) equals the Total Credit (7).

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-1A|

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI

Page: 8 of 19

7DA97E71-22F3-4344-882C-CB18F6B6D162



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
 Form Series ICC15 P15IUL or P15IUL based on state of policy issue
 For Presentation in NC

Summary of Policy Charges & Credits Report

All assumptions are based on non-guaranteed values unless otherwise stated.

Year	Age	What You Pay	What We Deduct					What Is Added	What You Take Out	What Your Policy Values Are ¹				
		Premium Outlay* (1)	Non-Guaranteed Premium Loads* (2)	Administrative and Rider Charges (3)	Non-Guaranteed Coverage Charge (4)	Non-Guaranteed Cost of Insurance (5)	Total Charges (6)	Interest Credit (7)	Net Annual Policy Disbursements (8)	Loan Interest Due (9)	Net Accumulated Value (10)	Policy Surrender Charge (11)	Net Cash Surrender Value (12)	Net Attainable Accumulated Value (13)
1	37	2,131,650	-84,200	-14,354	-432,462	-133,617	-664,574	166,041	0	0	1,573,117	548,206	1,024,911	1,503,140
2	38	1,000,000	-59,000	-18,318	-367,542	-131,119	-575,979	136,719	0	0	2,133,857	274,103	1,859,754	1,970,459
3	39	0	0	-15,512	-302,682	-135,386	-453,579	115,550	0	0	1,795,828	246,693	1,549,135	1,551,388
4	40	0	0	-12,968	-259,441	-138,052	-410,462	96,293	0	0	1,481,659	219,282	1,262,377	1,167,520
5	41	0	0	-10,614	-216,201	-140,734	-367,550	76,489	0	0	1,192,598	191,872	1,000,726	819,349
6	42	0	0	-8,384	-194,581	-142,859	-345,824	61,519	0	0	908,293	164,462	743,831	486,177
7	43	0	0	-6,192	-172,961	-144,875	-324,028	44,842	0	0	629,107	137,052	492,056	168,558
8	44	0	0	-4,559	-151,341	-146,667	-303,667	33,177	0	0	501,717	109,641	392,076	121,773
9	45	0	0	-3,622	-129,721	-148,343	-278,064	26,106	0	0	389,151	54,821	334,330	0
10	46	0	0	-2,723	-129,721	-150,094	-258,538	19,226	0	0	269,981	0	269,981	0
Total		3,131,650	-143,200	-97,246	-2,356,592	-982,593	-3,579,631	717,962						
11	47	0	0	-2,270	0	-6,259	-8,529	21,697	0	0	283,149	0	283,149	0
12	48	0	0	-2,402	0	-6,159	-8,561	28,472	0	0	303,060	0	303,060	0
13	49	0	0	-2,592	0	-6,006	-8,598	36,215	0	0	330,677	0	330,677	0
14	50	0	0	-2,847	0	-5,790	-8,637	45,009	0	0	367,049	0	367,049	0
15	51	0	0	-3,176	0	-5,676	-8,852	55,003	-109,690	-2,798	300,712	0	300,712	0
16	52	0	0	-3,588	0	-5,561	-9,149	66,251	-109,690	-8,097	240,028	0	240,028	0
17	53	0	0	-4,093	0	-5,315	-9,407	78,913	-109,690	-13,644	186,199	0	186,199	0
18	54	0	0	-4,702	0	-4,986	-9,690	93,091	-109,690	-19,453	140,456	0	140,456	0
19	55	0	0	-5,429	0	-4,554	-9,984	108,937	-109,690	-25,536	104,183	0	104,183	0
20	56	0	0	-6,287	0	-4,009	-10,297	126,598	-109,690	-31,905	78,889	0	78,889	0
Total		3,131,650	-143,200	-134,631	-2,356,592	-1,036,910	-3,671,334	1,376,148						

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.

P-1A

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonG

Page: 9 of 19

7DA97E71 - 22F3 - 4344 - 882C - CB18F6B6D162



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
 Form Series ICC15 P15IUL or P15IUL based on state of policy issue
 For Presentation in NC

Summary of Policy Charges & Credits Report

Year	Age	What You Pay Premium Outlay* (1)	What We Deduct					What Is Added Interest Credit† (7)	What You Take Out Net Annual Policy Disbursements (8)	What Your Policy Values Are*				
			Non-Guaranteed Premium Loads* (2)	Administrative and Rider Charges (3)	Non-Guaranteed Coverage Charge (4)	Non-Guaranteed Cost of Insurance (5)	Total Charges (6)			Loan Interest Due (9)	Net Accumulated Value (10)	Policy Surrender Charge (11)	Net Cash Surrender Value (12)	Net Alternate Accumulated Value (13)
21	57	0	0	-7,301	0	-866	-8,166	146,306	-109,690	-38,574	68,765	0	68,765	0
22	58	0	0	-8,405	0	-804	-9,209	168,208	-109,690	-45,558	72,436	0	72,436	0
23	59	0	0	-9,843	0	-952	-10,794	192,339	-109,690	-52,870	91,421	0	91,421	0
24	60	0	0	-11,389	0	-1,109	-12,499	218,902	-109,690	-60,526	127,608	0	127,608	0
25	61	0	0	-13,144	0	-1,365	-14,508	248,106	-109,690	-68,544	182,972	0	182,972	0
26	62	0	0	-15,125	0	-1,661	-16,786	279,984	-109,690	-76,938	259,541	0	259,541	0
27	63	0	0	-17,353	0	-1,996	-19,348	314,829	-109,690	-85,729	359,603	0	359,603	0
28	64	0	0	-19,850	0	-2,349	-22,199	352,842	-109,690	-94,933	485,624	0	485,624	0
29	65	0	0	-22,639	0	-2,799	-25,438	394,185	-109,690	-104,571	640,111	0	640,111	0
30	66	0	0	-25,744	0	-3,430	-29,174	439,145	-109,690	-114,662	825,729	0	825,729	0
Total		3,131,650	-143,200	-385,504	2,356,592	-1,054,241	-3,839,536	4,132,995						
31	67	0	0	-29,192	0	-4,152	-33,344	487,880	-109,690	-125,229	1,045,346	0	1,045,346	0
32	68	0	0	-33,010	0	-4,969	-37,979	540,628	-109,690	-136,294	1,302,011	0	1,302,011	0
33	69	0	0	-37,227	0	-5,945	-43,171	597,898	-109,690	-147,880	1,599,168	0	1,599,168	0
34	70	0	0	-41,875	0	-6,922	-48,798	659,748	-109,690	-160,011	1,940,417	0	1,940,417	0
35	71	0	0	-46,925	0	-7,401	-54,326	710,827	0	-169,916	2,427,002	0	2,427,002	0
36	72	0	0	-52,349	0	-7,669	-60,018	765,040	0	-177,919	2,954,105	0	2,954,105	0
37	73	0	0	-58,171	0	-7,637	-65,808	822,355	0	-186,299	3,524,353	0	3,524,353	0
38	74	0	0	-64,417	0	-7,192	-71,609	883,008	0	-195,073	4,140,679	0	4,140,679	0
39	75	0	0	-71,113	0	-6,179	-77,292	946,968	0	-204,261	4,806,093	0	4,806,093	0
40	76	0	0	-78,277	0	-5,487	-83,764	1,014,659	0	-213,882	5,521,105	0	5,521,105	0
Total		3,131,650	-143,200	-798,060	-2,356,592	-1,119,795	-4,117,647	11,562,005						

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.

0-1A

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

PDX IUL 2 2020 - GPT - 4/26/2022 - NonG

Page: 10 of 19

22.10.10.R Run: 4/26/2022 1:53 PM



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
Flexible Premium Indexed Adjustable Life Insurance
Form Series ICC15 P15IUL or P15IUL based on state of policy issue
For Presentation in NC

Summary of Policy Charges & Credits Report

Year	Age	What You Pay Premium Outlay* (1)	What We Deduct					What Is Added Interest Credit** (7)	What You Take Out Net Annual Policy Disbursements (8)	What Your Policy Values Are*				
			Non-Guaranteed Premium Loads* (2)	Administrative and Rider Charges (3)	Non-Guaranteed Coverage Charge (4)	Non-Guaranteed Cost of Insurance (5)	Total Charges (6)			Loan Interest Due (9)	Net Accumulated Value (10)	Policy Surrender Charge (11)	Net Cash Surrender Value (12)	Net Alternate Accumulated Value (13)
41	77	0	0	-85,927	0	-9,056	-94,983	1,086,153	0	-223,956	6,288,319	0	6,288,319	0
42	78	0	0	-94,383	0	-10,922	-105,005	1,161,325	0	-234,564	7,110,135	0	7,110,135	0
43	79	0	0	-102,772	0	-13,060	-115,832	1,240,510	0	-245,549	7,989,264	0	7,989,264	0
44	80	0	0	-112,017	0	-15,649	-127,666	1,323,803	0	-257,115	8,928,236	0	8,928,236	0
45	81	0	0	-121,390	0	-18,924	-140,314	1,408,539	0	-269,225	9,824,285	0	9,824,285	0
46	82	0	0	-130,481	0	-23,904	-154,385	1,498,221	0	-281,905	10,668,215	0	10,668,215	0
47	83	0	0	-139,221	0	-30,535	-169,756	1,593,489	0	-295,183	11,450,765	0	11,450,765	0
48	84	0	0	-147,540	0	-38,755	-186,295	1,694,021	0	-309,086	12,162,405	0	12,162,405	0
49	85	0	0	-155,364	0	-48,486	-203,850	1,800,276	0	-323,644	12,793,186	0	12,793,186	0
50	86	0	0	-163,125	0	-59,832	-222,957	1,911,557	0	-338,888	13,449,899	0	13,449,899	0
Total		3,131,650	-143,200	-2,049,981	-2,356,592	-1,416,918	-5,966,691	23,818,899						
51	87	0	0	-171,219	0	-72,954	-244,173	1,282,351	0	-354,850	14,133,227	0	14,133,227	0
52	88	0	0	-179,658	0	-83,902	-263,559	1,345,741	0	-371,563	14,843,846	0	14,843,846	0
53	89	0	0	-188,452	0	-95,721	-284,173	1,411,815	0	-389,064	15,582,424	0	15,582,424	0
54	90	0	0	-197,615	0	-108,462	-306,077	1,480,662	0	-407,388	16,349,620	0	16,349,620	0
55	91	0	0	-207,225	0	-123,830	-331,055	1,552,635	0	-426,576	17,164,624	0	17,164,624	0
56	92	0	0	-217,410	0	-141,167	-358,577	1,628,693	0	-446,668	18,038,071	0	18,038,071	0
57	93	0	0	-228,268	0	-160,956	-389,223	1,709,616	0	-467,706	18,981,757	0	18,981,757	0
58	94	0	0	-239,912	0	-182,206	-422,118	1,796,222	0	-489,735	20,011,126	0	20,011,126	0
59	95	0	0	-252,295	0	-206,108	-458,403	1,888,775	0	-512,862	21,091,697	0	21,091,697	0
60	96	0	0	-265,277	0	-231,421	-496,698	1,986,117	0	-536,955	22,224,161	0	22,224,161	0
Total		3,131,650	-143,200	-1,197,311	-2,356,592	-2,174,646	-8,871,749	39,901,526						

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.

9-1A

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonG:

Page: 11 of 19



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
Flexible Premium Indexed Adjustable Life Insurance
Form Series ICC15 P15IUL or P15IUL based on state of policy issue
For Presentation in NC

Summary of Policy Charges & Credits Report

Year	Age	What You Pay Premium Outlay* (1)	What We Deduct					What Is Added Interest Credit** (7)	What You Take Out Net Annual Policy Disbursements (8)	What Your Policy Values Are*				
			Non-Guaranteed Premium Loads* (2)	Administrative and Rider Charges (3)	Non-Guaranteed Coverage Charge (4)	Non-Guaranteed Cost of Insurance (5)	Total Charges (6)			Loan Interest Due (9)	Net Accumulated Value (10)	Policy Surrender Charge (11)	Net Cash Surrender Value (12)	Net Alternate Accumulated Value (13)
61	97	0	0	-278,876	0	-60,957	-339,833	2,088,108	0	-562,245	23,410,191	0	23,410,191	0
62	98	0	0	-293,112	0	-72,296	-365,408	2,194,903	0	-568,727	24,650,959	0	24,650,959	0
63	99	0	0	-308,002	0	-86,265	-394,266	2,306,640	0	-616,456	25,946,877	0	25,946,877	0
64	100	0	0	-323,561	0	-102,303	-425,864	2,423,433	0	-645,491	27,298,955	0	27,298,955	0
65	101	0	0	-339,818	0	-117,778	-457,596	2,545,458	0	-675,894	28,710,923	0	28,710,923	0
66	102	0	0	-356,906	0	-135,127	-491,932	2,672,973	0	-707,728	30,184,235	0	30,184,235	0
67	103	0	0	-374,548	0	-154,384	-528,931	2,806,171	0	-741,062	31,720,412	0	31,720,412	0
68	104	0	0	-393,068	0	-175,546	-568,616	2,945,236	0	-775,966	33,321,066	0	33,321,066	0
69	105	0	0	-412,394	0	-198,542	-610,936	3,090,366	0	-812,514	34,987,982	0	34,987,982	0
70	106	0	0	-432,561	0	-220,799	-653,360	3,241,805	0	-850,784	36,725,643	0	36,725,643	0
Total		3,131,650	-143,200	-7,710,056	2,356,592	-3,498,643	-13,708,491	66,216,619						
71	107	0	0	-453,616	0	-243,943	-697,559	3,399,891	0	-890,856	38,537,120	0	38,537,120	0
72	108	0	0	-475,599	0	-267,614	-743,213	3,564,939	0	-932,815	40,426,032	0	40,426,032	0
73	109	0	0	-498,556	0	-291,468	-790,024	3,737,288	0	-976,751	42,396,545	0	42,396,545	0
74	110	0	0	-522,507	0	-324,156	-846,662	3,917,187	0	-1,022,756	44,444,314	0	44,444,314	0
75	111	0	0	-547,455	0	-359,115	-906,570	4,104,653	0	-1,070,927	46,571,470	0	46,571,470	0
76	112	0	0	-573,435	0	-397,069	-970,504	4,299,892	0	-1,121,368	48,779,490	0	48,779,490	0
77	113	0	0	-600,557	0	-415,854	-1,016,411	4,503,457	0	-1,174,185	51,092,351	0	51,092,351	0
78	114	0	0	-628,963	0	-435,527	-1,064,490	4,716,507	0	-1,229,489	53,514,880	0	53,514,880	0
79	115	0	0	-658,712	0	-456,131	-1,114,843	4,939,637	0	-1,287,398	56,052,276	0	56,052,276	0
80	116	0	0	-689,869	0	-477,710	-1,167,579	5,173,323	0	-1,348,034	58,709,986	0	58,709,986	0
Total		3,131,650	-143,200	-13,359,326	2,356,592	-7,167,228	-23,026,346	108,573K						

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.

0-1A

Life Insurance Producer: Rodney A Smith
Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656
PDX IUL 2 2020 - GPT - 4/26/2022 - NonG:

For: Kyle Busch

22.10.10.R Run: 4/26/2022 1:53 PM

Page: 12 of 19



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
Flexible Premium Indexed Adjustable Life Insurance
Form Series ICC15 P15IUL or P15IUL based on state of policy issue
For Presentation in NC

Summary of Policy Charges & Credits Report

What You Pay		What We Deduct							What Is Added	What You Take Out		What Your Policy Values Are ¹				
Year	Age	Premium Outlay ¹ (1)	Non-Guaranteed Premium Loads ² (2)	Administrative and Rider Charges (3)	Non-Guaranteed Coverage Charge (4)	Non-Guaranteed Cost of Insurance (5)	Total Charges (6)	Interest Credit ¹ (7)	Net Annual Policy Disbursements (8)	Loan Interest Due (9)	Net Accumulated Value (10)	Policy Surrender Charge (11)	Net Cash Surrender Value (12)	Net Alternate Accumulated Value (13)		
81	117	0	0	-722,500	0	-500,309	-1,222,810	5,418,065	0	-1,411,526	61,493,715	0	61,493,715	0		
82	118	0	0	-756,675	0	-523,976	-1,280,653	5,674,385	0	-1,478,009	64,409,437	0	64,409,437	0		
83	119	0	0	-792,467	0	-548,767	-1,341,234	5,942,832	0	-1,547,623	67,463,413	0	67,463,413	0		
84	120	0	0	-829,952	0	-574,726	-1,404,680	6,223,980	0	0	70,662,196	0	70,662,196	0		
Total		3,131,650	-143,200	-16,460,920	-2,356,592	-9,315,011	-28,275,723	131,833K								

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 2% Interest Guarantee on Termination Rider applies.

²The Premium Load is a charge that is intended to reflect expenses Pacific Life bears related to premiums including certain federal, state & local taxes.

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

*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.

0-1A

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonG

Page: 13 of 19

7DA97E71 - 22F3 - 4344 - 882C - CB18F6B6D162



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
 Form Series ICC15 P15IUL or P15IUL based on state of policy issue
 For Presentation in NC

Policy Loan Details

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

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)	Non-Guaranteed Values (End Of Year) @ 6.12%				
											Accumulated Value (10)	Net Accumulated Value Excluding Last Indexed Credit (11)	Net Accumulated Value (12)	Net Cash Surrender Value (13)	Death Benefit (14)
1	37	2,131,650	0	0	0	0	0	0	0	2,131,650	1,573,117	1,467,076	1,573,117	1,024,911	26,953,027
2	38	1,000,000	0	0	0	0	0	0	0	1,000,000	2,133,857	1,997,138	2,133,857	1,859,754	26,953,027
3	39	0	0	0	0	0	0	0	0	0	1,795,828	1,680,278	1,795,828	1,549,135	26,953,027
4	40	0	0	0	0	0	0	0	0	0	1,481,659	1,385,366	1,481,659	1,262,377	26,953,027
5	41	0	0	0	0	0	0	0	0	0	1,192,598	1,114,199	1,192,598	1,000,726	26,953,027
6	42	0	0	0	0	0	0	0	0	0	908,293	846,775	908,293	743,831	26,953,027
7	43	0	0	0	0	0	0	0	0	0	629,107	584,265	629,107	492,056	26,953,027
8	44	0	0	0	0	0	0	0	0	0	501,717	468,541	501,717	392,076	1,396,618
9	45	0	0	0	0	0	0	0	0	0	389,151	363,044	389,151	334,330	1,396,618
10	46	0	0	0	0	0	0	0	0	0	269,981	250,754	269,981	269,981	1,396,618
Total		3,131,650	0	0	0	0	0	0	0	3,131,650					
11	47	0	0	0	0	0	0	0	0	0	283,149	266,880	283,149	283,149	1,396,618
12	48	0	0	0	0	0	0	0	0	0	303,060	286,248	303,060	303,060	1,396,618
13	49	0	0	0	0	0	0	0	0	0	330,677	313,241	330,677	330,677	1,396,618
14	50	0	0	0	0	0	0	0	0	0	367,049	348,891	367,049	367,049	1,396,618
15	51	0	0	0	109,690	112,488	109,690	112,488	2,798	-109,690	413,200	281,726	300,712	300,712	1,284,130
16	52	0	0	0	109,690	230,275	109,690	230,275	8,097	-109,690	470,303	220,101	240,028	240,028	1,166,343
17	53	0	0	0	109,690	353,610	109,690	353,610	13,644	-109,690	539,809	165,206	186,199	186,199	1,043,008
18	54	0	0	0	109,690	482,753	109,690	482,753	19,453	-109,690	623,209	118,258	140,456	140,456	913,865
19	55	0	0	0	109,690	617,979	109,690	617,979	25,536	-109,690	722,162	80,630	104,183	104,183	778,639
20	56	0	0	0	109,690	759,574	109,690	759,574	31,905	-109,690	838,464	53,320	78,889	78,889	637,044
Total		3,131,650	0	0	658,140	658,140	658,140	658,140	2,473,510	2,473,510					

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0-1A

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonG

Page: 14 of 19



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
 Form Series ICC15 P15IUL or P15IUL based on state of policy issue
 For Presentation in NC

Policy Loan Details

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)	Non-Guaranteed Values (End Of Year) @ 6.12%				
											Accumulated Value (10)	Net Accumulated Value Excluding Last Indexed Credit (11)	Net Accumulated Value (12)	Net Cash Surrender Value (13)	Death Benefit (14)
21	57	0	0	0	109,690	907,839	109,690	907,839	38,574	-109,690	976,694	41,961	68,765	68,765	488,779
22	58	0	0	0	109,690	1,063,087	109,690	1,063,087	45,558	-109,690	1,135,523	43,691	72,436	72,436	503,935
23	59	0	0	0	109,690	1,225,646	109,690	1,225,646	52,870	-109,690	1,317,067	60,557	91,421	91,421	539,224
24	60	0	0	0	109,690	1,395,863	109,690	1,395,863	60,526	-109,690	1,523,470	94,437	127,608	127,608	584,649
25	61	0	0	0	109,690	1,574,096	109,690	1,574,096	68,544	-109,690	1,757,068	147,291	182,972	182,972	674,951
26	62	0	0	0	109,690	1,760,725	109,690	1,760,725	76,938	-109,690	2,020,266	221,132	259,541	259,541	784,811
27	63	0	0	0	109,690	1,956,143	109,690	1,956,143	85,729	-109,690	2,315,747	318,231	359,603	359,603	915,383
28	64	0	0	0	109,690	2,160,766	109,690	2,160,766	94,933	-109,690	2,646,390	441,034	485,624	485,624	1,067,830
29	65	0	0	0	109,690	2,375,027	109,690	2,375,027	104,571	-109,690	3,015,138	592,031	640,111	640,111	1,243,138
30	66	0	0	0	109,690	2,599,379	109,690	2,599,379	114,662	-109,690	3,425,108	773,868	825,729	825,729	1,476,500
Total		3,131,650	0	0	1,755,040	1,755,040	1,755,040	1,755,040	1,376,810	0					
31	67	0	0	0	109,690	2,834,298	109,690	2,834,298	125,229	-109,690	3,879,644	989,390	1,045,346	1,045,346	1,743,682
32	68	0	0	0	109,690	3,080,282	109,690	3,080,282	136,294	-109,690	4,382,293	1,241,627	1,302,011	1,302,011	2,047,001
33	69	0	0	0	109,690	3,337,852	109,690	3,337,852	147,880	-109,690	4,937,020	1,533,997	1,599,168	1,599,168	2,389,091
34	70	0	0	0	109,690	3,607,553	109,690	3,607,553	160,011	-109,690	5,547,970	1,870,076	1,940,417	1,940,417	2,772,613
35	71	0	0	0	0	3,777,469	0	3,777,469	169,916	0	6,204,471	2,351,150	2,427,002	2,427,002	3,233,583
36	72	0	0	0	0	3,955,388	0	3,955,388	177,919	0	6,909,493	2,872,382	2,954,105	2,954,105	3,714,149
37	73	0	0	0	0	4,141,687	0	4,141,687	186,299	0	7,666,040	3,436,375	3,524,353	3,524,353	4,214,297
38	74	0	0	0	0	4,336,760	0	4,336,760	195,073	0	8,477,439	4,046,037	4,140,679	4,140,679	4,734,099
39	75	0	0	0	0	4,541,021	0	4,541,021	204,261	0	9,347,115	4,704,352	4,806,093	4,806,093	5,273,449
40	76	0	0	0	0	4,754,903	0	4,754,903	213,882	0	10,276,008	5,411,814	5,521,105	5,521,105	6,034,905
Total		3,131,650	0	0	2,193,800	2,193,800	2,193,800	2,193,800	937,850	0					

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0-1A

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonG

Page: 15 of 19



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
 Form Series ICC15 P15IUL or P15IUL based on state of policy issue
 For Presentation in NC

Policy Loan Details

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)	Non-Guaranteed Values (End Of Year) @ 6.12%				
											Accumulated Value (10)	Net Accumulated Value Excluding Last Indexed Credit (11)	Net Accumulated Value (12)	Net Cash Surrender Value (13)	Death Benefit (14)
41	77	0	0	0	0	4,978,859	0	4,978,859	223,956	0	11,267,178	6,171,015	6,288,319	6,288,319	6,851,678
42	78	0	0	0	0	5,213,364	0	5,213,364	234,504	0	12,323,499	6,984,338	7,110,135	7,110,135	7,726,310
43	79	0	0	0	0	5,458,913	0	5,458,913	245,549	0	13,448,177	7,854,469	7,989,264	7,989,264	8,661,673
44	80	0	0	0	0	5,716,028	0	5,716,028	257,115	0	14,644,314	8,783,960	8,928,286	8,928,286	9,660,502
45	81	0	0	0	0	5,985,253	0	5,985,253	269,225	0	15,909,539	9,670,421	9,824,205	9,824,285	10,614,762
46	82	0	0	0	0	6,267,158	0	6,267,158	281,905	0	16,935,374	10,504,851	10,668,215	10,668,215	11,514,984
47	83	0	0	0	0	6,562,341	0	6,562,341	295,183	0	18,013,107	11,277,973	11,450,765	11,450,765	12,351,421
48	84	0	0	0	0	6,871,428	0	6,871,428	309,086	0	19,033,832	11,980,294	12,162,405	12,162,405	13,114,096
49	85	0	0	0	0	7,195,072	0	7,195,072	323,644	0	19,988,258	12,601,916	12,793,186	12,793,186	13,792,599
50	86	0	0	0	0	7,533,960	0	7,533,960	338,868	0	20,903,858	13,249,072	13,449,899	13,449,899	14,499,092
Total		3,131,650	0	0	2,193,800	2,193,800	0	2,193,800	937,850	0					
51	87	0	0	0	0	7,888,809	0	7,888,809	354,850	0	22,022,036	13,922,434	14,133,227	14,133,227	15,234,328
52	88	0	0	0	0	8,260,372	0	8,260,372	371,563	0	23,104,218	14,622,663	14,843,846	14,843,846	15,999,056
53	89	0	0	0	0	8,649,436	0	8,649,436	389,064	0	24,231,860	15,350,413	15,582,424	15,582,424	16,794,017
54	90	0	0	0	0	9,056,824	0	9,056,824	407,368	0	25,406,444	16,106,327	16,349,620	16,349,620	17,619,942
55	91	0	0	0	0	9,483,401	0	9,483,401	426,576	0	26,648,025	16,909,485	17,164,624	17,164,624	18,230,545
56	92	0	0	0	0	9,930,069	0	9,930,069	446,668	0	27,968,140	17,770,370	18,038,071	18,038,071	18,877,115
57	93	0	0	0	0	10,397,775	0	10,397,775	467,706	0	29,379,532	18,700,658	18,981,757	18,981,757	19,569,348
58	94	0	0	0	0	10,887,510	0	10,887,510	489,735	0	30,898,637	19,715,650	20,011,126	20,011,126	20,320,113
59	95	0	0	0	0	11,400,312	0	11,400,312	512,802	0	32,492,009	20,780,966	21,091,697	21,091,697	21,416,617
60	96	0	0	0	0	11,937,267	0	11,937,267	536,955	0	34,161,428	21,897,439	22,224,161	22,224,161	22,565,775
Total		3,131,650	0	0	2,193,800	2,193,800	0	2,193,800	937,850	0					

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Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonG

Page: 16 of 19



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
 Form Series ICC15 P15IUL or P15IUL based on state of policy issue
 For Presentation in NC

Policy Loan Details

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)	Non-Guaranteed Values (End Of Year) @ 6.12%				Death Benefit (14)
											Accumulated Value (10)	Net Accumulated Value Excluding Last Indexed Credit (11)	Net Accumulated Value (12)	Net Cash Surrender Value (13)	
61	97	0	0	0	0	12,499,512	0	12,499,512	562,245	0	35,909,703	23,066,718	23,410,191	23,410,191	23,769,288
62	98	0	0	0	0	13,088,239	0	13,088,239	588,727	0	37,739,198	24,289,952	24,650,959	24,650,959	25,028,351
63	99	0	0	0	0	13,704,695	0	13,704,695	616,456	0	39,651,572	25,567,532	25,946,877	25,946,877	26,343,392
64	100	0	0	0	0	14,350,186	0	14,350,186	645,491	0	41,649,141	26,900,449	27,298,955	27,298,955	27,715,446
65	101	0	0	0	0	15,026,080	0	15,026,080	675,894	0	43,737,003	28,292,395	28,710,923	28,710,923	29,140,293
66	102	0	0	0	0	15,733,808	0	15,733,808	707,728	0	45,918,043	29,744,787	30,184,235	30,184,235	30,643,416
67	103	0	0	0	0	16,474,871	0	16,474,871	741,062	0	48,195,283	31,259,116	31,720,412	31,720,412	32,202,365
68	104	0	0	0	0	17,250,837	0	17,250,837	775,966	0	50,571,903	32,836,964	33,321,066	33,321,066	33,826,785
69	105	0	0	0	0	18,063,351	0	18,063,351	812,514	0	53,051,334	34,480,083	34,987,982	34,987,982	35,518,495
70	106	0	0	0	0	18,914,135	0	18,914,135	850,764	0	55,639,779	36,192,909	36,725,643	36,725,643	37,282,041
Total		3,131,650	0	0	2,193,800	2,193,800	0	2,193,800	937,850	0					
71	107	0	0	0	0	19,804,991	0	19,804,991	890,856	0	58,342,112	37,978,458	38,537,120	38,537,120	39,120,542
72	108	0	0	0	0	20,737,806	0	20,737,806	932,815	0	61,163,838	39,840,299	40,426,032	40,426,032	41,037,670
73	109	0	0	0	0	21,714,557	0	21,714,557	976,751	0	64,111,102	41,782,540	42,396,545	42,396,545	43,037,656
74	110	0	0	0	0	22,737,313	0	22,737,313	1,022,756	0	67,181,627	43,800,822	44,444,314	44,444,314	45,116,130
75	111	0	0	0	0	23,808,240	0	23,808,240	1,070,927	0	70,379,710	45,897,260	46,571,470	46,571,470	47,275,267
76	112	0	0	0	0	24,929,608	0	24,929,608	1,121,368	0	73,709,098	48,073,296	48,779,490	48,779,490	49,516,581
77	113	0	0	0	0	26,103,793	0	26,103,793	1,174,185	0	77,196,144	50,352,748	51,092,351	51,092,351	51,864,312
78	114	0	0	0	0	27,333,281	0	27,333,281	1,229,489	0	80,848,161	52,740,297	53,514,880	53,514,880	54,323,361
79	115	0	0	0	0	28,620,679	0	28,620,679	1,287,398	0	84,672,954	55,241,039	56,052,276	56,052,276	56,899,005
80	116	0	0	0	0	29,968,713	0	29,968,713	1,348,054	0	88,678,698	57,860,370	58,709,986	58,709,986	59,596,773
Total		3,131,650	0	0	2,193,800	2,193,800	0	2,193,800	937,850	0					
81	117	0	0	0	0	31,380,239	0	31,380,239	1,411,526	0	92,873,954	60,603,905	61,493,715	61,493,715	62,422,454
82	118	0	0	0	0	32,858,248	0	32,858,248	1,478,009	0	97,267,686	63,477,532	64,409,437	64,409,437	65,382,114
83	119	0	0	0	0	34,405,872	0	34,405,872	1,547,623	0	101,869K	66,487,421	67,463,413	67,463,413	68,482,105
84	120	0	0	0	0	36,026,388	0	36,026,388	1,620,517	0	106,689K	69,640,031	70,662,196	70,662,196	71,729,082
Total		3,131,650	0	0	2,193,800	2,193,800	0	2,193,800	937,850	0					

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1-1A

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonG:

Page: 17 of 19



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
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Form Series ICC15 P15IUL or P15IUL based on state of policy issue
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Policy Loan Details

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 2% Interest Guarantee on Termination Rider applies.

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

*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.

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P-1A

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonG:

Page: 18 of 19

7DA97E71 - 22F3 - 4344 - 882C - CB18F6B6D162

Case 5:25-cv-00195-MEO-DCK Document 31-11 Filed 01/22/26 Page 20 of 56



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
 Form Series ICC15 P15IUL or P15IUL based on state of policy issue
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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	The sum of the premium payments you plan to make each year.
Standard Policy Loan	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	The sum of Standard Loans and any related accrued loan interest charged.
Alternate Policy Loan	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	The sum of Alternate Loans and any accrued alternate loan interest charged.
Total Policy Loan	The sum of Standard Policy Loan and Alternate Policy Loan.
Total Policy Debt	The sum of Standard Policy Debt and Alternate Policy Debt.
Annual Loan Interest Charged	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	The premium paid minus any Policy Loans or Withdrawals plus any illustrated estimated tax and Loan Interest Paid in Cash.
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.
Net Accumulated Value Excluding Last Indexed Credit	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	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	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, subject to the policy's maximum loan provisions.
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.

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-1A|

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI

Page: 19 of 19

7DA97E71-22F3-4344-882C-CB18F6B6D162



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
Flexible Premium Indexed Adjustable Life Insurance
Form Series ICC15 P15IUL or P15IUL based on state of policy issue
For Presentation in NC

Proposed Insured: Kyle Busch
Male, Age 37
Super Preferred Nonsmoker
Initial Flat Extra \$4.92

Initial Death Benefit Option = B -
(Increasing)
Initial Total Face Amount =
\$25,379,910
Premium Frequency = Annual

Life Insurance Producer:
Rodney A Smith
1155 Camino Del Mar, Ste 537
Del Mar, CA 92014

The Life Insurance Illustration: Narrative Summary

Thank you for considering Pacific Life Insurance Company. We look forward to helping you meet your goals throughout your lifetime. The Narrative Summary introduces you to the policy options you have chosen to illustrate.

This is a life insurance policy illustration. The primary purpose of life insurance is for **Death Benefit protection**. 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 for Pacific Discovery Xelerator IUL 2 (Form Series P15IUL, S18PDX2 or ICC15 P15IUL, ICC18 S18PDX2 based on state of policy issue). 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.

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.

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 product was designed for use with moderate to higher premiums. If you pay lower premiums than illustrated or policy performance is less favorable than illustrated, there is an increased risk of policy lapse, particularly in the early years.

Refer to the Indexed Account Information section for further details on each account. Certain Indexed Accounts may have charges.

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.

Death Benefit, Death Benefit Option & Underwriting Class Initial Death Benefit \$25,379,910

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	1
A - (Level)	2	84

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

This is the Basic Illustration

I-1A|

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI

Page: 1 of 26

7DA97E71-22F3-4344-882C-CB18F6B6D162



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
 Form Series ICC15 P15IUL or P15IUL based on state of policy issue
 For Presentation in NC

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)

Obtaining Death Benefits through a combination of Basic, ARTR and/or S-ARTR Coverage may be more economical than obtaining the same Death Benefits through Basic Coverage alone, because ARTR and/or S-ARTR 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, and/or S-ARTR Coverage will have different policy values. When deciding whether or not to add ARTR, and/or S-ARTR 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. 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. Generally, under guaranteed assumptions, a higher proportion of ARTR and S-ARTR Coverage will result in lower Accumulated Values.
- Other Impacts
 - › Different combinations of Basic, ARTR, and/or S-ARTR 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, and/or S-ARTR Coverage to help you make your decision.

Illustrated Coverage(s)

Basic Coverage	Face Amount	Start Year	End Year
	25,379,910	1	1
	26,953,027	2	7
	1,396,618	8	84

Premium

Initial Premium: \$0.00
 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
\$0.00	Annual	\$0.00	1	1
\$1,000,000.00	Annual	\$1,000,000.00	2	2
\$0.00	Annual	\$0.00	3	84

The illustration also includes a premium of \$2,131,650.00 at the beginning of year 1 from a 1035 Exchange. If that premium is not actually received in month 1, policy values will be lower than illustrated. The assumed cost basis associated with the 1035 Exchange is \$4,000,000.00.

This is the Basic Illustration

I-1A)

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI

Page: 2 of 26

7DA97E71-22F3-4344-882C-CB18F6B6D162



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
 Form Series ICC15 P15IUL or P15IUL based on state of policy issue
 For Presentation in NC

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.

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 15th.

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 High Cap Indexed Account	6.12%	6.12%	100.00%	1	84

*The maximum illustrated rates for indexed accounts are based on NAIC actuarial guidelines. For each Indexed Account a hypothetical Indexed Interest Rate is calculated and is the compounded average annual credited rate for each Index Account for the 25-year period starting on 12/31/1956, based on a 65 year lookback and for each 25-year period starting on each subsequent trading day thereafter, ending with the 25-year period that ends on 12/31/2021. For the 1-Year International Indexed Account the 65-year lookback period is adjusted to a 34 year look back starting on 12/31/1987. The maximum illustrated rate for each Indexed Account is the lesser of that account's hypothetical Indexed Interest Rate or the rate determined by the NAIC actuarial guidelines.

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, 2) premium or loan repayments with allocations to the Indexed Accounts, and 3) Persistency Credit allocations to the Indexed Accounts.

Non-Guaranteed Assumptions

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.

This is the Basic Illustration

I-1A|

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI

Page: 3 of 26

7DA97E71-22F3-4344-882C-CB18F6B6D162



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
Flexible Premium Indexed Adjustable Life Insurance
Form Series ICC15 P15IUL or P15IUL based on state of policy issue
For Presentation in NC

Non-Guaranteed Persistency Credit

An additional credit may apply to the Accumulated Value through a non-guaranteed Persistency Credit beginning in year 11. The Persistency Credit, if any, is credited to the Fixed Account and if applicable, may then be allocated to the Indexed Accounts based on premium allocations, subject to any lockout periods, on the next Transfer Date. The Persistency Credit may increase the Accumulated Value and varies by several factors, including but not limited to issue age and risk class. Refer to the Policy Credits Report for more information.

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: 2.25%
Guaranteed Interest Rate: 2.00%
Illustrated Interest Rate:

Rate	Start Year	End Year
2.25%	1	84

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.

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.

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 either more or less favorable than illustrated.

This is the Basic Illustration

I-1A|

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI

Page: 4 of 26

7DA97E71-22F3-4344-882C-CB18F6B6D162



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
 Form Series ICC15 P15IUL or P15IUL based on state of policy issue
 For Presentation in NC

Indexed Account Information

The following provides information on each indexed account segment components and historical information for each of the indexed accounts.

Index Account Name	Segment Term	Underlying Index (excluding dividends)	Participation Rate	Growth Cap	Threshold Rate	Indexed Account Charge (Annualized)	Segment Guaranteed Interest Rate	Historical Return for Underlying Index	Historical Indexed Account Return	Guaranteed Performance Factor
1-Year Indexed Account	12 Months	S&P 500®	100% Guaranteed	8.00% Current (3.00% Guaranteed Minimum)	N/A	N/A	0%	7.57% ¹	5.21% ⁵	1.00
1-Year High Par Indexed Account	12 Months	S&P 500®	150% Current 140% Guaranteed	6.50% Current (2.00% Guaranteed Minimum)	N/A	N/A	0%	7.57% ¹	4.50% ⁵	1.00
1-Year No Cap Indexed Account	12 Months	S&P 500®	100% Guaranteed	N/A	8.50% Current 20.00% Guaranteed Maximum	N/A	0%	7.57% ¹	6.17% ⁵	1.00
1-Year High Cap Indexed Account	12 Months	S&P 500®	100% Guaranteed	10.50% Current (4.00% Guaranteed Minimum)	N/A	0.80% Current (0.80% Guaranteed Maximum)	0%	7.57% ¹	6.48% ⁵	1.00
1-Year International Indexed Account	12 Months	MSCI EAFE, EURO STOXX 50® & MSCI Emerging Markets	100% Guaranteed	8.50% Current (3.00% Guaranteed Minimum)	N/A	N/A	0%	4.74% ²	4.52% ⁵	1.00
2-Year Indexed Account	24 Months	S&P 500®	100% Guaranteed	19.00% over 2 years (6.00% over 2 years Guaranteed Minimum)	N/A	N/A	0%	7.49% ³	5.93% ⁵	1.00
High Par 5-Year Indexed Account	60 Months	S&P 500®	110% Current 105% Guaranteed	No Current Growth Cap (15.00% over 5 years Guaranteed Minimum)	N/A	N/A	0%	6.89% ⁴	7.98% ⁵	1.00

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

¹Based on average annual return of the S&P 500® index, excluding dividends, over the last 65-year period.

²Based on average annual returns of the combined MSCI EAFE, EURO STOXX 50® & MSCI Emerging Markets Indices, excluding dividends, over the last 34-year period.

³Based on average annualized 2-year return of the S&P 500® index, excluding dividends, over the last 65-year period.

⁴Based on average annualized 5-year return of the S&P 500® index, excluding dividends, over the last 65-year period.

⁵Based on the historical returns along with the current Growth Cap, Participation Rate, Threshold Rate and Segment Guaranteed Interest Rate.

This is the Basic Illustration

1-A

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

PDX IUL 2 2020 - GPT - 4/26/2022 - NonG

Page: 5 of 26

22.10.10.R Run: 4/26/2022 1:53 PM

7DA97E71 - 22F3 - 4344 - 882C - CB18F6B6D162



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
 Form Series ICC15 P15IUL or P15IUL based on state of policy issue
 For Presentation in NC

Segment Growth Rates and Hypothetical Average Returns

The purpose of this report is to show the actual historical index growth rates for each underlying index account and the corresponding hypothetical indexed interest rates for each account over the most recent 20 year period.

Year Period Ending	1-Year Indexed Account					1-Year International Indexed Account				2-Year Indexed Account		High Par 3-Year Indexed Account	
	Annualized Index Growth Rate	Hypothetical Indexed Interest Rate	1-Year High Par Indexed Account Hypothetical Indexed Interest Rate	1-Year No Cap Indexed Account Hypothetical Indexed Interest Rate	1-Year High Cap Indexed Account Hypothetical Indexed Interest Rate	Annualized MSCI-EAFE Growth Rate	Annualized FTSE STOXX 50% Index Growth Rate	Annualized MSC Emerging Markets Index Growth Rate	Hypothetical Indexed Interest Rate	Annualized Index Growth Rate	Hypothetical Indexed Interest Rate	Annualized Index Growth Rate	Hypothetical Indexed Interest Rate
12/15/02	-18.94%	0.00%	0.00%	0.00%	0.00%	-15.18%	-29.33%	-3.76%	0.00%	-17.60%	0.00%	0.75%	0.82%
12/15/03	17.32%	8.00%	6.50%	8.82%	10.50%	30.18%	7.01%	44.46%	8.00%	-2.48%	0.00%	-3.24%	0.00%
12/15/04	12.67%	8.00%	6.50%	4.17%	10.50%	17.62%	8.72%	19.32%	8.50%	14.97%	9.09%	-4.25%	0.00%
12/15/05	5.76%	5.76%	6.50%	0.00%	5.76%	15.25%	19.94%	35.02%	8.50%	9.16%	9.09%	-2.05%	0.00%
12/15/06	12.00%	8.00%	6.50%	3.50%	10.50%	22.53%	17.04%	28.12%	8.50%	8.84%	8.84%	3.07%	3.35%
12/15/07	2.98%	2.98%	4.47%	0.00%	2.98%	8.90%	6.45%	38.11%	7.62%	7.40%	7.40%	10.15%	10.98%
12/15/08	-10.83%	0.00%	0.00%	0.00%	0.00%	-45.94%	-45.09%	-54.05%	0.00%	-21.94%	0.00%	2.65%	2.90%
12/15/09	28.27%	8.00%	6.50%	19.77%	10.50%	30.09%	19.84%	74.03%	8.50%	-12.88%	0.00%	-4.75%	0.00%
12/15/10	11.44%	8.00%	6.50%	2.94%	10.50%	4.72%	-0.81%	15.29%	4.41%	19.56%	9.09%	-2.10%	0.00%
12/15/11	-2.40%	0.00%	0.00%	0.00%	0.00%	-17.46%	-22.92%	-19.93%	0.00%	4.29%	4.29%	-2.28%	0.00%
12/15/12	16.65%	8.00%	6.50%	8.15%	10.50%	16.33%	19.25%	15.36%	8.50%	6.70%	6.70%	-1.29%	0.00%
12/15/13	26.38%	8.00%	6.50%	17.88%	10.50%	15.43%	13.24%	-5.03%	5.67%	21.42%	9.09%	13.62%	14.67%
12/15/14	11.37%	8.00%	6.50%	2.87%	10.50%	-5.54%	0.14%	-6.70%	0.05%	18.64%	9.09%	11.46%	12.38%
12/15/15	1.62%	1.62%	2.44%	0.00%	1.62%	-3.69%	5.24%	-16.54%	1.75%	6.38%	6.38%	10.65%	11.52%
12/15/16	11.44%	8.00%	6.50%	2.94%	10.50%	1.81%	2.31%	13.17%	4.21%	6.42%	6.42%	11.53%	12.45%
12/15/17	17.70%	8.00%	6.50%	9.20%	10.50%	18.90%	10.73%	28.47%	8.50%	14.53%	9.09%	11.60%	12.53%
12/15/18	-1.96%	0.00%	0.00%	0.00%	0.00%	-13.08%	-13.04%	-13.32%	0.00%	7.42%	7.42%	9.02%	9.77%
12/15/19	22.75%	8.00%	6.50%	14.25%	10.50%	15.96%	21.99%	11.94%	8.50%	9.70%	9.09%	7.87%	8.54%
12/15/20	14.29%	8.00%	6.50%	5.79%	10.50%	3.30%	-7.12%	14.94%	3.93%	18.44%	9.09%	9.69%	10.49%
12/15/21	27.05%	8.00%	6.50%	18.55%	10.50%	7.77%	18.28%	-2.27%	5.42%	20.50%	9.09%	13.68%	14.73%

*The 1-Year High Cap Indexed Account has a benefit 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

P-1A

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonG

Page: 6 of 26

7DA97E71 - 22F3 - 4344 - 882C - CB18F6B6D162



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
 Form Series ICC15 P15IUL or P15IUL based on state of policy issue
 For Presentation in NC

Average Indexed Interest Rates

To help you understand the potential interest rates and risks over a longer term, encompassing multiple segments, we have calculated the Average Indexed Rates, Minimum Indexed Rates, Maximum Indexed Rates and Standard Deviation. The following is neither guaranteed, nor intended to predict your actual risk or return over any period.

	1-Year Indexed Account	1-Year International Indexed Account	1-Year High Par Indexed Account	1-Year No Cap Indexed Account	1-Year High Cap Indexed Account	2-Year Indexed Account	High Par 5-Year Indexed Account
Average Indexed Rate	5.21%	4.52%	4.50%	6.17%	6.46%	5.93%	7.98%
Minimum Indexed Rate	3.45%	3.54%	3.19%	2.78%	4.11%	3.74%	3.97%
Maximum Indexed Rate	6.59%	5.41%	5.70%	9.80%	8.10%	8.01%	13.30%
Standard Deviation	0.54%	0.46%	0.44%	1.19%	0.69%	0.86%	1.98%

This table assumes an allocation of Accumulated Value (with no deductions for policy charges, Withdrawals or loans) into the Indexed Accounts, accumulated over a historical period which represents a 25-year period starting on 12/31/1956, based on a 65-year lookback and for each 25-year period that ends on 12/31/2021. For the 1-Year International Indexed Account the 65-year lookback period is adjusted to a 34-year look back starting on 12/31/1987. Minimum Indexed Rate reflects the lowest interest rate achieved over the historical period measured. The Maximum Indexed Rate reflects the highest interest rate achieved over the historical period measured. The Standard Deviation is one measure of the volatility with each Indexed Account. It is calculated using the average annual interest rate of each Indexed Account over the historical period. For a more detailed description of each Indexed Account, see the **Indexed Account Information** chart.

This is the Basic Illustration

3-1A

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonG:

Page: 7 of 26

7DA97E71 - 22F3 - 4344 - 882C - CB18F6B6D162



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
 Form Series ICC15 P15IUL or P15IUL based on state of policy issue
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Proposed Insured: Kyle Busch
 Male, Age 37
 Super Preferred Nonsmoker
 Initial Flat Extra \$4.92

Initial Death Benefit Option = B -
 (Increasing)
 Initial Total Face Amount =
 \$25,379,910
 Premium Frequency = Annual

Life Insurance Producer:
 Rodney A Smith
 1155 Camino Del Mar, Ste 537
 Del Mar, CA 92014

Policy Values: Tabular Detail & Statement of Policy Cost and Benefit Information

				Guaranteed Values End Of Year @ 0.00% ¹			Non-Guaranteed Alternate Scale Values End Of Year @ 2.25% ²			Non-Guaranteed Values End Of Year @ 6.12% ³		
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	37	2,131,650	0	1,307,100	792,607	26,720,723	1,506,062	957,856	26,885,972	1,573,117	1,024,911	26,953,027
2	38	1,000,000	0	1,559,189	1,356,902	26,687,010	1,979,380	1,705,277	26,885,972	2,133,857	1,859,754	26,953,027
3	39	0	0	877,604	727,985	26,687,010	1,565,575	1,318,882	26,885,972	1,795,828	1,549,135	26,953,027
4	40	0	0	192,656	82,542	26,687,010	1,186,294	967,011	26,885,972	1,481,659	1,262,377	26,953,027
5	41	0	0	0	0	0	842,071	650,199	26,885,972	1,192,598	1,000,726	26,953,027
6	42	0	0	0	0	0	512,227	347,766	26,885,972	908,293	743,831	26,953,027
7	43	0	0	0	0	0	197,131	60,079	26,885,972	629,107	492,056	26,953,027
8	44	0	0	0	0	0	40,479	0	1,329,563	501,717	392,076	1,396,618
9	45	0	0	0	0	0	0	0	0	389,151	334,330	1,396,618
10	46	0	0	0	0	0	0	0	0	269,981	269,981	1,396,618
Total		3,131,650										
11	47	0	0	0	0	0	0	0	0	283,149	283,149	1,396,618
12	48	0	0	0	0	0	0	0	0	303,060	303,060	1,396,618
13	49	0	0	0	0	0	0	0	0	330,677	330,677	1,396,618
14	50	0	0	0	0	0	0	0	0	367,049	367,049	1,396,618
15	51	0	109,690	0	0	0	0	0	0	413,200	300,712	1,284,130
16	52	0	109,690	0	0	0	0	0	0	470,303	240,028	1,166,343
17	53	0	109,690	0	0	0	0	0	0	539,809	186,199	1,043,000
18	54	0	109,690	0	0	0	0	0	0	623,209	140,456	913,865
19	55	0	109,690	0	0	0	0	0	0	722,162	104,183	778,639
20	56	0	109,690	0	0	0	0	0	0	838,464	78,889	637,044
Total		3,131,650										

This is the Basic Illustration

1A

Life Insurance Producer: Rodney A Smith
 Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656
 PDX IUL 2 2020 - GPT - 4/26/2022 - NonG

For: Kyle Busch

22.10.10.R Run: 4/26/2022 1:53 PM

Page: 8 of 26



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
 Form Series ICC15 P15IUL or P15IUL based on state of policy issue
 For Presentation in NC

Policy Values: Tabular Detail & Statement of Policy Cost and Benefit Information

				Guaranteed Values End Of Year @ 0.00% ¹			Non-Guaranteed Alternate Scale Values End Of Year @ 2.25% ¹			Non-Guaranteed Values End Of Year @ 6.12% ¹		
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
21	57	0	109,690	0	0	0	0	0	0	976,604	68,765	488,779
22	58	0	109,690	0	0	0	0	0	0	1,135,523	72,436	503,935
23	59	0	109,690	0	0	0	0	0	0	1,317,067	91,421	539,224
24	60	0	109,690	0	0	0	0	0	0	1,523,470	127,608	584,649
25	61	0	109,690	0	0	0	0	0	0	1,757,068	182,972	674,951
26	62	0	109,690	0	0	0	0	0	0	2,020,266	259,541	784,811
27	63	0	109,690	0	0	0	0	0	0	2,315,747	359,603	915,383
28	64	0	109,690	0	0	0	0	0	0	2,646,390	485,624	1,067,830
29	65	0	109,690	0	0	0	0	0	0	3,015,138	640,111	1,243,138
30	66	0	109,690	0	0	0	0	0	0	3,425,108	825,729	1,476,500
Total		3,131,650										
31	67	0	109,690	0	0	0	0	0	0	3,879,644	1,045,346	1,743,682
32	68	0	109,690	0	0	0	0	0	0	4,382,293	1,302,011	2,047,001
33	69	0	109,690	0	0	0	0	0	0	4,937,020	1,599,168	2,389,091
34	70	0	109,690	0	0	0	0	0	0	5,547,970	1,940,417	2,772,613
35	71	0	0	0	0	0	0	0	0	6,204,471	2,427,002	3,233,583
36	72	0	0	0	0	0	0	0	0	6,909,493	2,954,105	3,714,149
37	73	0	0	0	0	0	0	0	0	7,666,040	3,524,353	4,214,297
38	74	0	0	0	0	0	0	0	0	8,477,439	4,140,679	4,734,079
39	75	0	0	0	0	0	0	0	0	9,347,115	4,806,093	5,273,449
40	76	0	0	0	0	0	0	0	0	10,276,008	5,521,105	6,034,905
Total		3,131,650										

This is the Basic Illustration

1A

Life Insurance Producer: Rodney A Smith
 Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656
 PDX IUL 2 2020 - GPT - 4/26/2022 - NonG

For: Kyle Busch

22.10.10.R Run: 4/26/2022 1:53 PM

Page: 9 of 26



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
 Form Series ICC15 P15IUL or P15IUL based on state of policy issue
 For Presentation in NC

Policy Values: Tabular Detail & Statement of Policy Cost and Benefit Information

				Guaranteed Values End Of Year @ 0.00% ¹			Non-Guaranteed Alternate Scale Values End Of Year @ 2.25% ¹			Non-Guaranteed Values End Of Year @ 6.12% ¹		
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
41	77	0	0	0	0	0	0	0	0	11,267,178	6,288,319	6,851,678
42	78	0	0	0	0	0	0	0	0	12,323,499	7,110,135	7,726,310
43	79	0	0	0	0	0	0	0	0	13,448,177	7,989,264	8,661,673
44	80	0	0	0	0	0	0	0	0	14,644,314	8,928,286	9,660,502
45	81	0	0	0	0	0	0	0	0	15,809,538	9,824,285	10,614,762
46	82	0	0	0	0	0	0	0	0	16,935,374	10,668,215	11,514,984
47	83	0	0	0	0	0	0	0	0	18,013,107	11,450,765	12,351,421
48	84	0	0	0	0	0	0	0	0	19,033,832	12,162,405	13,114,096
49	85	0	0	0	0	0	0	0	0	19,988,258	12,793,186	13,792,599
50	86	0	0	0	0	0	0	0	0	20,983,858	13,449,899	14,499,092
Total		3,131,650										
51	87	0	0	0	0	0	0	0	0	22,022,036	14,133,227	15,234,328
52	88	0	0	0	0	0	0	0	0	23,104,218	14,843,846	15,999,056
53	89	0	0	0	0	0	0	0	0	24,231,860	15,582,424	16,794,017
54	90	0	0	0	0	0	0	0	0	25,406,444	16,349,620	17,619,942
55	91	0	0	0	0	0	0	0	0	26,648,025	17,164,624	18,230,545
56	92	0	0	0	0	0	0	0	0	27,968,140	18,038,071	18,877,115
57	93	0	0	0	0	0	0	0	0	29,379,532	18,981,757	19,569,348
58	94	0	0	0	0	0	0	0	0	30,898,657	20,011,126	20,320,113
59	95	0	0	0	0	0	0	0	0	32,492,009	21,091,697	21,416,617
60	96	0	0	0	0	0	0	0	0	34,161,428	22,224,161	22,565,775
Total		3,131,650										

This is the Basic Illustration

1A

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonG

Page: 10 of 26

7DA97E71 - 22F3 - 4344 - 882C - CB18F6B6D162



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
 Form Series ICC15 P15IUL or P15IUL based on state of policy issue
 For Presentation in NC

Policy Values: Tabular Detail & Statement of Policy Cost and Benefit Information

				Guaranteed Values End Of Year @ 0.00% ¹			Non-Guaranteed Alternate Scale Values End Of Year @ 2.25% ¹			Non-Guaranteed Values End Of Year @ 6.12% ¹		
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
61	97	0	0	0	0	0	0	0	0	35,909,703	23,410,191	23,769,288
62	98	0	0	0	0	0	0	0	0	37,739,198	24,650,959	25,028,351
63	99	0	0	0	0	0	0	0	0	39,651,572	25,946,877	26,343,392
64	100	0	0	0	0	0	0	0	0	41,649,141	27,298,955	27,715,446
65	101	0	0	0	0	0	0	0	0	43,737,003	28,710,923	29,140,293
66	102	0	0	0	0	0	0	0	0	45,918,043	30,184,235	30,643,416
67	103	0	0	0	0	0	0	0	0	48,195,283	31,720,412	32,202,365
68	104	0	0	0	0	0	0	0	0	50,571,903	33,321,066	33,826,785
69	105	0	0	0	0	0	0	0	0	53,051,334	34,987,982	35,518,495
70	106	0	0	0	0	0	0	0	0	55,639,779	36,725,643	37,282,041
Total		3,131,650										
71	107	0	0	0	0	0	0	0	0	58,342,112	38,537,120	39,120,542
72	108	0	0	0	0	0	0	0	0	61,163,838	40,426,032	41,037,670
73	109	0	0	0	0	0	0	0	0	64,111,102	42,396,545	43,037,656
74	110	0	0	0	0	0	0	0	0	67,181,627	44,444,314	45,116,130
75	111	0	0	0	0	0	0	0	0	70,379,710	46,571,470	47,275,267
76	112	0	0	0	0	0	0	0	0	73,709,098	48,779,490	49,516,581
77	113	0	0	0	0	0	0	0	0	77,196,144	51,092,351	51,864,312
78	114	0	0	0	0	0	0	0	0	80,848,161	53,514,880	54,323,361
79	115	0	0	0	0	0	0	0	0	84,672,954	56,052,276	56,999,005
80	116	0	0	0	0	0	0	0	0	88,678,698	58,709,966	59,596,773
Total		3,131,650										
81	117	0	0	0	0	0	0	0	0	92,873,954	61,493,715	62,422,454
82	118	0	0	0	0	0	0	0	0	97,267,686	64,409,437	65,382,114
83	119	0	0	0	0	0	0	0	0	101,869K	67,463,413	68,482,105
84	120	0	0	0	0	0	0	0	0	106,689K	70,667,196	71,729,082
Total		3,131,650										

The Allocations and Hypothetical Interest Rates below are for policy year 1.

This is the Basic Illustration

0-1A

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonG

Page: 11 of 26

7DA97E71 - 22F3 - 4344 - 882C - CB18F6B6D162



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
 Form Series ICC15 P15IUL or P15IUL based on state of policy issue
 For Presentation in NC

Policy Values: Tabular Detail & Statement of Policy Cost and Benefit Information

	Allocation	Initial Guaranteed Interest Rate	Non-Guaranteed Alternate Scale Hypothetical Interest Rate	Non-Guaranteed Hypothetical Interest Rate
1-Year High Cap Indexed Account ⁴	100.00%	0.00%	2.25%	6.12%

Distributions can be taken on a policy only when there is adequate Cash Surrender Value available to support the requested distribution. Any distributions shown in a policy year with no Cash Surrender Value would not be available.

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

Insurance coverage will cease in year 5 based on guaranteed assumptions.
 Insurance coverage will cease in year 9 based on non-guaranteed Alternate Scale assumptions.

Insurance coverage would remain in force at least through year 84 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 2% Interest Guarantee on Termination Rider applies.

²The Non-Guaranteed Alternate Scale Values columns reflect assumptions about non-guaranteed elements and assumes the allocated indexed accounts will receive the current Fixed Account crediting rate.

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 2% Interest Guarantee on Termination Rider applies.

⁴The 1-Year High Cap Indexed Account has a benefit 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.

*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

3-1A

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

PDX IUL 2 2020 - GPT - 4/26/2022 - NonG:

Page: 12 of 26

22.10.10.R Run: 4/26/2022 1:53 PM

7DA97E71 - 22F3 - 4344 - 882C - CB18F6B6D162



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
 Form Series ICC15 P15IUL or P15IUL based on state of policy issue
 For Presentation in NC

Statement of Policy Cost and Benefit Information: Summary of Coverage

Life Insurance Cost Information

Cost Index	Guaranteed		Current	
	10 Year	20 Year	10 Year	20 Year
Surrender @ 5%	0.00	0.00	17.52	16.00
Net Payment @ 5%	0.00	0.00	18.51	16.17

These indices are illustrated uniformly across life insurance company illustrations and are intended to help provide you a uniform means of comparing products across insurance carriers. A more detailed explanation of the intended use of these indices is provided in the life insurance buyer's guide if required by your state.

Important Notice

The Cost Index is a figure calculated utilizing the present value of the life insurance policy's death benefit and premiums at specified time periods and is a reflection of the annual cost and benefits of the policy per \$1,000 of death benefit assuming the insured dies after 10 or 20 years. Since the cost index is essentially premiums divided by benefits, a lower number is more beneficial to the customer. A policy with a small cost index number is generally a better purchase than a comparable policy with a larger cost index number. Actual results will differ from the projections shown on the previous page if there is a change in the interest rates, cost of insurance rates or the timing and amount of your premium payments.

Alternate loans are also illustrated. Interest is charged on Policy Loans at an effective annual rate of 4.40% in all years, due in arrears.

The non-guaranteed amounts shown on the previous page are based on the following crediting rates:

Accounts	Non-Guaranteed Rate	Start Year	End Year
1-Year High Cap Indexed Account*	6.12%	1	84

We may change the current interest rate at any time but may not credit less than the guaranteed rate.

Accounts	Guaranteed Rate
Fixed Account	2.00%
1-Year Indexed Account	0.00%
1-Year International Indexed Account	0.00%
1-Year No Cap Indexed Account	0.00%
1-Year High Cap Indexed Account*	0.00%
2-Year Indexed Account	0.00%
High Par 5-Year Indexed Account	0.00%

*The 1-Year High Cap Indexed Account has a benefit 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.

We may change the current cost of insurance rates at any time but may not charge more than the guaranteed cost of insurance rates.

The tax status of this contract should be reviewed each year. For further information, contact the insurance company or your life insurance producer shown at the top of page one.

The projected values in this Statement of Policy Cost and Benefit Information include the costs and benefits of the basic coverage and any additional riders or benefits. In addition, all values are based on the plan of insurance as illustrated, including any face amount changes, option changes, Withdrawals and Policy Loans. A Statement of Policy Cost and Benefit Information based on the policy as issued, without any policy changes, is available on request.

Illustrated Coverage

This is the Basic Illustration

I-1A|

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI

Page: 13 of 26

7DA97E71-22F3-4344-882C-CB18F6B6D162



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
Flexible Premium Indexed Adjustable Life Insurance
Form Series ICC15 P15IUL or P15IUL based on state of policy issue
For Presentation in NC

Type of Coverage	Amount
Basic Coverage: Flexible Premium Indexed Adjustable Life Insurance	\$25,379,910.00

Riders:

Alternate Loan Rider

Conversion Rider

Enhanced Performance Factor Rider

Classic

Overloan Protection 3 Rider

Short-Term No-Lapse Guarantee Rider

Terminal Illness Rider

2% Interest Guarantee on Termination Rider

This is the Basic Illustration

I-1A|

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI

Page: 14 of 26

7DA97E71-22F3-4344-882C-CB18F6B6D162



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
Flexible Premium Indexed Adjustable Life Insurance
Form Series ICC15 P15iUL or P15iUL based on state of policy issue
For Presentation in NC

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.
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	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, subject to the policy's maximum loan provisions.
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

I-1A|

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI

Page: 15 of 26

7DA97E71-22F3-4344-882C-CB18F6B6D162



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
 Form Series ICC15 P15IUL or P15IUL based on state of policy issue
 For Presentation in NC

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	84

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
Yrs 2-20	0.00%	4.98%	7.50%	0.00	0.49	0.72	0.00	1.14	1.70	0.00	0.96	1.43
Yr 21	0.00%	4.38%	6.60%	0.00	0.43	0.64	0.00	1.01	1.50	0.00	0.85	1.26
Yr 22	0.00%	3.78%	5.70%	0.00	0.37	0.56	0.00	0.87	1.30	0.00	0.73	1.09
Yr 23	0.00%	3.18%	4.80%	0.00	0.31	0.47	0.00	0.73	1.10	0.00	0.62	0.92
Yr 24	0.00%	2.58%	3.90%	0.00	0.25	0.38	0.00	0.59	0.90	0.00	0.50	0.75
Yrs 25+	0.00%	1.98%	3.00%	0.00	0.20	0.30	0.00	0.46	0.69	0.00	0.38	0.58

*Current Rider PF is the same for 1-Year Indexed Account, 1-Year High Par Indexed Account, 1-Year No Cap Indexed Account, 1-Year International 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 (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.

I-1A|

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI

Page: 16 of 26

7DA97E71-22F3-4344-882C-CB18F6B6D162



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
 Form Series ICC15 P15IUL or P15IUL based on state of policy issue
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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.

Segment Indexed Interest Credit (Average Segment Monthly Balance Over Segment Term* x Segment Indexed Interest Crediting Rate)	X	Segment Current Performance Factor (Assuming Performance Plus (C) Design in Policy Years 2-20)	=	Total Segment Indexed Interest Credit	Annualized Rider Charge	Net Impact to Segment Value**
\$1,000 x 2% = \$20	X	2.70 (Performance Plus EPFR Design)	=	\$54.00	\$75.00 (7.5% x \$1,000)	-\$21.00
\$1,000 x 2% = \$20	X	1.00 (Classic EPFR Design)	=	\$20.00	\$0.00 (0% x \$1,000)	\$20.00
\$1,000 x 6% = \$60	X	2.70 (Performance Plus EPFR Design)	=	\$162.00	\$75.00 (7.5% x \$1,000)	\$87.00
\$1,000 x 6% = \$60	X	1.00 (Classic EPFR Design)	=	\$60.00	\$0.00 (0% x \$1,000)	\$60.00

*The Average Segment Monthly Balance is the average of all Monthly Segment Balances over the Segment Term after any policy deductions, including the EPFR monthly charges, have been taken. In this example, for simplicity, we have assumed that the Segment Monthly Balance is a level \$1,000 in all months.

**Other policy charges will occur on a monthly basis, independent of the rider's charges and may further reduce the policy's Accumulated Value.

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.)

Terminal Illness Rider

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

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 due to terminal illness depends on the life expectancy of the insured at the time benefits are accelerated. Receipt of accelerated death benefits may affect eligibility for public assistance programs such as Medicaid. Tax laws relating to accelerated death benefits are complex. Pacific Life Insurance Company cannot determine whether the benefits are taxable. Clients are advised to consult with qualified and independent legal and tax advisors for more information.

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. The rider will be added to your policy, unless you specifically decline it in the application. (Form Series ICC12 R12TII or R12TII, based on state of policy issue.)

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PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI

Page: 17 of 26

7DA97E71-22F3-4344-882C-CB18F6B6D162



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
Flexible Premium Indexed Adjustable Life Insurance
Form Series ICC15 P15IUL or P15IUL based on state of policy issue
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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 charges 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.)

2% 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 2% 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.

Alternate Interest Rate - The Alternate Interest Rate applies only to those accounts identified as an eligible account. The Alternate Interest Rate equals the sum of the value of all eligible accounts divided by the policy's Accumulated Value, multiplied by 2%. If the policy's Accumulated Value is less than or equal to zero, then the Alternate Interest Rate will be 2%.

The following are the eligible accounts for the Alternate Interest Rate: Fixed Account, Loan Account, and all the available 1-Year Indexed Accounts. Pacific Life Insurance Company may change the eligible accounts at any time.

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 ICC15 R15IGT, or R15IGT, 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 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. (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.

Maximum STNLG Duration: 20 years

STNLG Minimum Premium

Annual	Semi-Annual	Quarterly	Monthly
591,202.84	298,499.75	149,981.58	50,157.35

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.)

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22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI

Page: 18 of 26

7DA97E71-22F3-4344-882C-CB18F6B6D162



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
Flexible Premium Indexed Adjustable Life Insurance
Form Series ICC15 P15IUL or P15IUL based on state of policy issue
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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 in 12 equal monthly payments. 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.

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

Automated Income Option

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.

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 is <u>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 Loans

Interest is due at the end of each policy year when a Policy Loan is outstanding. In this illustration the policy loan interest charged is borrowed and added to the loan balance.

Loan Charge Rate: 2.25%

Interest is credited to the portion of Accumulated Value securing the Policy Loan. We reserve the right to decrease the current loan interest crediting rate. However, we will not reduce the rate to less than the guaranteed rate.

Current Loan Interest Crediting Rate: 2.00% in years 1-5 and 2.25% in years 6+

Guaranteed Loan Interest Crediting Rate: 2.00%

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.

Alternate Loans

Interest is due at the end of each policy year when a Policy Loan is outstanding. We reserve the right to increase the current loan interest charge rate. However, we will not increase the rate to more than the guaranteed rate.

Current Loan Interest Charge Rate: 4.40%

Guaranteed Loan Interest Charge Rate: 7.50%

I-1A|

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22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI

Page: 19 of 26

7DA97E71-22F3-4344-882C-CB18F6B6D162



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
Flexible Premium Indexed Adjustable Life Insurance
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The Illustrated Loan Interest Charge Rate changes monthly. Throughout the life of the policy, the Illustrated Loan Interest Charge Rate may range from 4.40% being the lowest rate to 4.71% 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.

Interest is credited to the portion of Accumulated Value securing the Policy Loan based on the Segment Growth Rate. Loan interest is credited at the end of a Segment Term.

Illustrated Loan Interest Crediting Rate: Equals the illustrated Indexed Interest Rates

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.

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 actuarial guidelines.

To determine if an Alternate Loan is the right choice for you

- Consider the impact to your policy if:
 - › Indexed interest credit is lower than the loan charge rate
 - › the Index underperforms due to an extended market downturn
 - › the Growth Cap is lowered, thereby limiting the Indexed Interest Rate
 - › actual Indexed Interest Rates fluctuate, instead of level illustrated Indexed Interest Rates
- Request additional illustrations from your life insurance producer to see the effects of choosing:
 - › Standard Loans, Alternate Loans or a combination of both
 - › Different Indexed Interest Rates and loan interest charge rates

The Alternate Loan is available under the Alternate Loan Rider (Form Series R10ALR) which is automatically added to your policy. Alternate Loans are contractually guaranteed to be available in year four of the Policy. This illustration may reflect Alternate Loans being made available prior to year four on a non-guaranteed basis. As is the case with any non-guaranteed component of the Policy, we reserve the right to restrict such earlier availability. 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.

I-1A|

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PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI

Page: 20 of 26

7DA97E71-22F3-4344-882C-CB18F6B6D162



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
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Tax Information

Pacific Life, its affiliates, their distributors and their respective representatives do not provide tax, accounting, or legal advice and any information contained in this material may not be relied upon by any taxpayer for the purpose of avoiding any tax penalties. Taxpayers should seek advice based on their own 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	84

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.**

This is the Basic Illustration

I-1A|

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

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PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI

Page: 21 of 26

7DA97E71-22F3-4344-882C-CB18F6B6D162



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Flexible Premium Indexed Adjustable Life Insurance
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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 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 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:

This is the Basic Illustration

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PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI

Page: 22 of 26

7DA97E71-22F3-4344-882C-CB18F6B6D162



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Flexible Premium Indexed Adjustable Life Insurance
Form Series ICC15 P15IUL or P15IUL based on state of policy issue
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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.

Initial Premium Limits Summary

Seven Pay Premium: 1,467,184.88
Guideline Single Premium: 8,305,330.00
Guideline Level Premium: 1,427,488.00

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 life insurance company with regard to such guarantees as these guarantees are not backed by the broker-dealer, insurance agency, or their affiliates from which products are purchased. Neither these entities nor their representatives make any representation or assurance regarding the claims-paying ability of the life insurance company.

This is the Basic Illustration

I-1A1

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PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI

Page: 23 of 26

7DA97E71-22F3-4344-882C-CB18F6B6D162



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
Flexible Premium Indexed Adjustable Life Insurance
Form Series ICC15 P15IUL or P15IUL based on state of policy issue
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Index Disclosures

Overview

Neither the policy nor the Indexed Account directly participates in the stock market or the S&P 500[®], MSCI EAFE, EURO STOXX 50[®], MSCI Emerging Markets Index. Historical performances of any Index should not be considered a representation of past or future performance. Future performance of the Indexed Account under this life insurance policy may be greater or less than the earnings shown for 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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EURO STOXX 50[®] Index

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- Recommend that any person invest in Pacific Discovery Xelerator IUL 2 or any other securities.
- Have any responsibility or liability for or make any decisions about the timing, amount or pricing of Pacific Discovery Xelerator IUL 2.
- Have any responsibility or liability for the administration, management or marketing of Pacific Discovery Xelerator IUL 2.
- Consider the needs of Pacific Discovery Xelerator IUL 2 or the owners of Pacific Discovery Xelerator IUL 2 in determining, composing or calculating the EURO STOXX 50[®] Index or have any obligation to do so.

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Specifically,

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 - › The accuracy, timeliness, and completeness of the EURO STOXX 50[®] Index and its data;
 - › The merchantability and the fitness for a particular purpose or use of the EURO STOXX 50[®] Index and its data;
 - › The performance of Pacific Discovery Xelerator IUL 2 generally.
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This is the Basic Illustration

I-1A|

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI

Page: 24 of 26

7DA97E71-22F3-4344-882C-CB18F6B6D162



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
Flexible Premium Indexed Adjustable Life Insurance
Form Series ICC15 P15IUL or P15IUL based on state of policy issue
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liable (whether in negligence or otherwise) for any lost profits or indirect, punitive, special or consequential damages or losses, arising as a result of such errors, omissions or interruptions in the EURO STOXX 50® Index or its data or generally in relation to Pacific Discovery Xelerator IUL 2, even in circumstances where STOXX, Deutsche Börse Group or their licensors, research partners or data providers are aware that such loss or damage may occur.

The licensing Agreement between Pacific Life Insurance Company, and STOXX is solely for their benefit and not for the benefit of the owners of Pacific Discovery Xelerator IUL 2 or any other third parties.

MSCI Emerging Markets Index & MSCI EAFE Index

The Product and its 1-Year International Indexed Account referred to herein is not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such Product and any included index. The Policy Contract contains a more detailed description of the limited relationship MSCI has with Pacific Life Insurance Company and any related Product.

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Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI

Page: 25 of 26

7DA97E71-22F3-4344-882C-CB18F6B6D162



PACIFIC LIFE

Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
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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 ²			
		Premium Outlay*	Policy Loan	Net Cash Surrender Value	Death Benefit	Intermediate	Death Benefit	Illustration 2%	
						Net Cash Surrender Value	Death Benefit	Net Cash Surrender Value	Death Benefit
5	41	3,131,650	0	##	##	99,113	26,818,251	1,000,726	26,953,027
10	46	3,131,650	0			##	##	269,981	1,396,618
20	56	3,131,650	659,140					78,889	637,044
30	66	3,131,650	1,755,040					825,729	1,476,500
34	70	3,131,650	2,193,800					1,940,417	2,772,613

¹Guaranteed columns reflect maximum policy charges and guaranteed interest. Intermediate columns 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 2% 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.

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

Indicates that insurance coverage will cease in year 5 based on guaranteed assumptions. ## Indicates that insurance coverage will cease in year 6 based on intermediate assumptions. Insurance coverage would remain in force at least through year 84 (insured's Age 120) 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, Performance Factor, 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.

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.

Kyle Busch
 APPLICANT'S SIGNATURE** 7/12/22
 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.

Rodney A. Smith
 LIFE INSURANCE PRODUCER'S SIGNATURE 7/14/22
 DATE

Revised as issued illustration

This is the Basic Illustration

I-1AI

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI

Page: 26 of 26

22.10.1D.R Run: 4/26/2022 1:53 PM

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Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
Flexible Premium Indexed Adjustable Life Insurance
Form Series ICC15 P15IUL or P15IUL based on state of policy issue
For Presentation in NC

Proposed Insured: Kyle Busch
Male, Age 37
Super Preferred Nonsmoker
Initial F at Extra \$4.92

Initial Death Benefit Option = B -
(Increasing)
Initial Total Face Amount = \$25,379,910
Premium Frequency = Annual

Life Insurance Producer:
Rodney A Smith
1155 Camino Del Mar, Ste 537
Del Mar, CA 92014

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 Underwriting Guidelines link within the Reference tab of Navigator or the Underwriting & New Business section of Lifeline (www.Lifeline.PacificLife.com).

Kyle Busch

Based on \$26,323,920 (all Years)

Information for Life Insurance Producer 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 Discovery Xelerator IUL 2
	Planned Annualized Premium:	\$0.00
Face Amount/Death Benefit	Basic Coverage Amount:	\$25,379,910
	Total Initial Coverage=	\$25,379,910
	Death Benefit Option:	Option B - Increasing
	Basic Coverage Type:	None
	Life Insurance Qualification Test:	Guideline Premium Test (GPT)
	Guaranteed Cost of Insurance Period:	None

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Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI

Page: 1 of 3

7DA97E71-22F3-4344-882C-CB18F6B6D162



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Flexible Premium Indexed Adjustable Life Insurance
Form Series ICC15 P15IUL or P15IUL based on state of policy issue
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Optional Benefits	Enhanced Performance Factor Rider	Design A (Classic)
	Accelerated Death Benefit Rider for Chronic and Terminal Illness (Premier Living Benefits Rider 2)	Check Opt Out
	Accelerated Death Benefit Rider for Terminal Illness (Terminal Illness Rider)	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
- No Lapse Guarantee Rider (Short-Term No Lapse Guarantee)
- Overloan Protection 3 Rider
- Other: 2% 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 High Cap Indexed Account (known in the contract as 1-Year Indexed Account 5)	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.
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FOR LIFE INSURANCE PRODUCER USE ONLY
NOT FOR USE WITH THE PUBLIC

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Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI

Page: 2 of 3

7DA97E71-22F3-4344-882C-CB18F6B6D162



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
 Form Series ICC15 P15IUL or P15IUL based on state of policy issue
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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	\$588,112.50	Initial Target Premium	\$914,184.36
	Modal Premium	\$0.00	Varying Premium	Yes
Additional Premium Information	Internal Lump Sum	\$0.00	1035 Exchange Qualified	Yes
	Initial External Lump Sum	\$0.00		No
	Internal 1035	\$2,131,650.00		
	External 1035	\$0.00		
	Term Conversion	No		
Tax Information	MEC	No	Tax Effective Date	4/26/2022
	Initial 7-Pay Premium	1,467,184.88	Initial GSP	8,305,330.00
			Initial GLP	1,427,488.00
Term Type	ARTR Term Type	N/A		
	S-ARTR Term Type	N/A		
NLG Information	ST NLG Premium	601,888.18		
	ST NLG Duration	20		
General Information	Initial Surrender Charge	548,206.06	Initial Indexed Acct Rate	6.12%
	Concept	Ledger		
Underwriting	Underwriting Type	Underwritten		
		First Insured		
	Date of Birth	[REDACTED]		
	Status	Super Preferred Nonsmoker		
	Letter Rating	None		
	Flat Extra	4.92 year 1 to year 20		
Life Insurance Producer	SAID Code	Not Entered		
Sales Concept	Ledger			
Face Reduction	Yes			
Multiple Disbursements	Yes			

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Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI

Page: 3 of 3

7DA97E71-22F3-4344-882C-CB18F6B6D162



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
 Form Series ICC15 P15IUL or P15IUL based on state of policy issue
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Coverage Detail

Year	ARTR Issue Amount	ARTR Face	Base Face	Total Gross Death Benefit	Total Net Amount at Risk	Force Recreation ARTR Face	Force Recreation S-ARTR Face
1	0	0	25,379,910	26,953,027	25,379,910	0	0
2	0	0	26,953,027	26,953,027	24,819,170	0	0
3	0	0	26,953,027	26,953,027	25,157,199	0	0
4	0	0	26,953,027	26,953,027	25,471,368	0	0
5	0	0	26,953,027	26,953,027	25,760,429	0	0
6	0	0	26,953,027	26,953,027	26,044,734	0	0
7	0	0	26,953,027	26,953,027	26,323,920	0	0
8	0	0	1,396,618	1,396,618	894,901	0	0
9	0	0	1,396,618	1,396,618	1,097,467	0	0
10	0	0	1,396,618	1,396,618	1,126,637	0	0
11	0	0	1,396,618	1,396,618	1,113,469	0	0
12	0	0	1,396,618	1,396,618	1,093,558	0	0
13	0	0	1,396,618	1,396,618	1,065,941	0	0
14	0	0	1,396,618	1,396,618	1,029,569	0	0
15	0	0	1,396,618	1,396,618	983,418	0	0
16	0	0	1,396,618	1,396,618	926,315	0	0
17	0	0	1,396,618	1,396,618	856,809	0	0
18	0	0	1,396,618	1,396,618	773,409	0	0
19	0	0	1,396,618	1,396,618	674,456	0	0
20	0	0	1,396,618	1,396,618	558,154	0	0
21	0	0	1,396,618	1,396,618	420,014	0	0
22	0	0	1,396,618	1,567,021	431,499	0	0
23	0	0	1,396,618	1,761,870	447,803	0	0
24	0	0	1,396,618	1,980,512	457,041	0	0
25	0	0	1,396,618	2,249,047	491,979	0	0
26	0	0	1,396,618	2,545,535	525,269	0	0
27	0	0	1,396,618	2,871,526	555,779	0	0
28	0	0	1,396,618	3,228,596	582,206	0	0
29	0	0	1,396,618	3,618,165	603,028	0	0
30	0	0	1,396,618	4,075,879	650,771	0	0
31	0	0	1,396,618	4,577,980	698,336	0	0
32	0	0	1,396,618	5,127,283	744,990	0	0
33	0	0	1,396,618	5,726,943	789,923	0	0
34	0	0	1,396,618	6,380,166	832,196	0	0
35	0	0	1,396,618	7,011,052	806,581	0	0
36	0	0	1,396,618	7,669,537	760,044	0	0
37	0	0	1,396,618	8,355,983	689,944	0	0
38	0	0	1,396,618	9,070,859	593,421	0	0
39	0	0	1,396,618	9,814,470	467,356	0	0
40	0	0	1,396,618	10,789,809	313,800	0	0

O-1T

Life Insurance Producer: Rodney A Smith
 Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656
 PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI

For: Kyle Busch

22.10.10.R Run: 4/26/2022 1:53 PM

Page: 1 of 3

7DA97E71-22F3-4344-882C-CB18F6B6D162



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
 Form Series ICC15 P15IUL or P15IUL based on state of policy issue
 For Presentation in NC

Coverage Detail

Year	ARTR Issue Amount	ARTR Face	Base Face	Total Gross Death Benefit	Total Net Amount at Risk	Force Recreation ARTR Face	Force Recreation S-ARTR Face
41	0	0	1,396,618	11,830,537	563,359	0	0
42	0	0	1,396,618	12,939,674	616,175	0	0
43	0	0	1,396,618	14,120,586	672,409	0	0
44	0	0	1,396,618	15,376,530	732,216	0	0
45	0	0	1,396,618	16,600,015	790,477	0	0
46	0	0	1,396,618	17,782,142	846,769	0	0
47	0	0	1,396,618	18,913,762	900,655	0	0
48	0	0	1,396,618	19,985,524	951,692	0	0
49	0	0	1,396,618	20,987,671	999,413	0	0
50	0	0	1,396,618	22,033,051	1,049,193	0	0
51	0	0	1,396,618	23,123,138	1,101,102	0	0
52	0	0	1,396,618	24,259,429	1,155,211	0	0
53	0	0	1,396,618	25,443,453	1,211,593	0	0
54	0	0	1,396,618	26,676,766	1,270,322	0	0
55	0	0	1,396,618	27,713,946	1,065,921	0	0
56	0	0	1,396,618	28,807,184	839,044	0	0
57	0	0	1,396,618	29,967,123	587,591	0	0
58	0	0	1,396,618	31,207,623	308,986	0	0
59	0	0	1,396,618	32,816,929	324,920	0	0
60	0	0	1,396,618	34,503,042	341,614	0	0
61	0	0	1,396,618	36,268,800	359,097	0	0
62	0	0	1,396,618	38,116,590	377,392	0	0
63	0	0	1,396,618	40,048,087	396,516	0	0
64	0	0	1,396,618	42,065,632	416,491	0	0
65	0	0	1,396,618	44,174,373	437,370	0	0
66	0	0	1,396,618	46,377,224	459,180	0	0
67	0	0	1,396,618	48,677,236	481,953	0	0
68	0	0	1,396,618	51,077,622	505,719	0	0
69	0	0	1,396,618	53,581,847	530,513	0	0
70	0	0	1,396,618	56,196,177	556,398	0	0
71	0	0	1,396,618	58,925,533	583,421	0	0
72	0	0	1,396,618	61,775,476	611,638	0	0
73	0	0	1,396,618	64,752,213	641,111	0	0
74	0	0	1,396,618	67,853,443	671,816	0	0
75	0	0	1,396,618	71,083,507	703,797	0	0
76	0	0	1,396,618	74,446,189	737,091	0	0
77	0	0	1,396,618	77,968,105	771,961	0	0
78	0	0	1,396,618	81,656,642	808,482	0	0
79	0	0	1,396,618	85,519,684	846,730	0	0
80	0	0	1,396,618	89,565,485	886,787	0	0

O-1T

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI

Page: 2 of 3

7DA97E71-22F3-4344-882C-CB18F6B6D162



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
 Form Series ICC15 P15IUL or P15IUL based on state of policy issue
 For Presentation in NC

Coverage Detail

Year	ARTR Issue Amount	ARTR Face	Base Face	Total Gross Death Benefit	Total Net Amount at Risk	Force Recreation ARTR Face	Force Recreation S-ARTR Face
81	0	0	1,396,618	93,802,693	928,740	0	0
82	0	0	1,396,618	98,240,362	972,677	0	0
83	0	0	1,396,618	102,888K	1,018,693	0	0
84	0	0	1,396,618	107,755K	1,066,886	0	0

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 Not For Use With The Public

O-1T

Life Insurance Producer: Rodney A Smith
 Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656
 PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI

For: Kyle Busch

22.10.10.R Run: 4/26/2022 1:53 PM

Page: 3 of 3

7DA97E71-22F3-4344-882C-CB18F6B6D162



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Input Summary - Ledger
 Case File: Multiple - Busch, Kyle \$18,858,201 PDX IUL 2 2020 PDX2 All Base
 Scenario: Higher Face

Screen: Proposed Insured

Issue State	NC	Sex	Male
First Name	Kyle	Risk Class	Super Preferred Nonsmoker
Last Name	Busch	Temporary Flat Extra	4.92 From 1 To 20
Issue Age or DOB			

Screen: Policy Details

Product Version	PDX IUL 2 2020	Unisex Rates	No
Effective Date	Today	Seven Pay Testing	Avoid MEC
Policy Back Date	None	Definition of Life Insurance	GPT
Multilite	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	External	0
Plan Design	Basic Coverage Only	1035 Loan Carryover	0
Total Face Amount	25379910	Internal	2,131,650.00
Death Benefit Option	Increasing From 1 To 1	1035 Loan Carryover	0.00
Reduce Face	Yes	Policy Month	1
Reduce Face Year	Earliest	1035 Basis	4,000,000.00
Policy Premium	1,000,000.00	From 2 To 2	Exchanging MEC
Mode	Annual	Non-1035 Lump Sum	No
1035 Exchange	Yes	Term Conversion	No
Is coverage being reduced?	Yes		

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I-1A1

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI

Page: 1 of 3

7DA97E71-22F3-4344-882C-CB18F6B6D162



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
 Form Series ICC15 P15IUL or P15IUL based on state of policy issue
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Screen: Indexed Accounts

1 Year High Cap Indexed Account	100.00%	1 Year High Cap Indexed Account Crediting Rate	Maximum
1 Year Indexed Account	0.00%	1 Year Indexed Account Crediting Rate	Maximum
1 Year International Indexed Account	0.00%	1 Year International Indexed Account Crediting Rate	Maximum
1 Year No Cap Indexed Account	0.00%	1 Year No Cap 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
1 Year High Par Indexed Account	0.00%	1 Year High Par Indexed Account Crediting Rate	Maximum
Fixed Account	0.00%	Fixed Account Crediting Rate	Current From 1 To A120
Charge 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 Cap Indexed		
	To: 1 Year High Cap Indexed		
	Beginning In Year:		
	From: 1 Year No Cap Indexed		
	To: 1 Year No Cap Indexed		
	Beginning In Year:		
	From: 1 Year High Par Indexed		
	To: 1 Year High Par Indexed		
	Beginning In Year:		
	From: 1 Year International Indexed		
	To: 1 Year International 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	Solve Alternate Loan From A51 To A70	Interest Charge Rate	Current From 1 To A120
Distribution Mode	Monthly	Switch Loan Debt from Standard to Alternate	No
Loan Interest Payment Type	Borrow From 1 To A120	Switch Loan Debt from Alternate to Standard	No

Screen: Riders

Enhanced Performance Factor Rider	Yes	Premier LTC Rider	No
EPFR Design	Classic	Premier Living Benefits Rider 2	No
Benefit Distribution Rider	No	Terminal Illness Rider	Yes
Exercise Overloan Protection 3 Rider	No	No-Lapse Guarantee Rider	No
Surrender Enhancement Rider	No	ARTR - Additional Insured	0

Screen: Output Design

Output: Option	PDF	Policy Credits	Yes
Illustration Output Package	New Business Submission Package	Summary of Policy Charges & Credits	Yes
Ledger Page	Yes	Charges As % of AV Column	No
Life Expectancy	No	Additional Concept	None
IRR Columns	No	Additional Reports	No
Presented by Bank	No	Commission Summary	No

I-1A1

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

22.10.10.R Run: 4/26/2022 1:53 PM

PDX IUL 2 2020 - GPT - 4/26/2022 - NonGI

Page: 2 of 3

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Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
Flexible Premium Indexed Adjustable Life Insurance
Form Series ICC15 P15IUL or P15IUL based on state of policy issue
For Presentation in NC

PRX Version: 22.10.0073

For Life Insurance Producer Use Only
Not For Use With The Public

I-1AI

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656

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Page: 3 of 3

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