

EXHIBIT F



PACIFIC LIFE

Date Prepared: January 22, 2018

Pacific Discovery Xelerator IUL

A Flexible Premium Indexed Adjustable Life Insurance Policy

A Life Insurance Policy Illustration Prepared For:

Kyle Busch

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

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.

Policy Form # ICC15 P15IUL or P15IUL based on state of policy issue. For presentation in North Carolina

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

I-1U

2666BCDA-393D-496C-85E7-191050CD35EF



PACIFIC LIFE

Pacific Discovery Xelerator IUL - CVAT - 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 33
 Super Preferred Nonsmoker
 Initial Flat Extra \$4.92

Initial Death Benefit Option = B -
 (Increasing)
 Initial Total Face Amount =
 \$28,300,000
 Premium Frequency = Annual

Life Insurance Producer:
 Rodney Alan 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.

Yr	Age	Premium Outlay* (1)	Policy Loan (2)	Net Outlay (3)	Net Accumulated Value (4)	Non-Guaranteed Values (EOY) @ 6.17% ¹	
						Net Cash Surrender Value (5)	Death Benefit (6)
1	33	1,000,000	0	1,000,000	412,380	0	28,712,380
2	34	1,000,000	0	1,000,000	918,535	652,600	28,712,380
3	35	1,000,000	0	1,000,000	1,553,842	1,314,509	28,712,380
4	36	1,000,000	0	1,000,000	2,295,182	2,082,423	28,712,380
5	37	1,000,000	0	1,000,000	3,149,225	2,963,067	28,712,380
6	38	0	0	0	3,084,599	2,925,044	28,712,380
7	39	0	0	0	3,043,234	2,910,252	28,712,380
8	40	0	0	0	3,090,308	2,983,928	18,000,000
9	41	0	0	0	3,169,800	3,116,624	18,000,000
10	42	0	0	0	3,255,201	3,255,201	18,000,000
Total		5,000,000	0	5,000,000			
11	43	0	0	0	3,522,045	3,522,045	18,000,000
12	44	0	0	0	3,811,563	3,811,563	18,000,000
13	45	0	0	0	4,124,184	4,124,184	18,000,000
14	46	0	0	0	4,461,886	4,461,886	18,000,000
15	47	0	0	0	4,826,952	4,826,952	18,000,000
16	48	0	0	0	5,220,437	5,220,437	18,000,000
17	49	0	0	0	5,643,540	5,643,540	18,000,000
18	50	0	0	0	6,097,960	6,097,960	18,000,000
19	51	0	710,929	-710,929	5,854,985	5,854,985	17,269,162
20	52	0	710,929	-710,929	5,610,410	5,610,410	17,405,488
Total		5,000,000	1,421,858	3,578,142			

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

*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.



Pacific Discovery Xelerator IUL - CVAT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
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Non-Guaranteed Policy Values: Ledger

Yr	Age	Premium Outlay* (1)	Policy Loan (2)	Net Outlay (3)	Net Accumulated Value (4)	Non-Guaranteed Values (EOY) @ 6.17% ¹	
						Net Cash Surrender Value (5)	Death Benefit (6)
21	53	0	710,929	-710,929	5,423,344	5,423,344	17,763,302
22	54	0	710,929	-710,929	5,234,557	5,234,557	17,953,843
23	55	0	710,929	-710,929	5,045,865	5,045,865	18,133,980
24	56	0	710,929	-710,929	4,857,159	4,857,159	18,303,967
25	57	0	710,929	-710,929	4,667,338	4,667,338	18,459,800
26	58	0	710,929	-710,929	4,477,169	4,477,169	18,602,122
27	59	0	710,929	-710,929	4,286,157	4,286,157	18,722,524
28	60	0	710,929	-710,929	4,096,762	4,096,762	18,825,591
29	61	0	710,929	-710,929	3,907,668	3,907,668	18,909,323
30	62	0	710,929	-710,929	3,720,045	3,720,045	18,978,769
Total		5,000,000	8,531,148	-3,531,148			
31	63	0	710,929	-710,929	3,533,173	3,533,173	19,035,552
32	64	0	710,929	-710,929	3,349,768	3,349,768	19,085,349
33	65	0	710,929	-710,929	3,165,067	3,165,067	19,116,957
34	66	0	710,929	-710,929	2,982,504	2,982,504	19,134,602
35	67	0	710,929	-710,929	2,802,394	2,802,394	19,134,031
36	68	0	710,929	-710,929	2,625,388	2,625,388	19,110,592
37	69	0	710,929	-710,929	2,448,422	2,448,422	19,056,902
38	70	0	710,929	-710,929	2,279,715	2,279,715	18,980,633
39	71	0	0	0	2,800,683	2,800,683	19,535,827
40	72	0	0	0	3,365,727	3,365,727	20,106,670
Total		5,000,000	14,218,580	-9,218,580			
41	73	0	0	0	3,976,079	3,976,079	20,706,630
42	74	0	0	0	4,632,649	4,632,649	21,330,687
43	75	0	0	0	5,342,277	5,342,277	21,982,391
44	76	0	0	0	6,060,254	6,060,254	22,558,886
45	77	0	0	0	6,785,903	6,785,903	23,170,130
46	78	0	0	0	7,512,074	7,512,074	23,702,128
47	79	0	0	0	8,232,541	8,232,541	24,192,855
48	80	0	0	0	8,945,379	8,945,379	24,649,832
49	81	0	0	0	9,694,956	9,694,956	25,133,075
50	82	0	0	0	10,480,803	10,480,803	25,649,330
Total		5,000,000	14,218,580	-9,218,580			

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Non-Guaranteed Policy Values: Ledger

Yr	Age	Premium Outlay* (1)	Policy Loan (2)	Net Outlay (3)	Non-Guaranteed Values (EOY) @ 6.17% ¹		
					Net Accumulated Value (4)	Net Cash Surrender Value (5)	Death Benefit (6)
51	83	0	0	0	11,302,163	11,302,163	26,189,726
52	84	0	0	0	12,168,376	12,168,376	28,763,158
53	85	0	0	0	13,067,504	13,067,504	27,357,469
54	86	0	0	0	14,009,470	14,009,470	27,992,194
55	87	0	0	0	14,992,636	14,992,636	28,671,973
56	88	0	0	0	16,014,631	16,014,631	29,398,964
57	89	0	0	0	17,073,154	17,073,154	30,172,766
58	90	0	0	0	18,146,892	18,146,892	30,968,208
59	91	0	0	0	19,231,181	19,231,181	31,776,853
60	92	0	0	0	20,304,158	20,304,158	32,536,379
Total		5,000,000	14,218,580	-9,218,580			
61	93	0	0	0	21,378,834	21,378,834	33,242,525
62	94	0	0	0	22,446,115	22,446,115	33,858,281
63	95	0	0	0	23,555,326	23,555,326	34,394,206
64	96	0	0	0	24,727,350	24,727,350	34,797,726
65	97	0	0	0	26,039,992	26,039,992	34,979,134
66	98	0	0	0	27,610,579	27,610,579	34,823,007
67	99	0	0	0	29,672,330	29,672,330	34,151,932
68	100	0	0	0	32,467,036	32,467,036	33,907,986
69	101	0	0	0	35,444,429	35,444,429	36,972,864
70	102	0	0	0	38,606,379	38,606,379	40,227,129
Total		5,000,000	14,218,580	-9,218,580			
71	103	0	0	0	41,953,444	41,953,444	43,671,498
72	104	0	0	0	45,483,487	45,483,487	47,303,975
73	105	0	0	0	49,196,720	49,196,720	51,124,945
74	106	0	0	0	53,128,129	53,128,129	55,169,922
75	107	0	0	0	57,247,700	57,247,700	59,408,782
76	108	0	0	0	61,557,365	61,557,365	63,843,674
77	109	0	0	0	66,063,831	66,063,831	68,481,583
78	110	0	0	0	70,826,288	70,826,288	73,362,507
79	111	0	0	0	75,809,191	75,809,191	78,510,778
80	112	0	0	0	81,061,657	81,061,657	83,916,248
Total		5,000,000	14,218,580	-9,218,580			

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Non-Guaranteed Policy Values: Ledger

Yr	Age	Premium Outlay* (1)	Policy Loan (2)	Net Outlay (3)	Net Accumulated Value (4)	Non-Guaranteed Values (EOY) @ 6.17% ¹	
						Net Cash Surrender Value (5)	Death Benefit (6)
81	113	0	0	0	86,627,507	86,627,507	89,643,429
82	114	0	0	0	92,576,531	92,576,531	95,763,081
83	115	0	0	0	98,876,633	98,876,633	102,243K
84	116	0	0	0	105,606K	105,606K	109,162K
85	117	0	0	0	112,726K	112,726K	116,485K
86	118	0	0	0	120,329K	120,329K	124,298K
87	119	0	0	0	128,370K	128,370K	132,563K
88	120	0	0	0	136,947K	136,947K	141,376K
Total		5,000,000	14,218,580	-8,218,580			

The Allocations and Hypothetical Interest Rates below are for policy year 1. For any illustrated changes to the Allocations and Hypothetical Interest Rates see the Narrative Summary.

	Allocation	Hypothetical Interest Rate
Fixed Account	0.00%	N/A
1-Year Indexed Account	100.00%	6.17%
1-Year International Indexed Account	0.00%	N/A
1-Year High Par Indexed Account	0.00%	N/A
1-Year No Cap Indexed Account	0.00%	N/A
1-Year High Cap Indexed Account	0.00%	N/A
2-Year Indexed Account	0.00%	N/A
High Par 5-Year Indexed Account	0.00%	N/A

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. Refer to the Narrative Summary for more information.

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

The values shown may reflect the non-guaranteed Fixed Account additional credit and/or the non-guaranteed Indexed Account Performance Factor. Refer to the Narrative Summary for information on these non-guaranteed features.

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Policy Loan Details

Yr	Your Age	Premium Outlay* (1)	Standard		Alternate		Total Policy Loan (6)	Total Policy Debt (7)	Annual Loan Interest Charged (8)	Non-Guaranteed Values (EOY) @ 6.17% ¹			Net Cash Surrender Value (12)	Death Benefit (13)
			Policy Loan (2)	Policy Debt (3)	Policy Loan (4)	Policy Debt (5)				Net Accumulated Value Excluding Last Indexed Credit (10)	Net Value (11)			
1	33	1,000,000	0	0	0	0	0	0	1,000,000	373,293	412,380	0	28,712,380	
2	34	1,000,000	0	0	0	0	0	0	1,000,000	851,782	918,535	652,600	28,712,380	
3	35	1,000,000	0	0	0	0	0	0	1,000,000	1,300,855	1,553,842	1,314,509	28,712,380	
4	36	1,000,000	0	0	0	0	0	0	1,000,000	1,940,938	2,295,182	2,082,423	28,712,380	
5	37	1,000,000	0	0	0	0	0	0	1,000,000	2,687,124	3,149,225	2,963,067	28,712,380	
6	38	0	0	0	0	0	0	0	0	2,600,122	3,084,599	2,925,044	28,712,380	
7	39	0	0	0	0	0	0	0	0	2,535,504	3,043,234	2,910,252	28,712,380	
8	40	0	0	0	0	0	0	0	0	2,551,827	3,090,306	2,983,928	18,000,000	
9	41	0	0	0	0	0	0	0	0	2,599,666	3,169,800	3,116,624	18,000,000	
10	42	0	0	0	0	0	0	0	0	2,679,478	3,255,201	3,255,201	18,000,000	
Total		5,000,000	0		0		0		5,000,000					
11	43	0	0	0	0	0	0	0	0	2,769,490	3,522,045	3,522,045	18,000,000	
12	44	0	0	0	0	0	0	0	0	3,037,638	3,811,563	3,811,563	18,000,000	
13	45	0	0	0	0	0	0	0	0	3,328,761	4,124,184	4,124,184	18,000,000	
14	46	0	0	0	0	0	0	0	0	3,642,977	4,461,886	4,461,886	18,000,000	
15	47	0	0	0	0	0	0	0	0	3,982,546	4,826,952	4,826,952	18,000,000	
16	48	0	0	0	0	0	0	0	0	4,349,498	5,220,437	5,220,437	18,000,000	
17	49	0	0	0	0	0	0	0	0	4,744,077	5,643,540	5,643,540	18,000,000	
18	50	0	0	0	0	0	0	0	0	5,168,382	6,097,960	6,097,960	18,000,000	
19	51	0	0	0	710,929	730,838	710,929	730,838	19,909	-710,929	4,893,275	5,854,985	5,854,985	17,269,162
20	52	0	0	0	710,929	1,499,460	710,929	1,499,460	57,693	-710,929	4,613,976	5,610,410	5,610,410	17,465,488
Total		5,000,000	0		1,421,858		1,421,858		3,578,142					
21	53	0	0	0	710,929	2,307,820	710,929	2,307,820	97,431	-710,929	4,385,678	5,423,344	5,423,344	17,763,302
22	54	0	0	0	710,929	3,157,973	710,929	3,157,973	139,223	-710,929	4,154,906	5,234,557	5,234,557	17,953,843
23	55	0	0	0	710,929	4,052,078	710,929	4,052,078	183,176	-710,929	3,919,901	5,045,865	5,045,865	18,133,980
24	56	0	0	0	710,929	4,992,408	710,929	4,992,408	229,401	-710,929	3,682,169	4,857,159	4,857,159	18,303,967
25	57	0	0	0	710,929	5,981,354	710,929	5,981,354	278,016	-710,929	3,441,630	4,667,338	4,667,338	18,459,800
26	58	0	0	0	710,929	7,021,428	710,929	7,021,428	329,145	-710,929	3,196,909	4,477,169	4,477,169	18,602,122
27	59	0	0	0	710,929	8,115,273	710,929	8,115,273	382,917	-710,929	2,948,509	4,286,157	4,286,157	18,722,524
28	60	0	0	0	710,929	9,265,671	710,929	9,265,671	439,469	-710,929	2,696,131	4,096,762	4,096,762	18,825,591
29	61	0	0	0	710,929	10,475,544	710,929	10,475,544	498,944	-710,929	2,441,741	3,907,668	3,907,668	18,909,323
30	62	0	0	0	710,929	11,747,968	710,929	11,747,968	561,495	-710,929	2,183,853	3,720,045	3,720,045	18,978,769
Total		5,000,000	0		8,531,148		8,531,148		-3,531,148					

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 For Presentation in NC

Policy Loan Details

Yr	Your Age	Premium Outlay* (1)	Standard Policy Loan (2)	Alternate		Total Policy Loan (6)	Total Policy Debt (7)	Annual Loan Interest Charged (8)	Non-Guaranteed Values (EOY) @ 6.17% ¹			Net Cash Surrender Value (12)	Death Benefit (13)	
				Standard Policy Debt (3)	Alternate Policy Loan (4)				Alternate Policy Debt (5)	Net Accumulated Value Excluding Last Indexed Credit (10)	Net Accumulated Value (11)			
31	63	0	0	0	710,929	13,086,176	710,929	13,086,176	627,279	-710,929	1,923,500	3,533,173	3,533,173	19,035,552
32	64	0	0	0	710,929	14,493,569	710,929	14,493,569	696,464	-710,929	1,660,130	3,349,768	3,349,768	19,085,349
33	65	0	0	0	710,929	15,973,724	710,929	15,973,724	769,226	-710,929	1,394,078	3,165,067	3,165,067	19,116,957
34	66	0	0	0	710,929	17,530,404	710,929	17,530,404	845,751	-710,929	1,122,532	2,982,504	2,982,504	19,134,602
35	67	0	0	0	710,929	19,167,564	710,929	19,167,564	928,231	-710,929	847,846	2,802,394	2,802,394	19,134,031
36	68	0	0	0	710,929	20,889,365	710,929	20,889,365	1,010,872	-710,929	570,020	2,625,388	2,625,388	19,110,592
37	69	0	0	0	710,929	22,700,183	710,929	22,700,183	1,099,889	-710,929	289,393	2,448,422	2,448,422	19,056,902
38	70	0	0	0	710,929	24,604,620	710,929	24,604,620	1,193,508	-710,929	5,412	2,279,715	2,279,715	18,980,633
39	71	0	0	0	0	25,876,679	0	25,876,679	1,272,059	0	555,709	2,800,683	2,800,683	19,535,827
40	72	0	0	0	0	27,214,504	0	27,214,504	1,337,824	0	995,990	3,365,727	3,365,727	20,166,670
Total		5,000,000	0		14,218,	14,218,		14,218,		-9,218,580				
41	73	0	0	0	0	28,621,493	0	28,621,493	1,406,990	0	1,475,794	3,976,079	3,976,079	20,706,630
42	74	0	0	0	0	30,101,225	0	30,101,225	1,479,731	0	1,995,977	4,632,649	4,632,649	21,330,687
43	75	0	0	0	0	31,657,458	0	31,657,458	1,556,233	0	2,557,090	5,342,277	5,342,277	21,982,391
44	76	0	0	0	0	33,294,149	0	33,294,149	1,636,691	0	3,165,698	6,060,254	6,060,254	22,595,886
45	77	0	0	0	0	35,015,456	0	35,015,456	1,721,307	0	3,777,129	6,785,903	6,785,903	23,170,130
46	78	0	0	0	0	36,825,755	0	36,825,755	1,810,299	0	4,390,648	7,512,074	7,512,074	23,702,128
47	79	0	0	0	0	38,729,647	0	38,729,647	1,903,892	0	5,000,660	8,232,541	8,232,541	24,192,855
48	80	0	0	0	0	40,731,969	0	40,731,969	2,002,323	0	5,597,538	8,945,379	8,945,379	24,649,832
49	81	0	0	0	0	42,837,812	0	42,837,812	2,105,843	0	6,179,900	9,694,956	9,694,956	25,133,075
50	82	0	0	0	0	45,052,527	0	45,052,527	2,214,715	0	6,791,615	10,480,803	10,480,803	25,649,330
Total		5,000,000	0		14,218,	14,218,		14,218,		-9,218,580				
51	83	0	0	0	0	47,381,743	0	47,381,743	2,329,216	0	7,431,816	11,302,163	11,302,163	26,189,726
52	84	0	0	0	0	49,831,379	0	49,831,379	2,449,636	0	8,099,210	12,168,376	12,168,376	26,763,158
53	85	0	0	0	0	52,407,661	0	52,407,661	2,576,282	0	8,801,568	13,067,504	13,067,504	27,357,469
54	86	0	0	0	0	55,117,137	0	55,117,137	2,709,476	0	9,527,746	14,009,470	14,009,470	27,992,194
55	87	0	0	0	0	57,966,693	0	57,966,693	2,849,556	0	10,285,667	14,992,636	14,992,636	28,671,973
56	88	0	0	0	0	60,963,571	0	60,963,571	2,996,878	0	11,072,847	16,014,631	16,014,631	29,398,964
57	89	0	0	0	0	64,115,388	0	64,115,388	3,151,817	0	11,888,881	17,073,154	17,073,154	30,172,766
58	90	0	0	0	0	67,430,153	0	67,430,153	3,314,766	0	12,706,873	18,146,892	18,146,892	30,968,208
59	91	0	0	0	0	70,916,292	0	70,916,292	3,486,139	0	13,513,884	19,231,181	19,231,181	31,776,953
60	92	0	0	0	0	74,582,665	0	74,582,665	3,666,372	0	14,315,324	20,304,158	20,304,158	32,536,379
Total		5,000,000	0		14,218,	14,218,		14,218,		-9,218,580				

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

*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.



Pacific Discovery Xelerator IUL - CVAT - 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

Yr	Your Age	Premium Outlay* (1)	Standard		Alternate		Total Policy Loan (6)	Total Policy Debt (7)	Annual Loan Interest Charged (8)	Non-Guaranteed Values (EOY) @ 6.17% ¹				
			Policy Loan (2)	Policy Debt (3)	Policy Loan (4)	Policy Debt (5)				Net Outlay (9)	Net Accumulated Value Excluding Last Indexed Credit (10)	Net Accumulated Value (11)	Net Cash Surrender Value (12)	Death Benefit (13)
61	93	0	0	0	0	78,438,588	0	78,438,588	3,855,924	0	15,093,605	21,378,834	21,378,834	33,242,525
62	94	0	0	0	0	82,493,863	0	82,493,863	4,055,275	0	15,871,031	22,446,115	22,446,115	33,858,281
63	95	0	0	0	0	86,758,796	0	86,758,796	4,264,933	0	16,661,376	23,555,326	23,555,326	34,394,206
64	96	0	0	0	0	91,244,226	0	91,244,226	4,485,430	0	17,499,169	24,727,350	24,727,350	34,977,726
65	97	0	0	0	0	95,961,552	0	95,961,552	4,717,326	0	18,458,284	26,039,992	26,039,992	34,979,134
66	98	0	0	0	0	100,923K	0	100,923K	4,961,212	0	19,649,310	27,610,579	27,610,579	34,823,007
67	99	0	0	0	0	106,140K	0	106,140K	5,217,707	0	21,315,713	29,672,330	29,672,330	34,151,932
68	100	0	0	0	0	111,628K	0	111,628K	5,487,462	0	23,640,601	32,467,036	32,467,036	33,907,986
69	101	0	0	0	0	117,399K	0	117,399K	5,771,164	0	26,106,163	35,444,429	35,444,429	36,972,884
70	102	0	0	0	0	123,469K	0	123,469K	6,069,533	0	28,729,331	38,606,379	38,606,379	40,227,129
Total		5,000,000	0			14,218,		14,218,			-9,218,580			
71	103	0	0	0	0	129,852K	0	129,852K	6,383,328	0	31,510,069	41,953,444	41,953,444	43,671,498
72	104	0	0	0	0	136,565K	0	136,565K	6,713,346	0	34,445,472	45,483,487	45,483,487	47,303,975
73	105	0	0	0	0	143,626K	0	143,626K	7,060,426	0	37,534,920	49,196,720	49,196,720	51,124,945
74	106	0	0	0	0	151,051K	0	151,051K	7,425,450	0	40,778,013	53,128,129	53,128,129	55,169,922
75	107	0	0	0	0	158,861K	0	158,861K	7,809,346	0	44,209,012	57,247,700	57,247,700	59,408,782
76	108	0	0	0	0	167,074K	0	167,074K	8,213,089	0	47,798,009	61,557,365	61,557,365	63,843,674
77	109	0	0	0	0	175,711K	0	175,711K	8,637,706	0	51,550,341	66,063,831	66,063,831	68,481,583
78	110	0	0	0	0	184,796K	0	184,796K	9,084,275	0	55,480,180	70,826,288	70,826,288	73,382,507
79	111	0	0	0	0	194,350K	0	194,350K	9,553,933	0	59,632,145	75,809,191	75,809,191	78,510,778
80	112	0	0	0	0	204,397K	0	204,397K	10,047,871	0	63,966,752	81,061,657	81,061,657	83,916,248
Total		5,000,000	0			14,218,		14,218,			-9,218,580			
81	113	0	0	0	0	214,965K	0	214,965K	10,567,346	0	68,615,269	86,627,507	86,627,507	89,643,429
82	114	0	0	0	0	226,078K	0	226,078K	11,113,678	0	73,545,713	92,576,531	92,576,531	95,763,081
83	115	0	0	0	0	237,767K	0	237,767K	11,688,255	0	78,825,955	98,876,633	98,876,633	102,243K
84	116	0	0	0	0	250,059K	0	250,059K	12,292,537	0	84,422,459	105,606K	105,606K	109,162K
85	117	0	0	0	0	262,967K	0	262,967K	12,928,062	0	90,410,882	112,728K	112,728K	116,485K
86	118	0	0	0	0	276,584K	0	276,584K	13,596,442	0	96,753,875	120,329K	120,329K	124,298K
87	119	0	0	0	0	290,883K	0	290,883K	14,299,378	0	103,536K	128,370K	128,370K	132,563K
88	120	0	0	0	0	305,922K	0	305,922K	15,038,656	0	110,714K	136,947K	136,947K	141,376K
Total		5,000,000	0			14,218,		14,218,			-9,218,580			

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. Refer to the Narrative Summary for more information.

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

*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.



PACIFIC LIFE

Pacific Discovery Xelerator IUL - CVAT - 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 33
Super Preferred Nonsmoker
Initial Flat Extra \$4.92

Initial Death Benefit Option = B -
(Increasing)
Initial Total Face Amount =
\$28,300,000
Premium Frequency = Annual

Life Insurance Producer:
Rodney Alan 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.

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 (Form Series P15IUL, S16PDX or ICC15 P15IUL, ICC16 S16PDX 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, will affect the policy. Please choose your illustrated rate carefully. Once your policy is in force, you should 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.

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.

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. Each Indexed Account represents a different potential risk and reward to an owner. Refer to the Indexed Accounts section in the Narrative Summary for further details on each account.

Underwriting Class

The underwriting class used in the illustration has a significant impact on the resulting values. Your actual underwriting class will be determined prior to issue.

Non-Guaranteed Assumptions

Some policy elements, such as policy charges and interest crediting rate are not guaranteed and may be referred to as "current". These elements may be changed by Pacific Life Insurance Company at any time and for any reason, but cannot be less favorable to you than the policy's guarantees.

This illustration assumes that currently illustrated non-guaranteed elements will continue as shown for all years illustrated.

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. For these reasons, actual policy values will either be more or less favorable than shown in this illustration.

Non-guaranteed/current elements are not guaranteed by definition. As such, Pacific Life Insurance Company reserves the right to change or modify any of these elements. This right to change these elements is not limited to a specific time or reason.

You may also request illustrations with different assumptions to 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.

This is the Basic Illustration

I-1U

Life Insurance Producer: Rodney Alan Smith

For: Kyle Busch

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

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Pacific Discovery Xelerator IUL - CVAT - 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

Death Benefit 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.

Initial Death Benefit:
\$28,300,000

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.

- Annual Renewable Term Rider (ARTR, Form Series ICC15 R15ART, ICC15 R15ART SP or R15ART, R15ART SP, based on state of policy issue)
- Scheduled Annual Renewable Term Rider (S-ARTR, Form Series ICC15 R15SRT, ICC15 R15SRT SP or R15SRT, R15SRT SP, based on state of policy issue)

Certain product features and riders may not be available through your life insurance producer.

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, gender, 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 The following face amounts are illustrated:

Basic Coverage	Face Amount	Start Year	End Year
	28,300,000	1	1
	28,712,380	2	7
	18,000,000	8	88

Death Benefit Option	Death Benefit Option	Start Year	End Year
	B - (Increasing)	1	1
	A - (Level)	2	88

This is the Basic Illustration

I-1U

Life Insurance Producer: Rodney Alan Smith

For: Kyle Busch

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

PDX IUL - CVAT SG - NonGI

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Pacific Discovery Xelerator IUL - CVAT - 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

Premium 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.

Initial Premium:
\$1,000,000.00

Initial Frequency: Annual Illustrated premium payments are made at the beginning of the frequency shown.

Premium	Frequency	Annualized Premium	Start Year	End Year
\$1,000,000.00	Annual	\$1,000,000.00	1	5
\$0.00	Annual	\$0.00	6	88

Based on the options you have illustrated, there is no annual premium that will guarantee the initial Total Face Amount for the duration of the contract. Your life insurance producer can provide you with alternative scenarios that may have a minimum annual premium that will guarantee the initial Total Face Amount.

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.

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 illustrated allocation and transfer percentages are:

Please note, not all indexed accounts are available in all states. Please have your life insurance producer check indexed account availability for your state.

Accounts	Percentage	Start Year	End Year
1-Year Indexed Account	100.00%	1	88

Accumulated Value Accumulated Value is equal to the premiums paid, less premium load, cost of insurance, other charges and deductions, and withdrawals, accumulated at interest. Net Accumulated Value equals the 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.

Cash Surrender Value The Cash Surrender Value equals the Accumulated Value minus any applicable surrender charge, or if greater, the Alternate Accumulated Value less any applicable surrender charge. The Net Cash Surrender Value equals the 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.

The surrender charge reaches zero 120 policy months after the issue date of any Basic Coverage amount whether it is included at policy issue or added later through a face amount increase.

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: 3.50%
Guaranteed Interest Rate: 2.00%
Illustrated Interest Rate:

Rate	Start Year	End Year
3.50%	1	88

This is the Basic Illustration

I-1U

Life Insurance Producer: Rodney Alan Smith

For: Kyle Busch

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

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Pacific Discovery Xelerator IUL - CVAT - Life Insurance Illustration
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Illustrated Fixed Account additional credit: The non-guaranteed Fixed Account additional credit begins in policy year 3 and continues through the insured's age 121. This additional credit is reflected in this illustration but is not guaranteed. Certain policy charges will be used in determining the amount of additional credit applied to the Fixed Account.

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.

Transfer to the Indexed Account

In accordance with contract provisions, 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.

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.

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.

Transactions that may be impacted include:

- Transfers from the Fixed Account into the Indexed Accounts
- Premium or loan repayments with allocations to the Indexed Accounts

Based on the assumptions used in this illustration, a lockout has not occurred.

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.

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.

Hypothetical Indexed Interest Rate

The following sections show a hypothetical Indexed Interest Rate based on historical index returns. This is not an indication of future performance and is not guaranteed. The maximum illustrated rates are based on the lower of your chosen Indexed Account's hypothetical Indexed Interest Rate or the 1-Year Indexed Account's hypothetical Indexed Interest Rate. All Indexed Accounts were calculated by averaging the compound rates for the 25-year period starting on 12/31/1951, 12/31/1987 for the 1-Year International Indexed Account, and for each 25-year period starting on each subsequent trading day thereafter, ending with the 25-year period that ends on 12/31/2016.

This is the Basic Illustration

I-1U

Life Insurance Producer: Rodney Alan Smith

For: Kyle Busch

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

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1-Year Indexed Account

Segment Components:

Segment Term	Underlying Index (excluding dividends)	Participation Rate	Growth Cap	Segment Guaranteed Interest Rate	Performance Factor
12 Months	S&P 500®	100% Guaranteed	10.25% Current (3.00% guaranteed minimum)	0%	1.00 Guaranteed

Historical Index Return: The average annual return of the S&P 500® index, excluding dividends, over the last 65-year historical period was 7.26%.

Using the historical returns along with the current Growth Cap, Participation Rate and Segment Guaranteed Interest Rate, a hypothetical average annual Indexed Account Interest Rate would be 6.17%.

Hypothetical Interest Example: Here is an example of hypothetical Indexed Interest Rates based on hypothetical S&P 500® returns (excluding dividends) and current segment components, not including the Performance Factor.

	Year 1	Year 2	Year 3	Year 4	Year 5
Hypothetical S&P 500® index Returns*	17.64%	12.58%	6.98%	-1.75%	35.60%
Hypothetical Indexed Interest Rate	10.25%	10.25%	6.98%	0.00%	10.25%

*The Hypothetical S&P 500® index Returns listed above are based on the S&P 500® index returns (excluding dividends) from 1991 through 1995.

Illustrated Indexed Interest Rate:

Rate	Start Year	End Year
6.17%	1	88

1-Year International Indexed Account

Segment Component:

Segment Term	Underlying Indexes (excluding dividends)	Participation Rate	Growth Cap	Segment Guaranteed Interest Rate	Performance Factor
12 Months	Hang Seng, EURO STOXX 50® & MSCI Emerging Markets	100% Guaranteed	11.00% Current (3.00% guaranteed minimum)	0%	1.00 Guaranteed

This account is called the 1 Year Indexed Account 2 in the contract.

Historical Index Returns: The Hang Seng, EURO STOXX 50®, and MSCI Emerging Markets Indexes' average annual returns, excluding dividends, over the last 29-year historical period are shown in the following table:

Hang Seng Index Annual Return	EURO STOXX 50® Index Annual Return	MSCI Emerging Markets Index Annual Return
8.46%	4.96%	6.78%

This is the Basic Illustration

I-1U

Life Insurance Producer: Rodney Alan Smith

For: Kyle Busch

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

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The annual results of these three indices, excluding dividends, are averaged to create the combined international index. The average annual return of the combined international index over the last 29-year historical period was 7.51%.

The current Growth Cap, Participation Rate and Segment Guaranteed Interest Rate are applied to the annual returns for each index. The results are then averaged to determine the final Indexed Account Interest Rate. The hypothetical average annual Indexed Account Interest Rate would be 6.37%.

Hypothetical Interest Example: Here is an example of Hypothetical Indexed Interest Rates based on different hypothetical returns for each index and current segment components, not including the Performance Factor.

	Hang Seng Index Growth Rate*	Hang Seng Indexed Interest Rate	EURO STOXX 50 Index Growth Rate*	EURO STOXX 50 Indexed Interest Rate	MSCI Emerging Markets Index Growth Rate*	MSCI Emerging Markets Indexed Interest Rate	Average Segment Indexed Interest Rate
Year 1	33.46%	11.00%	7.54%	7.54%	38.96%	11.00%	9.85%
Year 2	26.27%	11.00%	0.89%	0.89%	14.91%	11.00%	7.63%
Year 3	90.23%	11.00%	38.93%	11.00%	60.42%	11.00%	11.00%
Year 4	-20.19%	0.00%	-5.22%	0.00%	5.05%	5.05%	1.68%
Year 5	23.95%	11.00%	15.56%	11.00%	-13.21%	0.00%	7.33%

*The Hypothetical Index Growth Rates listed above are based on the index returns from 1991 through 1995.

1-Year High Par Indexed Account

Segment Components:

Segment Term	Underlying Index (excluding dividends)	Participation Rate	Growth Cap	Segment Guaranteed Interest Rate	Performance Factor
12 Months	S&P 500®	150% Current 140% Guaranteed	8.50% Current (2.00% guaranteed minimum)	0%	1.00 Guaranteed

This account is called the 1 Year Indexed Account 3 in the contract.

Historical Index Return: The average annual return of the S&P 500® index, excluding dividends, over the last 65-year historical period was 7.26%.

Using the historical returns along with the current Growth Cap, Participation Rate and Segment Guaranteed Interest Rate, a hypothetical average annual Indexed Account Interest Rate would be 5.60%.

Hypothetical Interest Example: Here is an example of a hypothetical Indexed Interest Rates based on different hypothetical S&P 500® index returns (excluding dividends) and using the current segment components, not including the Performance Factor.

	Year 1	Year 2	Year 3	Year 4	Year 5
Hypothetical S&P 500® index Returns*	17.64%	12.58%	6.98%	-1.75%	35.60%
Hypothetical Indexed Interest Rate	8.50%	8.50%	8.50%	0.00%	8.50%

*The Hypothetical S&P 500® index Returns listed above are based on the S&P 500® index returns (excluding dividends) from 1991 through 1995.

This is the Basic Illustration

I-1U

Life Insurance Producer: Rodney Alan Smith
 Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656
 PDX IUL - CVAT SG - NonGI

For: Kyle Busch

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1-Year No Cap Indexed Account

Segment Components:

Segment Term	Underlying Index (excluding dividends)	Participation Rate	Threshold Rate 5.00% Current (20% guaranteed maximum)	Growth Cap	Segment Guaranteed Interest Rate	Performance Factor
12 Months	S&P 500®	100% Guaranteed		N/A	0%	1.00 Guaranteed

This account is called the 1 Year Indexed Account 4 in the contract. The Threshold Rate is the percentage subtracted from the Indexed Growth Rate. An Indexed Growth Rate equal to or less than the current Threshold Rate will result in a 0.00% Indexed Interest Rate.

Historical Index Return: The average annual return of the S&P 500® index, excluding dividends, over the last 65-year historical period was 7.26%.

Using the historical returns along with the current Participation Rate, Threshold Rate and Segment Guaranteed Interest Rate, a hypothetical average annual Indexed Account Interest Rate would be 7.92%.

Hypothetical Interest Example: Here is an example of hypothetical Indexed Interest Rates based on hypothetical S&P 500® returns (excluding dividends) and current segment components, not including the Performance Factor.

	Year 1	Year 2	Year 3	Year 4	Year 5
Hypothetical S&P 500® index Returns*	17.64%	12.58%	6.98%	-1.75%	35.60%
Hypothetical Indexed Interest Rate	12.64%	7.58%	1.98%	0.00%	30.60%

*The Hypothetical S&P 500® index Returns listed above are based on the S&P 500® index returns (excluding dividends) from 1991 through 1995.

1-Year High Cap Indexed Account

Segment Components:

Segment Term	Underlying Index (excluding dividends)	Participation Rate	Indexed Account Charge (annualized) 13.25% Current (0.80% guaranteed maximum)	Growth Cap 13.25% Current (4.00% guaranteed minimum)	Segment Guaranteed Interest Rate	Performance Factor
12 Months	S&P 500®	100% Guaranteed			0%	1.00 Guaranteed

This account is called the 1 Year Indexed Account 5 in the contract. The Indexed Account Charge shown above is 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.

Historical Index Return: The average annual return of the S&P 500® index, excluding dividends, over the last 65-year historical period was 7.26%.

Using the historical returns along with the current Growth Cap, Participation Rate and Segment Guaranteed Interest Rate, a hypothetical average annual Indexed Account Interest Rate would be 7.40%.

Hypothetical Interest Example: Here is an example of hypothetical Indexed Interest Rates based on hypothetical S&P 500® returns (excluding dividends) and current segment components, not including the Performance Factor.

	Year 1	Year 2	Year 3	Year 4	Year 5
Hypothetical S&P 500® index Returns*	17.64%	12.58%	6.98%	-1.75%	35.60%
Hypothetical Indexed Interest Rate	13.25%	12.58%	6.98%	0.00%	13.25%

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I-1U

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For: Kyle Busch

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

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*The Hypothetical S&P 500® index Returns listed above are based on the S&P 500® index returns (excluding dividends) from 1991 through 1995.

2-Year Indexed Account

Segment Components:

Segment Term	Underlying Index (excluding dividends)	Participation Rate	Growth Cap	Segment Guaranteed Interest Rate	Performance Factor
24 Months	S&P 500®	100% Guaranteed	30.00% over 2 years (6.00% over 2 years guaranteed minimum)	0%	1.00 Guaranteed

Historical Index Return: The average annualized two-year return of the S&P 500® index, excluding dividends, over the last 65-year historical period was 7.22%

Using the historical returns along with the current Growth Cap, Participation Rate and Segment Guaranteed Interest Rate, a hypothetical average annualized two-year Indexed Account Interest Rate would be 7.39%.

Hypothetical Interest Example: Here is an example of hypothetical Indexed Interest Rates based on different hypothetical S&P 500® index returns (excluding dividends) and using the current segment components, not including the Performance Factor.

	Year 1	Year 2	Year 3	Year 4	Year 5
Hypothetical S&P 500® index Returns*	n/a	32.44%	n/a	5.11%	n/a
Hypothetical Indexed Interest Rate	0.00%	30.00%	0.00%	5.11%	0.00%

*The Hypothetical S&P 500® index Returns listed above are based on the S&P 500® index returns (excluding dividends) from 1991 through 1995.

High Par 5-Year Indexed Account

Segment Components:

Segment Term	Underlying Index (excluding dividends)	Participation Rate	Growth Cap	Segment Guaranteed Interest Rate	Performance Factor
60 Months	S&P 500®	110% Current (105% Guaranteed)	No Current Growth Cap (15.00% over 5 years guaranteed minimum)	0%	1.00 Guaranteed

This account is called the 5 Year Indexed Account 2 in the contract.

Historical Index Return: The average annualized five-year return of the S&P 500® index, excluding dividends, over the last 65-year historical period was 6.61%.

Using the historical returns along with the current Growth Cap, Participation Rate and Segment Guaranteed Interest Rate, a hypothetical average annualized five-year Indexed Account Interest Rate would be 7.61%.

Hypothetical Interest Example: Here is an example of hypothetical Indexed Interest Rates based on different hypothetical S&P 500® index returns (excluding dividends) and using the current segment components, not including the Performance Factor.

	Year 1	Year 2	Year 3	Year 4	Year 5
Hypothetical S&P 500® index Returns*	n/a	n/a	n/a	n/a	65.93%
Hypothetical Indexed Interest Rate	0.00%	0.00%	0.00%	0.00%	72.53%

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*The Hypothetical S&P 500® index Returns listed above are based on the S&P 500® index returns (excluding dividends) from 1991 through 1995.

Illustrated Indexed Account Performance Factor

The illustrated account values reflect each segment's Segment Indexed Interest, which is applied to the segments at each Segment Maturity. One of the segment components, the Performance Factor, is used to determine the Segment Indexed Interest. The Performance Factor is determined for each segment at the segment start date based upon certain factors, including but not limited to: the face amount, the policy's Accumulated Value, and which Indexed Account the segment is allocated to. The Performance Factor may vary by segments, but will never be less than the Guaranteed Minimum Performance Factor for the Segment Term, as shown in the Indexed Account sections found in the Narrative Summary. A Performance Factor greater than the Guaranteed Minimum Performance Factor for an Indexed Account will increase the Segment Indexed Interest as reflected in this illustration, but is not guaranteed. This illustration reflects Performance Factors greater than the minimum beginning with segments created in policy year 3 and until age 121.

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.

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. Additionally, rider benefit payments 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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2% Interest
Guarantee on
Termination
Rider

This rider provides an Alternate Accumulated Value that grows at an Alternate Interest Rate of 2% on eligible accounts. Under this rider, the Alternate Accumulated Value is equal to premiums paid, minus premium loads, cost of insurance, other charges and deductions, and withdrawals plus an interest credit. Net Alternate Accumulated Value equals the Alternate Accumulated Value minus any outstanding Policy Debt.

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
- 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

Pacific Life Insurance Company may change the eligible accounts at any time.

There are no excess interest credits payable on the Alternate Accumulated Value.

If greater than the Accumulated Value, the Alternate Accumulated Value will be used to determine the policy values at lapse or surrender. The Alternate Accumulated Value will also be used to determine policy values at death if Death Benefit Option B or if the policy is in corridor. This rider is automatically included in your policy.

This rider is provided at no additional cost. (Form Series ICC15 R15IGT, or R15IGT, based on state of policy issue).

Short-Term No-
Lapse
Guarantee
Rider

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. In order 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
592,853.81	299,333.33	150,400.42	50,297.42

Important Information

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 Short-Term No-Lapse Guarantee 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 Short-Term No-Lapse Premiums or take a loan or withdrawal from the policy, the no-lapse feature will terminate before the guaranteed duration. Additional premiums will be required to continue the policy beyond the guaranteed duration.

This rider is provided at no additional cost. (Form Series R02NL5)

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.)

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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 information 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.	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.	The loan interest charged is <u>not</u> affected by the performance of the policy. However, the loan interest credited is 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: 4.65%
Guaranteed Loan Interest Charge Rate: 7.50%

Illustrated Loan Interest Charge Rate:

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Rate	Start Year	End Year
4.65%	1	1
5.17%	2	88

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 illustrate this volatility.

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 (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.

Future Action Required

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

Policy Calendar			Policy Changes	Amount
Year	Year	Age		
2	2019	34	Change Death Benefit Option to A	N/A
8	2025	40	Reduction in Basic Coverage	10,712,380
19	2036	51	***Start Distributions	710,929

Calendar years specified above assume the policy is issued in year 2018.

***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.

Tax Information

This material is not intended to be used, nor can it be used by any taxpayer, for the purpose of avoiding U.S. federal, state or local tax penalties. This material is written to support the promotion or marketing of the transaction(s) or matter(s) addressed by this material. Pacific Life Insurance Company, its affiliates, their distributors and their respective representatives do not provide tax, accounting or legal advice. Any taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor or attorney.

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Tax Information (continued)

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	88

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).

Cash Value Accumulation 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 Cash Value Accumulation Test which requires that we increase the Death Benefit, if necessary, so that the Accumulated Value of the policy does not at any time exceed the net single premium which would be necessary to fund future benefits under the policy. Failure to qualify as life insurance will result in adverse tax consequences.

Modified Endowment Contract (MEC)

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

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

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Modified Endowment Contract (MEC) (continued) 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. 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 less prior withdrawals); 2) policy remains in force until death; 3) withdrawals taken during the first 15 policy years do not occur at the time of, or during the two years prior to, any reduction in benefits; and 4) the policy does not become a modified endowment contract. See IRC Secs. 72, 7702(f)(7)(B), 7702A. Any policy withdrawals, loans and loan interest will reduce policy values and may reduce benefits.

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

Assuming the life insurance policy is not a MEC:

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

If the life insurance policy is a MEC:

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

Initial Premium Limits Summary Seven Pay Premium: 1,115,054.01

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.

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.

This is the Basic Illustration

I-1U

Life Insurance Producer: Rodney Alan Smith

For: Kyle Busch

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

PDX IUL - CVAT SG - NonGI

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2666BCDA-393D-496C-85E7-191050CD35EF



PACIFIC LIFE

Pacific Discovery Xelerator IUL - CVAT - 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

**Other
Information
(continued)**

Pacific Life Insurance Company does not provide qualified plan administrative services or impartial 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 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-1U

Life Insurance Producer: Rodney Alan Smith

For: Kyle Busch

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

PDX IUL - CVAT SG - NonGI

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Pacific Discovery Xelerator IUL - CVAT - 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: Numeric Summary

Yr	Age	Cumulative		End of Year Guaranteed Values ¹ 0.00%		End of Year Non-Guaranteed Values ¹			
		Premium Outlay* (1)	Policy Loan (2)	Net Cash Surrender Value (3)	Death Benefit (4)	Intermediate Net Cash Surrender Value (5)	Death Benefit (6)	Illustrated 6.17% Net Cash Surrender Value (7)	Death Benefit (8)
5	37	5,000,000	0	1,665,934	28,640,138	2,050,073	28,675,911	2,963,067	28,712,380
10	42	5,000,000	0	##	##	301,341	18,000,000	3,255,231	18,000,000
20	52	5,000,000	1,421,858			##	##	5,610,410	17,405,488
30	62	5,000,000	8,531,148					3,720,045	18,976,769
38	70	5,000,000	14,218,580					2,279,715	18,980,833

The Allocations and Hypothetical Interest Rates below are for policy year 1. For any illustrated changes to the Allocations and Hypothetical Interest Rates see the Narrative Summary.

	Initial Guaranteed Allocation	Initial Guaranteed Interest Rate	Non-Guaranteed Intermediate Hypothetical Interest Rate	Non-Guaranteed Hypothetical Interest Rate
Fixed Account	0.00%	N/A	N/A	N/A
1-Year Indexed Account	100.00%	0.00%	3.09%	6.17%
1-Year International Indexed Account	0.00%	N/A	N/A	N/A
1-Year High Par Indexed Account	0.00%	N/A	N/A	N/A
1-Year No Cap Indexed Account	0.00%	N/A	N/A	N/A
1-Year High Cap Indexed Account	0.00%	N/A	N/A	N/A
2-Year Indexed Account	0.00%	N/A	N/A	N/A
High Par 5-Year Indexed Account	0.00%	N/A	N/A	N/A

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. Refer to the Narrative Summary for more information.

*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.

Indicates that insurance coverage will cease in year 9 based on guaranteed assumptions. ## Indicates that insurance coverage will cease in year 11 based on intermediate assumptions. ## Indicates that insurance coverage would remain in force at least through year 88 (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 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. I understand this is an illustration and not a contract. For full policy details, I will refer to the contract.

This is the Basic Illustration

I-1U

Life Insurance Producer: Rodney Alan Smith
 Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656
 PDX IUL - CVAT SG - NonGI

For: Kyle Busch

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6/8



Pacific Discovery Xelerator (UL - CVAT - Life Insurance Illustration
Flexible Premium Indexed Adjustable Life Insurance
Form Series ICC15 P15IUL or P15JUL based on state of policy issue
For Presentation in NC

Policy Values: Numeric Summary

Samantha Busch 2/21/18
APPLICANT'S SIGNATURE DATE

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

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements 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

[Signature] 2/21/18
LIFE INSURANCE PRODUCER'S SIGNATURE DATE
PL LIFE INSURANCE PRODUCER #

This is the Basic Illustration

I-1U

Life Insurance Producer: Rodney Alan Smith
Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656
PDX IUL - CVAT SQ - NonGI

For: Kyle Busch

1740.85500.H Run: 1/22/2018 10:37 AM

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Pacific Discovery Xelerator IUL - CVAT - 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

Yr	Age	Premium Outlay*	Policy Loan	Guaranteed Values EOY @ 0.00% ¹			Non-Guaranteed Alternate Scale Values EOY @ 3.50% ²			Non-Guaranteed Values EOY @ 6.17% ³		
				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	33	1,000,000	0	340,138	0	28,652,376	395,466	0	28,695,466	412,380	0	28,712,380
2	34	1,000,000	0	683,463	449,093	28,640,138	872,142	606,207	28,695,466	918,535	652,600	28,712,380
3	35	1,000,000	0	1,028,068	846,894	28,640,138	1,395,852	1,156,519	28,695,466	1,553,842	1,314,508	28,712,380
4	36	1,000,000	0	1,372,916	1,252,335	28,640,138	1,976,574	1,763,814	28,695,466	2,295,182	2,082,423	28,712,380
5	37	1,000,000	0	1,718,310	1,665,934	28,640,138	2,616,373	2,432,791	28,695,466	3,149,225	2,963,067	28,712,380
6	38	0	0	1,126,282	1,131,163	28,640,138	2,317,282	2,179,044	28,695,466	3,084,599	2,925,044	28,712,380
7	39	0	0	527,707	578,518	28,640,138	2,019,174	1,938,877	28,695,466	3,043,234	2,910,252	28,712,380
8	40	0	0	0	77,992	18,000,000	1,782,525	1,770,668	18,000,000	3,090,308	2,983,928	18,000,000
9	41	0	0	##	##	##	1,548,281	1,644,827	18,000,000	3,169,800	3,116,624	18,000,000
10	42	0	0				1,299,365	1,513,978	18,000,000	3,255,201	3,255,201	18,000,000
Total		5,000,000										

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. Refer to the Narrative Summary for more information.

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. Refer to the Narrative Summary for more information.

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**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 Narrative Summary for more information.

This is the Basic Illustration

I-1U

Life Insurance Producer: Rodney Alan Smith
 Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656
 PDX IUL - CVAT SG - NonGI

For: Kyle Busch

17.40.6550D.H Run: 1/22/2018 10:37 AM

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Pacific Discovery Xelerator IUL - CVAT - 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

Yr	Age	Premium Outlay*	Policy Loan	Guaranteed Values EOY @ 0.00% ¹			Non-Guaranteed Alternate Scale Values EOY @ 3.50% ²			Non-Guaranteed Values EOY @ 6.17% ³		
				Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit
11	43	0	0				1,122,537	1,451,874	18,000,000	3,522,045	3,522,045	18,000,000
12	44	0	0				928,053	1,387,393	18,000,000	3,811,563	3,811,563	18,000,000
13	45	0	0				709,576	1,320,599	18,000,000	4,124,184	4,124,184	18,000,000
14	46	0	0				452,660	1,251,143	18,000,000	4,461,886	4,461,886	18,000,000
15	47	0	0				114,663	1,179,933	18,000,000	4,826,952	4,826,952	18,000,000
16	48	0	0				0	1,104,296	18,000,000	5,220,437	5,220,437	18,000,000
17	49	0	0				0	1,026,329	18,000,000	5,643,540	5,643,540	18,000,000
18	50	0	0				0	945,168	18,000,000	6,097,960	6,097,960	18,000,000
19	51	0	710,929				0	860,531	18,000,000	6,585,823	6,585,985	17,269,162
20	52	0	710,929				0	772,130	18,000,000	7,109,871	6,610,410	17,405,488
Total		5,000,000										

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. Refer to the Narrative Summary for more information.

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. Refer to the Narrative Summary for more information.

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**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 Narrative Summary for more information.

This is the Basic Illustration

I-1U

Life Insurance Producer: Rodney Alan Smith

For: Kyle Busch

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

17.40.6550D.H Run: 1/22/2018 10:37 AM

PDX IUL - CVAT SG - NonGI

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Pacific Discovery Xelerator IUL - CVAT - 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

Yr	Age	Premium Outlay*	Policy Loan	Guaranteed Values EOY @ 0.00% ¹			Non-Guaranteed Alternate Scale Values EOY @ 3.50% ²			Non-Guaranteed Values EOY @ 6.17% ³				
				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	53	0	710,929				0	768,976	18,000,000	18,000,000	7,731,165	5,423,344	17,763,302	
22	54	0	710,929				0	763,077	18,000,000	18,000,000	8,392,529	5,234,557	17,953,843	
23	55	0	710,929				0	754,227	18,000,000	18,000,000	9,097,942	5,045,865	18,133,980	
24	56	0	710,929				0	741,691	18,000,000	18,000,000	9,849,568	4,857,159	18,303,967	
25	57	0	710,929				0	724,981	18,000,000	18,000,000	10,648,691	4,667,338	18,459,800	
26	58	0	710,929				0	703,402	18,000,000	18,000,000	11,498,596	4,477,169	18,602,122	
27	59	0	710,929				0	676,074	18,000,000	18,000,000	12,401,431	4,286,157	18,722,524	
28	60	0	710,929				0	642,575	18,000,000	18,000,000	13,362,433	4,096,762	18,825,591	
29	61	0	710,929				0	602,019	18,000,000	18,000,000	14,383,212	3,907,668	18,909,323	
30	62	0	710,929				0	553,503	18,000,000	18,000,000	15,468,013	3,720,045	18,978,769	
Total		5,000,000												

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. Refer to the Narrative Summary for more information.

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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. Refer to the Narrative Summary for more information.

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**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 Narrative Summary for more information.

This is the Basic Illustration

I-1U

Life Insurance Producer: Rodney Alan Smith
 Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656
 PDX IUL - CVAT SG - NonGI

For: Kyle Busch

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Pacific Discovery Xelerator IUL - CVAT - 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

Yr	Age	Premium Outlay*	Policy Loan	Guaranteed Values EOY @ 0.00% ¹			Non-Guaranteed Alternate Scale Values EOY @ 3.50% ²			Non-Guaranteed Values EOY @ 6.17% ³		
				Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit
31	63	0	710,929				0	496,169	18,000,000	16,619,349	3,533,173	19,035,552
32	64	0	710,929				0	429,581	18,000,000	17,843,337	3,349,768	19,085,349
33	65	0	710,929				0	350,543	18,000,000	19,138,791	3,165,067	19,116,957
34	66	0	710,929				0	258,482	18,000,000	20,512,908	2,982,504	19,134,602
35	67	0	710,929				0	151,697	18,000,000	21,969,958	2,802,394	19,134,031
36	68	0	710,929				0	28,281	18,000,000	23,514,753	2,625,388	19,110,592
37	69	0	710,929				##	##	##	25,148,605	2,448,422	19,056,902
38	70	0	710,929							26,884,335	2,279,715	18,980,633
39	71	0	0							28,677,362	2,800,683	19,535,827
40	72	0	0							30,580,231	3,365,727	20,106,670
Total		5,000,000										

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. Refer to the Narrative Summary for more information.

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. Refer to the Narrative Summary for more information.

*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.

**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 Narrative Summary for more information.

This is the Basic Illustration

I-1U

Life Insurance Producer: Rodney Alan Smith

For: Kyle Busch

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

17.40.6550D.H Run: 1/22/2018 10:37 AM

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Pacific Discovery Xelerator IUL - CVAT - 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

Yr	Age	Premium Outlay*	Policy Loan	Guaranteed Values EOY @ 0.00% ¹			Non-Guaranteed Alternate Scale Values EOY @ 3.50% ²			Non-Guaranteed Values EOY @ 6.17% ³		
				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	73	0	0							32,597,573	3,976,079	20,706,630
42	74	0	0							34,733,873	4,632,649	21,330,687
43	75	0	0							36,999,735	5,342,277	21,982,391
44	76	0	0							39,354,403	6,060,254	22,595,886
45	77	0	0							41,801,359	6,785,903	23,170,130
46	78	0	0							44,337,829	7,512,074	23,702,128
47	79	0	0							46,962,187	8,232,541	24,192,855
48	80	0	0							49,677,349	8,945,379	24,649,832
49	81	0	0							52,532,768	9,694,956	25,133,075
50	82	0	0							55,533,330	10,480,803	25,649,330
Total		5,000,000										

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. Refer to the Narrative Summary for more information.

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. Refer to the Narrative Summary for more information.

*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.

**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 Narrative Summary for more information.

This is the Basic Illustration

I-1U

Life Insurance Producer: Rodney Alan Smith
 Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656
 PDX IUL - CVAT SG - NonGI

For: Kyle Busch

17.40.6550D.H Run: 1/22/2018 10:37 AM

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Pacific Discovery Xelerator IUL - CVAT - 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

Yr	Age	Premium Outlay*	Policy Loan	Guaranteed Values EOY @ 0.00% ¹			Non-Guaranteed Alternate Scale Values EOY @ 3.50% ²			Non-Guaranteed Values EOY @ 6.17% ³		
				Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit
51	83	0	0							58,683,906	11,302,163	26,189,726
52	84	0	0							61,999,755	12,168,376	26,763,158
53	85	0	0							65,475,165	13,067,504	27,357,469
54	86	0	0							69,126,607	14,009,470	27,992,194
55	87	0	0							72,959,329	14,992,636	28,671,973
56	88	0	0							76,978,202	16,014,631	29,398,964
57	89	0	0							81,188,542	17,073,154	30,172,765
58	90	0	0							85,577,046	18,146,892	30,968,208
59	91	0	0							90,147,473	19,231,181	31,776,853
60	92	0	0							94,886,823	20,304,158	32,536,379
Total		5,000,000										

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. Refer to the Narrative Summary for more information.

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.

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This is the Basic Illustration

I-1U

Life Insurance Producer: Rodney Alan Smith
 Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656
 PDX IUL - CVAT SG - NonGI

For: Kyle Busch

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Pacific Discovery Xelerator IUL - CVAT - 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

Yr	Age	Premium Outlay*	Policy Loan	Guaranteed Values EOY @ 0.00% ¹			Non-Guaranteed Alternate Scale Values EOY @ 3.50% ²			Non-Guaranteed Values EOY @ 6.17% ³		
				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	93	0	0							99,817,422	21,378,834	33,242,525
62	94	0	0							104,940K	22,446,115	33,858,281
63	95	0	0							110,314K	23,555,326	34,394,206
64	96	0	0							115,972K	24,727,350	34,797,725
65	97	0	0							122,002K	26,039,992	34,979,134
66	98	0	0							128,533K	27,610,579	34,823,007
67	99	0	0							135,813K	29,672,330	34,151,932
68	100	0	0							144,095K	32,467,036	33,907,986
69	101	0	0							152,844K	35,444,429	36,972,864
70	102	0	0							162,075K	38,606,379	40,227,129
Total		5,000,000										

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 PDX IUL - CVAT SG - NonGI

For: Kyle Busch

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Pacific Discovery Xelerator IUL - CVAT - 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

Yr	Age	Premium Outlay*	Policy Loan	Guaranteed Values EOY @ 0.00% ¹			Non-Guaranteed Alternate Scale Values EOY @ 3.50% ²			Non-Guaranteed Values EOY @ 6.17% ³		
				Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit
71	103	0	0							171,805K	41,953,444	43,671,498
72	104	0	0							182,049K	45,483,487	47,303,975
73	105	0	0							192,822K	49,196,720	51,124,945
74	106	0	0							204,179K	53,128,129	55,169,922
75	107	0	0							216,108K	57,247,700	59,409,782
76	108	0	0							228,631K	61,557,365	63,843,674
77	109	0	0							241,775K	66,063,831	68,481,583
78	110	0	0							255,622K	70,826,288	73,382,507
79	111	0	0							270,159K	75,809,191	78,510,778
80	112	0	0							285,458K	81,061,657	83,916,248
Total		5,000,000										

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For: Kyle Busch

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Pacific Discovery Xelerator IUL - CVAT - Life Insurance Illustration
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Policy Values: Tabular Detail

Yr	Age	Premium Outlay*	Policy Loan	Guaranteed Values EOY @ 0.00% ¹			Non-Guaranteed Alternate Scale Values EOY @ 3.50% ²			Non-Guaranteed Values EOY @ 6.17% ³		
				Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit
81	113	0	0							301,592K	86,627,507	89,643,429
82	114	0	0							318,655K	92,576,531	95,763,081
83	115	0	0							336,643K	98,876,633	102,243K
84	116	0	0							355,665K	105,606K	109,162K
85	117	0	0							375,715K	112,728K	116,485K
86	118	0	0							396,913K	120,329K	124,298K
87	119	0	0							419,253K	128,370K	132,563K
88	120	0	0							442,869K	136,947K	141,376K
Total		5,000,000										

The Allocations and Hypothetical Interest Rates below are for policy year 1. For any illustrated changes to the Allocations and Hypothetical Interest Rates see the Narrative Summary.

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 Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656
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For: Kyle Busch

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Pacific Discovery Xelerator IUL - CVAT - 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

	Allocation	Initial Guaranteed Interest Rate	Non-Guaranteed Alternate Scale Hypothetical Interest Rate	Non-Guaranteed Hypothetical Interest Rate
Fixed Account	0.00%	N/A	N/A	N/A
1-Year Indexed Account	100.00%	0.00%	3.50%	6.17%
1-Year International Indexed Account	0.00%	N/A	N/A	N/A
1-Year High Par Indexed Account	0.00%	N/A	N/A	N/A
1-Year No Cap Indexed Account	0.00%	N/A	N/A	N/A
1-Year High Cap Indexed Account**	0.00%	N/A	N/A	N/A
2-Year Indexed Account	0.00%	N/A	N/A	N/A
High Par 5-Year Indexed Account	0.00%	N/A	N/A	N/A

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

Indicates that insurance coverage will cease in year 9 based on guaranteed assumptions. ## Indicates that insurance coverage will cease in year 37 based on non-guaranteed Alternate Scale assumptions. Insurance coverage would remain in force at least through year 88 based on illustrated assumptions.

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**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 Narrative Summary for more information.

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For: Kyle Busch

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

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Pacific Discovery Xelerator IUL - CVAT - Life Insurance Illustration
Flexible Premium Indexed Adjustable Life Insurance
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Column Definitions

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

Column Name	Description
Alternate Policy Debt	The sum of Alternate Loans and any accrued alternate loan interest charged.
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.
Accumulated Value	Premiums paid, less premium load, cost of insurance and other charges, 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 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 policy debt.
Net Accumulated Value (Excluding Last Index Credit)	This column is the same as the Net Accumulated Value column but excludes the Segment Indexed Interest Credit that is assumed to be applied at the end of the year. The intent is to show each year, 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.
Net Cash Surrender Value	Cash Surrender Value minus policy debt.
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.
Standard Policy Debt	The sum of Standard Loans and any related accrued loan interest charged.
Total Policy Debt	The sum of Standard Policy Debt and Alternate Policy Debt.
Year	The number of years from when the policy was issued.

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I-1U

Life Insurance Producer: Rodney Alan Smith
Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656
PDX IUL - CVAT SG - NonGI

For: Kyle Busch

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PACIFIC LIFE

Pacific Discovery Xelerator IUL - CVAT - 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®, Hang Seng, 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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I-1U

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For: Kyle Busch

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

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PACIFIC LIFE

Pacific Discovery Xelerator IUL - CVAT - Life Insurance Illustration
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Segment Growth Rates and Hypothetical Average Returns

The purpose of this report is to help you understand the risk and returns that are possible under each of the accounts.

Example of Segment Growth Rate Calculations

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*			
1 Year Period Ending	Annualized Index Growth Rate	Hypothetical Indexed Interest Rate	1 Year Period Ending	Annualized Hang Seng Index Growth Rate	Annualized EURO STOXX 50® Index Growth Rate	Annualized MSCI Emerging Markets Index Growth Rate	Hypothetical Indexed Interest Rate	1 Year Period Ending	Annualized Index Growth Rate	Hypothetical Indexed Interest Rate	1 Year Period Ending	Annualized Index Growth Rate	Hypothetical Indexed Interest Rate	1 Year Period Ending	Annualized Index Growth Rate	Hypothetical Indexed Interest Rate
12/15/97	33.62%	10.25%	12/15/97	-19.34%	36.17%	-15.05%	3.67%	12/15/97	33.62%	8.50%	12/15/97	33.62%	28.62%	12/15/97	33.62%	13.25%
12/15/98	18.46%	10.25%	12/15/98	-5.85%	24.84%	-26.69%	3.67%	12/15/98	18.46%	8.50%	12/15/98	18.46%	13.46%	12/15/98	18.46%	13.25%
12/15/99	22.96%	10.25%	12/15/99	65.72%	48.14%	57.93%	11.00%	12/15/99	22.96%	8.50%	12/15/99	22.96%	17.96%	12/15/99	22.96%	13.25%
12/15/00	-4.44%	0.00%	12/15/00	-4.83%	6.65%	-23.88%	2.22%	12/15/00	-4.44%	0.00%	12/15/00	-4.44%	0.00%	12/15/00	-4.44%	0.00%
12/15/01	-16.25%	0.00%	12/15/01	-26.01%	-25.82%	-10.92%	0.00%	12/15/01	-16.25%	0.00%	12/15/01	-16.25%	0.00%	12/15/01	-16.25%	0.00%
12/15/02	-18.94%	0.00%	12/15/02	-15.78%	-29.33%	-3.76%	0.00%	12/15/02	-18.94%	0.00%	12/15/02	-18.94%	0.00%	12/15/02	-18.94%	0.00%
12/15/03	17.32%	10.25%	12/15/03	29.66%	7.01%	44.46%	9.67%	12/15/03	17.32%	8.50%	12/15/03	17.32%	12.32%	12/15/03	17.32%	13.25%
12/15/04	12.67%	10.25%	12/15/04	12.17%	8.72%	19.32%	10.24%	12/15/04	12.67%	8.50%	12/15/04	12.67%	7.67%	12/15/04	12.67%	12.67%
12/15/05	5.76%	5.76%	12/15/05	6.84%	19.94%	35.02%	9.55%	12/15/05	5.76%	8.50%	12/15/05	5.76%	0.76%	12/15/05	5.76%	5.76%
12/15/06	12.00%	10.25%	12/15/06	26.33%	17.04%	28.12%	11.00%	12/15/06	12.00%	8.50%	12/15/06	12.00%	7.00%	12/15/06	12.00%	12.00%
12/15/07	2.98%	2.98%	12/15/07	45.69%	6.45%	38.11%	9.48%	12/15/07	2.98%	4.47%	12/15/07	2.98%	0.00%	12/15/07	2.98%	2.98%
12/15/08	-40.83%	0.00%	12/15/08	-45.41%	-45.09%	-54.05%	0.00%	12/15/08	-40.83%	0.00%	12/15/08	-40.83%	0.00%	12/15/08	-40.83%	0.00%
12/15/09	28.27%	10.25%	12/15/09	46.78%	19.84%	74.03%	11.00%	12/15/09	28.27%	8.50%	12/15/09	28.27%	23.27%	12/15/09	28.27%	13.25%
12/15/10	11.44%	10.25%	12/15/10	6.09%	-0.81%	15.29%	5.70%	12/15/10	11.44%	8.50%	12/15/10	11.44%	6.44%	12/15/10	11.44%	11.44%
12/15/11	-2.40%	0.00%	12/15/11	-21.67%	-22.92%	-19.93%	0.00%	12/15/11	-2.40%	0.00%	12/15/11	-2.40%	0.00%	12/15/11	-2.40%	0.00%
12/15/12	16.65%	10.25%	12/15/12	23.16%	19.25%	15.36%	11.00%	12/15/12	16.65%	8.50%	12/15/12	16.65%	11.65%	12/15/12	16.65%	13.25%
12/15/13	26.38%	10.25%	12/15/13	2.25%	13.24%	-5.03%	4.42%	12/15/13	26.38%	8.50%	12/15/13	26.38%	21.38%	12/15/13	26.38%	13.25%
12/15/14	11.37%	10.25%	12/15/14	-0.38%	0.14%	-6.70%	0.05%	12/15/14	11.37%	8.50%	12/15/14	11.37%	6.37%	12/15/14	11.37%	11.37%
12/15/15	1.62%	1.62%	12/15/15	-7.46%	5.24%	-16.54%	1.75%	12/15/15	1.62%	2.44%	12/15/15	1.62%	0.00%	12/15/15	1.62%	1.62%
12/15/16	11.44%	10.25%	12/15/16	5.38%	2.31%	13.17%	6.23%	12/15/16	11.44%	8.50%	12/15/16	11.44%	6.44%	12/15/16	11.44%	11.44%

*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 Narrative Summary for more information.

This is the Basic Illustration

I-1U

Life Insurance Producer: Rodney Alan Smith
 Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656
 PDX IUL - CVAT SG - NonGI

For: Kyle Busch

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Segment Growth Rates and Hypothetical Average Returns

The purpose of this report is to help you understand the risk and returns that are possible under each of the accounts.

Example of Segment Growth Rate Calculations

2-Year Indexed Account			High Par 5-Year Indexed Account			Hypothetical
2 Year Period Ending	Annualized Index Growth Rate	Hypothetical Indexed Interest Rate	5 Year Period Ending	Annualized Index Growth Rate	Hypothetical High Par 5-Year Indexed Account Annual Indexed Interest Rate	
12/15/97	24.96%	14.02%	12/15/97	15.05%	16.19%	
12/15/98	25.81%	14.02%	12/15/98	18.39%	19.71%	
12/15/99	20.69%	14.02%	12/15/99	23.79%	25.37%	
12/15/00	8.40%	8.40%	12/15/00	18.19%	19.50%	
12/15/01	-10.54%	0.00%	12/15/01	10.48%	11.33%	
12/15/02	-17.60%	0.00%	12/15/02	0.75%	0.82%	
12/15/03	-2.48%	0.00%	12/15/03	-3.24%	0.00%	
12/15/04	14.97%	14.02%	12/15/04	-4.25%	0.00%	
12/15/05	9.16%	9.16%	12/15/05	-2.05%	0.00%	
12/15/06	8.84%	8.84%	12/15/06	3.07%	3.35%	
12/15/07	7.40%	7.40%	12/15/07	10.15%	10.98%	
12/15/08	-21.94%	0.00%	12/15/08	2.65%	2.90%	
12/15/09	-12.88%	0.00%	12/15/09	-4.75%	0.00%	
12/15/10	19.56%	14.02%	12/15/10	-2.10%	0.00%	
12/15/11	4.29%	4.29%	12/15/11	-2.28%	0.00%	
12/15/12	6.70%	6.70%	12/15/12	-1.29%	0.00%	
12/15/13	21.42%	14.02%	12/15/13	13.62%	14.67%	
12/15/14	18.64%	14.02%	12/15/14	11.46%	12.38%	
12/15/15	6.38%	6.38%	12/15/15	10.65%	11.52%	
12/15/16	6.42%	6.42%	12/15/16	11.53%	12.45%	

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I-1U

Life Insurance Producer: Rodney Alan Smith
 Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656
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For: Kyle Busch

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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	6.17%	6.37%	5.60%	7.92%	7.40%	7.39%	7.61%
Minimum Indexed Rate	4.05%	5.56%	4.04%	4.09%	4.75%	3.94%	3.00%
Maximum Indexed Rate	7.94%	7.29%	7.16%	11.98%	9.58%	10.66%	13.30%
Standard Deviation	0.74%	0.35%	0.62%	1.49%	0.93%	1.42%	2.18%

The 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*.

*The table assumes an allocation of Accumulated Value into the Indexed Accounts, accumulated over a 29-year period for the 1-Year International Indexed Account and a 65-year period for all other Indexed Accounts, with no deductions for policy charges, withdrawals or loans. For a more detailed description of each Indexed Account, see the Narrative Summary.

This is the Basic Illustration

I-1U

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For: Kyle Busch

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Pacific Discovery Xelerator IUL - CVAT - Life Insurance Illustration
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Proposed Insured: Kyle Busch
Male, Age 33
Super Preferred Nonsmoker
Initial Flat Extra \$4.92

Initial Death Benefit Option = B -
(Increasing)
Initial Total Face Amount = \$28,300,000
Premium Frequency = Annual

Life Insurance Producer:
Rodney Alan 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.

Kyle Busch
Paramedical, Home Office Specimen (HOS), EKG, Blood Profile
Inspection Report (IR) + Motor Vehicle Report Required
3rd Party Financial Statements or Equivalent
APS
Based on \$28,300,000 (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
	Planned Annual Premium:	\$1,000,000.00
Face Amount/ Death Benefit	Basic Coverage Amount:	\$28,300,000
	Total Initial Coverage=	\$28,300,000
	Rider form numbers are based on state of policy issue.	
	Death Benefit Option:	Option B - Increasing
	Basic Coverage Type:	None
	Life Insurance Qualification Test:	Cash Value Accumulation Test (CVAT)
	Guaranteed Cost of Insurance Period:	None

Optional Benefits Other: Premier Living Benefits Rider - ICC12 R12CII or R12CII Add to Remark section: Opt Out
Other: Terminal Illness Rider - ICC12 R12TII or R12TII

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 - ICC13 R13CON or R13CON
No Lapse Guarantee Rider (STNLG) - R02NL5
Other: 2% Interest Guarantee on Termination Rider - ICC15 R15IGT or R15IGT

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O-1G

Life Insurance Producer: Rodney Alan Smith

For: Kyle Busch

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

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Premium and Billing Information Frequency of Payment: **Annually**

Automatic Transfers After Premium Payment and/or Loan Repayment These are automatic transfer instructions. The amount in the Fixed Account to be transferred to the Indexed Account(s) selected below on the next transfer date.

1-Year Indexed Account 100%

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

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

Premium Information	Initial Min Premium	\$587,157.81	Initial Target Premium	\$886,356.00
	Modal Premium	\$1,000,000.00	Varying Premium	Yes

Additional Premium Information	Internal Lump Sum	\$0.00	1035 Exchange Qualified	No
	Initial External Lump Sum	\$0.00		No
	Internal 1035	\$0.00		
	External 1035	\$0.00		

PRIME Term Conversion No

Tax Information	MEC	No	Initial GSP	N/A
	Initial 7-Pay Premium	1,115,054.01	Initial GLP	N/A

Term Type	ARTR Term Type	N/A
	S-ARTR Term Type	N/A

NLG Information	ST NLG Premium	603,568.99
	ST NLG Duration	20

General Information	Initial Surrender Charge	531,870.20	Initial Indexed Acct Rate	6.17%
	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
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Sales Concept Ledger

Face Reduction Yes

Multiple Disbursements Yes

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Life Insurance Producer: Rodney Alan Smith

For: Kyle Busch

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

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

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Pacific Discovery Xelerator IUL - CVAT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
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Coverage Detail

Yr	ARTR Issue Amount	ARTR Face	Base Face	Total Gross Death Benefit	Total Net Amount at Risk	Inforce Recreation ARTR Face	Inforce Recreation S-ARTR Face
1	0	0	28,300,000	28,712,380	28,300,000	0	0
2	0	0	28,712,380	28,712,380	27,793,845	0	0
3	0	0	28,712,380	28,712,380	27,158,538	0	0
4	0	0	28,712,380	28,712,380	26,417,198	0	0
5	0	0	28,712,380	28,712,380	25,563,155	0	0
6	0	0	28,712,380	28,712,380	25,627,781	0	0
7	0	0	28,712,380	28,712,380	25,669,146	0	0
8	0	0	18,000,000	18,000,000	14,909,692	0	0
9	0	0	18,000,000	18,000,000	14,830,200	0	0
10	0	0	18,000,000	18,000,000	14,744,799	0	0
11	0	0	18,000,000	18,000,000	14,477,955	0	0
12	0	0	18,000,000	18,000,000	14,188,437	0	0
13	0	0	18,000,000	18,000,000	13,875,816	0	0
14	0	0	18,000,000	18,000,000	13,538,114	0	0
15	0	0	18,000,000	18,000,000	13,173,048	0	0
16	0	0	18,000,000	18,000,000	12,779,563	0	0
17	0	0	18,000,000	18,000,000	12,356,460	0	0
18	0	0	18,000,000	18,000,000	11,902,040	0	0
19	0	0	18,000,000	18,000,000	11,414,177	0	0
20	0	0	18,000,000	18,904,948	11,795,078	0	0
21	0	0	18,000,000	20,071,122	12,339,957	0	0
22	0	0	18,000,000	21,111,816	12,719,286	0	0
23	0	0	18,000,000	22,186,057	13,088,115	0	0
24	0	0	18,000,000	23,296,375	13,446,807	0	0
25	0	0	18,000,000	24,441,154	13,792,463	0	0
26	0	0	18,000,000	25,623,549	14,124,953	0	0
27	0	0	18,000,000	26,837,797	14,436,366	0	0
28	0	0	18,000,000	28,091,262	14,728,829	0	0
29	0	0	18,000,000	29,384,867	15,001,654	0	0
30	0	0	18,000,000	30,726,737	15,258,724	0	0
31	0	0	18,000,000	32,121,727	15,502,379	0	0
32	0	0	18,000,000	33,578,918	15,735,581	0	0
33	0	0	18,000,000	35,090,681	15,951,890	0	0
34	0	0	18,000,000	36,665,005	16,152,098	0	0
35	0	0	18,000,000	38,301,595	16,331,637	0	0
36	0	0	18,000,000	39,999,957	16,485,204	0	0
37	0	0	18,000,000	41,757,085	16,608,480	0	0
38	0	0	18,000,000	43,585,254	16,700,918	0	0
39	0	0	18,000,000	45,412,506	16,735,144	0	0
40	0	0	18,000,000	47,321,174	16,740,943	0	0

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Life Insurance Producer: Rodney Alan Smith
 Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656
 PDX IUL - CVAT SG - NonGI

For: Kyle Busch

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Pacific Discovery Xelerator IUL - CVAT - 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

Yr	ARTR Issue Amount	ARTR Face	Base Face	Total Gross Death Benefit	Total Net Amount at Risk	Inforce Recreation ARTR Face	Inforce Recreation S-ARTR Face
41	0	0	18,000,000	49,328,124	16,730,551	0	0
42	0	0	18,000,000	51,431,912	16,698,038	0	0
43	0	0	18,000,000	53,639,849	16,640,115	0	0
44	0	0	18,000,000	55,890,034	16,535,632	0	0
45	0	0	18,000,000	58,185,586	16,384,226	0	0
46	0	0	18,000,000	60,527,883	16,190,053	0	0
47	0	0	18,000,000	62,922,501	15,960,314	0	0
48	0	0	18,000,000	65,381,801	15,704,453	0	0
49	0	0	18,000,000	67,970,888	15,438,119	0	0
50	0	0	18,000,000	70,701,857	15,168,527	0	0
51	0	0	18,000,000	73,571,469	14,887,563	0	0
52	0	0	18,000,000	76,594,536	14,594,781	0	0
53	0	0	18,000,000	79,765,130	14,289,965	0	0
54	0	0	18,000,000	83,109,331	13,982,724	0	0
55	0	0	18,000,000	86,638,666	13,679,337	0	0
56	0	0	18,000,000	90,362,535	13,384,333	0	0
57	0	0	18,000,000	94,288,154	13,099,612	0	0
58	0	0	18,000,000	98,398,362	12,821,316	0	0
59	0	0	18,000,000	102,693K	12,545,672	0	0
60	0	0	18,000,000	107,119K	12,232,221	0	0
61	0	0	18,000,000	111,681K	11,863,691	0	0
62	0	0	18,000,000	116,352K	11,412,166	0	0
63	0	0	18,000,000	121,153K	10,838,879	0	0
64	0	0	18,000,000	126,042K	10,070,377	0	0
65	0	0	18,000,000	130,941K	8,939,142	0	0
66	0	0	18,000,000	135,746K	7,212,429	0	0
67	0	0	18,000,000	140,292K	4,479,602	0	0
68	0	0	18,000,000	145,536K	1,440,950	0	0
69	0	0	18,000,000	154,372K	1,528,435	0	0
70	0	0	18,000,000	163,696K	1,620,750	0	0
71	0	0	18,000,000	173,523K	1,718,054	0	0
72	0	0	18,000,000	183,869K	1,820,488	0	0
73	0	0	18,000,000	194,751K	1,928,225	0	0
74	0	0	18,000,000	206,221K	2,041,793	0	0
75	0	0	18,000,000	218,269K	2,161,082	0	0
76	0	0	18,000,000	230,917K	2,286,310	0	0
77	0	0	18,000,000	244,193K	2,417,752	0	0
78	0	0	18,000,000	258,178K	2,556,219	0	0
79	0	0	18,000,000	272,860K	2,701,587	0	0
80	0	0	18,000,000	288,314K	2,854,591	0	0

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Coverage Detail

Yr	ARTR Issue Amount	ARTR Face	Base Face	Total Gross Death Benefit	Total Net Amount at Risk	Inforce Recreation ARTR Face	Inforce Recreation S-ARTR Face
81	0	0	18,000,000	304,608K	3,015,923	0	0
82	0	0	18,000,000	321,842K	3,186,550	0	0
83	0	0	18,000,000	340,010K	3,366,433	0	0
84	0	0	18,000,000	359,221K	3,556,648	0	0
85	0	0	18,000,000	379,472K	3,757,150	0	0
86	0	0	18,000,000	400,882K	3,969,131	0	0
87	0	0	18,000,000	423,446K	4,192,533	0	0
88	0	0	18,000,000	447,297K	4,428,687	0	0

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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.

Indexed Universal Life Insurance generally requires additional premium payments after the initial premium. If either no premiums are paid, or subsequent premiums are insufficient to continue coverage, it is possible that coverage will expire.

Pacific Life Insurance Company is licensed to issue insurance products in all states except New York. Product 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.

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O-1G

Life Insurance Producer: Rodney Alan Smith
 Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656
 PDX IUL - CVAT SG - NonGI

For: Kyle Busch

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Pacific Discovery Xelerator IUL - CVAT - 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

Input Summary - Ledger
Case File: Busch, Kyle
Scenario: Scenario 3

Screen: Proposed Insured

Issue State	NC	Product Version	PDX IUL with PLTC Rider
First Name	Kyle	Effective Date	Today
Last Name	Busch	Policy Back Date	None
Issue Age or DOB		Unisex Rates	No
Gender	Male	Multilife	No
Risk Class	Super Preferred Nonsmoker	Owner	Insured
Temporary Flat Extra	4.92 From 1 To 20	Tax Rate	31%

Screen: Death Benefit and Premium

Plan Design	Basic Coverage Only	Policy Premium	1,000,000.00 From 1 To 5
Total Face Amount	28,300,000 From 1 To 7	Mode	Annual
	18,000,000 From 8 To 99	1035 Exchange	No
Scheduled Increase Type	None	Non-1035 Lump Sum	No
Death Benefit Option	Increasing From 1 To 1	PRIME Term Conversion	No
Reduce Face	No		

Screen: Indexed Accounts

1 Year High Cap Indexed Account	0.00%	1 Year High Cap Indexed Account Crediting Rate	Maximum
1 Year Indexed Account	100%	1 Year Indexed Account Crediting Rate	Maximum
1 Year International Indexed Account	0%	1 Year International Indexed Account Crediting Rate	Maximum
1 Year No Cap Indexed Account	0.0%	1 Year No Cap Indexed Account Crediting Rate	Maximum
2 Year Indexed Account	0%	2 Year Indexed Account Crediting Rate	Maximum
High Par 5 Year Indexed Account	0%	High Par 5 Year Indexed Account Crediting Rate	Maximum
1 Year High Par Indexed Account	0%	1 Year High Par Indexed Account Crediting Rate	Maximum
Fixed Account	0%	Fixed Account Crediting Rate	Current From 1 To A120
Change Accumulated 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:		

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I-1U

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PDX IUL - CVAT SG - NonGI

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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

Benefit Distribution Rider	No	Accidental Death Benefit Rider	0
Exercise Overloan Protection 3 Rider	No	No-Lapse Guarantee Rider	No
Premier LTC Rider	No	Waiver of Charges Rider	None
Premier Living Benefits Rider	No	Disability Benefit Rider	0
Terminal Illness Rider	Yes	ARTR - Additional Insured	0
Guaranteed Insurability Rider	0	Children's Term Rider	0

Screen: Policy Details

Seven Pay Testing	Avoid MEC	Policy Charges Assumption	Current
Definition of Life Insurance	CVAT		

Screen: Output Design

Output Option	PDF	Additional Concept	None
Illustration Output Package	New Business Submission Package	Additional Reports	No
Ledger Page	Yes	Commission Summary	No
IRR Columns	No	Monthly Output	No
Presented by Bank	No		

PRX Version: 17.40.0082

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