

EXHIBIT G



Date Prepared: June 14, 2018

Pacific Discovery Xelerator IUL

A Flexible Premium Indexed Adjustable Life Insurance Policy

A Life Insurance Policy Illustration Prepared For:

Samantha Busch

Life Insurance Producer:
Rodney Alan Smith
1155 Camino Del Mar Ste 537
Del Mar, CA 92014-2605

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, 45 Enterprise, Aliso Viejo, CA 92656
I-1W

7B46E561-8E0F-43C0-A12A-66966F84A340



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

Proposed Insured: Samantha Busch
 Female, Age 32
 Super Preferred Nonsmoker

Initial Death Benefit Option = B -
 (Increasing)
 Initial Total Face Amount = \$6,787,330
 Premium Frequency = Annual

Life Insurance Producer:
 Rodney Alan Smith
 1155 Camino Del Mar Ste 537
 Del Mar, CA 92014-2605

Non-Guaranteed Policy Values: Ledger

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

Year	Age	Premium Outlay (1)	Policy Loan (2)	Net Outlay (3)	Non-Guaranteed Values (End Of Year) @ Varying Rate 1		
					Net Accumulated Value (4)	Net Cash Surrender Value (5)	Death Benefit (6)
1	32	150,000	0	150,000	75,027	0	6,862,357
2	33	125,000	0	125,000	140,923	95,923	6,862,357
3	34	125,000	0	125,000	227,396	186,896	6,862,357
4	35	0	0	0	202,429	166,429	6,862,357
5	36	0	0	0	183,840	152,340	6,862,357
6	37	0	0	0	167,371	140,371	6,862,357
7	38	0	0	0	152,853	130,353	6,862,357
8	39	0	0	0	142,760	124,760	500,000
9	40	0	0	0	135,058	126,058	500,000
10	41	0	0	0	125,852	125,852	500,000
Tota		400,000	0	400,000			
11	42	0	0	0	138,544	138,544	500,000
12	43	0	0	0	154,588	154,588	500,000
13	44	0	0	0	174,257	174,257	500,000
14	45	0	0	0	197,701	197,701	500,000
15	46	0	0	0	224,996	224,996	500,000
16	47	0	0	0	256,149	256,149	519,982
17	48	0	0	0	291,141	291,141	573,547
18	49	0	0	0	329,989	329,989	630,278
19	50	0	0	0	372,700	372,700	689,495
20	51	0	0	0	419,312	419,312	746,375
Tota		400,000	0	400,000			

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



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Non-Guaranteed Policy Values: Ledger

						Non-Guaranteed Values (End Of Year) @ Varying Rate		
Year	Age	Premium Outlay (1)	Policy Loan (2)	Net Outlay (3)	Net Accumulated Value (4)	Net Cash Surrender Value (5)	Death Benefit (6)	
21	52	0	0	0	469,961	469,961	803,633	
22	53	0	0	0	524,747	524,747	860,585	
23	54	0	0	0	583,779	583,779	916,533	
24	55	0	0	0	647,300	647,300	970,951	
25	56	0	0	0	715,577	715,577	1,044,743	
26	57	0	0	0	788,740	788,740	1,120,011	
27	58	0	0	0	867,135	867,135	1,196,646	
28	59	0	0	0	950,962	950,962	1,274,289	
29	60	0	0	0	1,040,619	1,040,619	1,352,804	
30	61	0	0	0	1,136,357	1,136,357	1,454,537	
Total		400,000	0	400,000				
31	62	0	0	0	1,238,623	1,238,623	1,560,665	
32	63	0	0	0	1,347,875	1,347,875	1,671,365	
33	64	0	0	0	1,464,294	1,464,294	1,786,439	
34	65	0	143,920	-143,920	1,433,098	1,433,098	1,749,491	
35	66	0	143,920	-143,920	1,402,554	1,402,554	1,726,863	
36	67	0	143,920	-143,920	1,371,877	1,371,877	1,703,003	
37	68	0	143,920	-143,920	1,341,034	1,341,034	1,677,709	
38	69	0	143,920	-143,920	1,310,058	1,310,058	1,650,842	
39	70	0	143,920	-143,920	1,279,094	1,279,094	1,622,377	
40	71	0	143,920	-143,920	1,241,022	1,241,022	1,559,489	
Total		400,000	1,007,440	-607,440				
41	72	0	143,920	-143,920	1,202,847	1,202,847	1,491,156	
42	73	0	143,920	-143,920	1,164,323	1,164,323	1,416,552	
43	74	0	143,920	-143,920	1,125,659	1,125,659	1,335,319	
44	75	0	143,920	-143,920	1,086,647	1,086,647	1,246,606	
45	76	0	143,920	-143,920	1,047,498	1,047,498	1,218,270	
46	77	0	143,920	-143,920	1,007,267	1,007,267	1,189,449	
47	78	0	143,920	-143,920	967,361	967,361	1,161,651	
48	79	0	143,920	-143,920	926,817	926,817	1,133,902	
49	80	0	143,920	-143,920	886,661	886,661	1,107,314	
50	81	0	143,920	-143,920	845,879	845,879	1,080,862	
Total		400,000	2,446,640	-2,046,640				

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Non-Guaranteed Policy Values: Ledger

Year	Age	Premium Outlay (1)	Policy Loan (2)	Net Outlay (3)	Non-Guaranteed Values (End Of Year) @ Varying Rate		
					Net Accumulated Value (4)	Net Cash Surrender Value (5)	Death Benefit (6)
51	82	0	143,920	-143,920	804,832	804,832	1,054,965
52	83	0	143,920	143,920	764,031	764,031	1,030,203
53	84	0	143,920	-143,920	723,184	723,184	1,006,311
54	85	0	143,920	-143,920	681,938	681,938	982,968
55	86	0	143,920	-143,920	640,941	640,941	960,902
56	87	0	143,920	-143,920	598,743	598,743	938,643
57	88	0	143,920	-143,920	557,102	557,102	910,092
58	89	0	143,920	-143,920	514,460	514,460	897,669
59	90	0	0	0	617,602	617,602	1,024,164
60	91	0	0	0	732,069	732,069	1,077,194
Total		400,000	3,598,000	-3,198,000			
61	92	0	0	0	859,857	859,857	1,134,592
62	93	0	0	0	1,003,438	1,003,438	1,197,914
63	94	0	0	0	1,167,642	1,167,642	1,270,960
64	95	0	0	0	1,344,180	1,344,100	1,453,929
65	96	0	0	0	1,535,372	1,535,372	1,651,935
66	97	0	0	0	1,739,771	1,739,771	1,863,529
67	98	0	0	0	1,959,138	1,959,138	2,090,504
68	99	0	0	0	2,193,715	2,193,715	2,333,115
69	100	0	0	0	2,444,203	2,444,203	2,592,087
70	101	0	0	0	2,713,306	2,713,306	2,870,165
Total		400,000	3,598,000	-3,198,000			
71	102	0	0	0	2,998,641	2,998,641	3,164,956
72	103	0	0	0	3,302,879	3,302,879	3,479,175
73	104	0	0	0	3,622,785	3,622,785	3,809,573
74	105	0	0	0	3,960,967	3,960,967	4,158,800
75	106	0	0	0	4,313,805	4,313,805	4,523,220
76	107	0	0	0	4,684,267	4,684,267	4,905,850
77	108	0	0	0	5,072,164	5,072,164	5,306,520
78	109	0	0	0	5,477,656	5,477,656	5,725,414
79	110	0	0	0	5,902,671	5,902,671	6,164,502
80	111	0	0	0	6,347,615	6,347,615	6,624,218
Total		400,000	3,598,000	-3,198,000			

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Non-Guaranteed Policy Values: Ledger

Year	Age	Premium Outlay (1)	Policy Loan (2)	Net Outlay (3)	Non-Guaranteed Values (End Of Year) @ Varying Rate ¹		
					Net Accumulated Value (4)	Net Cash Surrender Value (5)	Death Benefit (6)
81	112	0	0	0	6,810,731	6,810,731	7,102,814
82	113	0	0	0	7,308,197	7,308,197	7,616,655
83	114	0	0	0	7,836,920	7,836,920	8,162,646
84	115	0	0	0	8,398,482	8,398,482	8,742,414
85	116	0	0	0	8,994,542	8,994,542	9,357,666
86	117	0	0	0	9,633,280	9,633,280	10,016,696
87	118	0	0	0	10,310,783	10,310,783	10,715,586
88	119	0	0	0	11,028,944	11,028,944	11,456,286
89	120	0	0	0	11,797,350	11,797,350	12,248,513
Total		400,000	3,598,000	-3,198,000			

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.

	Allocation	Hypothetical Interest Rate
Fixed Account	0.00%	N/A
1-Year Indexed Account	0.00%	N/A
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	100.00%	7.35%
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

													Non-Guaranteed Values (End Of Year) @ Varying Rate ¹			
													Net Accumulated		Net Cash	
Year	Your Age	Premium Outlay ⁽¹⁾	Standard Policy Loan (2)	Standard Policy Debt (3)	Alternate Policy Loan (4)	Alternate Policy Debt (5)	Total Policy Loan (6)	Total Policy Debt (7)	Annual Loan Interest Charged (8)	Net Outlay (9)	Value Excluding Last Indexed Credit (10)	Net Accumulated Value (11)	Net Cash Surrender Value (12)	Death Benefit (13)		
1	32	150,000	0	0	0	0	0	0	0	150,000	75,027	75,027	0	6,862,357		
2	33	125,000	0	0	0	0	0	0	0	125,000	140,923	140,923	95,923	6,862,357		
3	34	125,000	0	0	0	0	0	0	0	125,000	227,396	227,396	186,896	6,862,357		
4	35	0	0	0	0	0	0	0	0	0	202,429	202,429	166,429	6,862,357		
5	36	0	0	0	0	0	0	0	0	0	183,840	183,840	152,340	6,862,357		
6	37	0	0	0	0	0	0	0	0	0	167,371	167,371	140,371	6,862,357		
7	38	0	0	0	0	0	0	0	0	0	152,853	152,853	130,353	6,862,357		
8	39	0	0	0	0	0	0	0	0	0	142,760	142,760	124,760	500,000		
9	40	0	0	0	0	0	0	0	0	0	135,058	135,058	126,058	500,000		
10	41	0	0	0	0	0	0	0	0	0	125,852	125,852	125,852	500,000		
Total		400,000	0	0	0	0	0	0	0	400,000						
11	42	0	0	0	0	0	0	0	0	0	138,544	138,544	138,544	500,000		
12	43	0	0	0	0	0	0	0	0	0	154,588	154,588	154,588	500,000		
13	44	0	0	0	0	0	0	0	0	0	174,257	174,257	174,257	500,000		
14	45	0	0	0	0	0	0	0	0	0	197,701	197,701	197,701	500,000		
15	46	0	0	0	0	0	0	0	0	0	224,996	224,996	224,996	500,000		
16	47	0	0	0	0	0	0	0	0	0	256,149	256,149	256,149	519,982		
17	48	0	0	0	0	0	0	0	0	0	291,141	291,141	291,141	573,547		
18	49	0	0	0	0	0	0	0	0	0	329,989	329,989	329,989	630,278		
19	50	0	0	0	0	0	0	0	0	0	372,700	372,700	372,700	689,495		
20	51	0	0	0	0	0	0	0	0	0	419,312	419,312	419,312	746,375		
Total		400,000	0	0	0	0	0	0	0	400,000						
21	52	0	0	0	0	0	0	0	0	0	469,961	469,961	469,961	803,633		
22	53	0	0	0	0	0	0	0	0	0	524,747	524,747	524,747	860,585		
23	54	0	0	0	0	0	0	0	0	0	583,779	583,779	583,779	916,533		
24	55	0	0	0	0	0	0	0	0	0	647,300	647,300	647,300	970,951		
25	56	0	0	0	0	0	0	0	0	0	715,577	715,577	715,577	1,044,743		
26	57	0	0	0	0	0	0	0	0	0	788,740	788,740	788,740	1,120,011		
27	58	0	0	0	0	0	0	0	0	0	867,135	867,135	867,135	1,196,646		
28	59	0	0	0	0	0	0	0	0	0	950,962	950,962	950,962	1,274,289		
29	60	0	0	0	0	0	0	0	0	0	1,040,619	1,040,619	1,040,619	1,352,804		
30	61	0	0	0	0	0	0	0	0	0	1,136,357	1,136,357	1,136,357	1,454,537		
Total		400,000	0	0	0	0	0	0	0	400,000						

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Policy Loan Details

												Non-Guaranteed Values (End Of Year) @ Varying Rate ¹			
												Net Accumulated		Net Cash	
Year	Your Age	Premium Outlay ⁽¹⁾	Standard Policy Loan (2)	Standard Policy Debt (3)	Alternate Policy Loan (4)	Alternate Policy Debt (5)	Total Policy Loan (6)	Total Policy Debt (7)	Annual Loan Interest Charged (8)	Net Outlay (9)	Net Value Excluding Last Indexed Credit (10)	Net Accumulated Value (11)	Net Cash Surrender Value (12)	Death Benefit (13)	
31	62	0	0	0	0	0	0	0	0	0	1,238,623	1,238,623	1,238,623	1,560,665	
32	63	0	0	0	0	0	0	0	0	0	1,347,875	1,347,875	1,347,875	1,671,365	
33	64	0	0	0	0	0	0	0	0	0	1,464,294	1,464,294	1,464,294	1,786,439	
34	65	0	0	0	143,920	143,870	143,920	143,870	4,950	-143,920	1,246,730	1,433,098	1,433,098	1,749,491	
35	66	0	0	0	143,920	304,336	143,920	304,336	11,545	-143,920	1,208,813	1,402,554	1,402,554	1,726,863	
36	67	0	0	0	143,920	467,714	143,920	467,714	19,459	-143,920	1,170,214	1,371,877	1,371,877	1,703,003	
37	68	0	0	0	143,920	639,409	143,920	639,409	27,775	-143,920	1,131,062	1,341,034	1,341,034	1,677,709	
38	69	0	0	0	143,920	819,843	143,920	819,843	36,514	-143,920	1,091,305	1,310,058	1,310,058	1,650,842	
39	70	0	0	0	143,920	1,009,461	143,920	1,009,461	45,698	-143,920	1,050,983	1,279,094	1,279,094	1,622,377	
40	71	0	0	0	143,920	1,208,731	143,920	1,208,731	55,350	-143,920	1,027,246	1,241,022	1,241,022	1,559,489	
Total		400,000	0		1,007,440		1,007,440			-607,440					
41	72	0	0	0	143,920	1,418,143	143,920	1,418,143	65,492	-143,920	979,004	1,202,847	1,202,847	1,491,156	
42	73	0	0	0	143,920	1,638,214	143,920	1,638,214	76,151	-143,920	930,193	1,164,323	1,164,323	1,416,552	
43	74	0	0	0	143,920	1,869,488	143,920	1,869,488	87,353	-143,920	880,568	1,125,659	1,125,659	1,335,319	
44	75	0	0	0	143,920	2,112,532	143,920	2,112,532	99,125	-143,920	830,345	1,086,647	1,086,647	1,246,606	
45	76	0	0	0	143,920	2,367,948	143,920	2,367,948	111,496	-143,920	778,669	1,047,498	1,047,498	1,210,270	
46	77	0	0	0	143,920	2,636,365	143,920	2,636,365	124,497	-143,920	726,156	1,007,267	1,007,267	1,189,449	
47	78	0	0	0	143,920	2,918,444	143,920	2,918,444	138,159	-143,920	671,840	967,361	967,361	1,161,651	
48	79	0	0	0	143,920	3,214,881	143,920	3,214,881	152,517	-143,920	617,023	926,817	926,817	1,133,902	
49	80	0	0	0	143,920	3,526,406	143,920	3,526,406	167,605	-143,920	560,737	886,661	886,661	1,107,314	
50	81	0	0	0	143,920	3,853,788	143,920	3,853,788	183,462	-143,920	503,946	845,879	845,879	1,080,862	
Total		400,000	0		2,446,640		2,446,640			-2,046,640					
51	82	0	0	0	143,920	4,197,834	143,920	4,197,834	200,126	-143,920	445,577	804,832	804,832	1,054,965	
52	83	0	0	0	143,920	4,559,392	143,920	4,559,392	217,638	-143,920	385,938	764,031	764,031	1,030,203	
53	84	0	0	0	143,920	4,939,353	143,920	4,939,353	236,041	-143,920	325,463	723,184	723,184	1,006,311	
54	85	0	0	0	143,920	5,338,654	143,920	5,338,654	255,381	-143,920	263,809	681,938	681,938	982,968	
55	86	0	0	0	143,920	5,758,279	143,920	5,758,279	275,795	-143,920	200,558	640,941	640,941	960,902	
56	87	0	0	0	143,920	6,199,264	143,920	6,199,264	297,064	-143,920	136,257	598,743	598,743	938,643	
57	88	0	0	0	143,920	6,662,694	143,920	6,662,694	319,511	-143,920	69,345	557,102	557,102	918,092	
58	89	0	0	0	143,920	7,149,713	143,920	7,149,713	343,099	143,920	1,503	514,460	514,460	897,669	
59	90	0	0	0	0	7,513,634	0	7,513,634	363,920	0	78,478	617,602	617,602	1,024,164	
60	91	0	0	0	0	7,896,078	0	7,896,078	382,444	0	164,206	732,069	732,069	1,077,194	
Total		400,000	0		3,598,000		3,598,000			-3,198,000					

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 - GPT - Life Insurance Illustration
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 For Presentation in NC

Policy Loan Details

													Non-Guaranteed Values (End Of Year) @ Varying Rate ¹			
													Net Accumulated		Net Cash	
Year	Year Age	Premium Outlay ⁽¹⁾	Standard Policy Loan ⁽²⁾	Standard Policy Debt ⁽³⁾	Alternate Policy Loan ⁽⁴⁾	Alternate Policy Debt ⁽⁵⁾	Total Policy Loan ⁽⁶⁾	Total Policy Debt ⁽⁷⁾	Annual Loan Interest Charged ⁽⁸⁾	Net Outlay ⁽⁹⁾	Net Value Excluding Last Indexed Credit ⁽¹⁰⁾	Net Accumulated Value ⁽¹¹⁾	Net Cash Surrender Value ⁽¹²⁾	Death Benefit ⁽¹³⁾		
61	92	0	0	0	0	8,297,988	0	8,297,988	401,910	0	261,633	859,857	859,857	1,134,592		
62	93	0	0	0	0	8,720,356	0	8,720,356	422,368	0	373,053	1,003,438	1,003,438	1,197,914		
63	94	0	0	0	0	9,164,222	0	9,164,222	443,866	0	561,369	1,167,642	1,167,642	1,270,960		
64	95	0	0	0	0	9,630,681	0	9,630,681	466,459	0	641,664	1,344,180	1,344,180	1,453,929		
65	96	0	0	0	0	10,120,882	0	10,120,882	490,202	0	792,952	1,535,372	1,535,372	1,651,935		
66	97	0	0	0	0	10,636,035	0	10,636,035	515,153	0	957,397	1,739,771	1,739,771	1,863,529		
67	98	0	0	0	0	11,177,409	0	11,177,409	541,374	0	1,132,831	1,959,138	1,959,138	2,090,504		
68	99	0	0	0	0	11,746,339	0	11,746,339	568,930	0	1,321,258	2,193,715	2,193,715	2,333,115		
69	100	0	0	0	0	12,344,228	0	12,344,228	597,889	0	1,523,318	2,444,203	2,444,203	2,592,087		
70	101	0	0	0	0	12,972,549	0	12,972,549	628,321	0	1,738,999	2,713,306	2,713,306	2,870,165		
Total		400,000	0	0	3,598,000	3,598,000	0	3,598,000	3,198,000	0	-3,198,000					
71	102	0	0	0	0	13,632,852	0	13,632,852	660,303	0	1,970,814	2,998,641	2,998,641	3,164,956		
72	103	0	0	0	0	14,326,764	0	14,326,764	693,912	0	2,216,090	3,302,879	3,302,879	3,479,175		
73	104	0	0	0	0	15,055,997	0	15,055,997	729,232	0	2,477,136	3,622,785	3,622,785	3,809,573		
74	105	0	0	0	0	15,822,347	0	15,822,347	766,350	0	2,750,579	3,960,967	3,960,967	4,158,800		
75	106	0	0	0	0	16,627,704	0	16,627,704	805,357	0	3,039,038	4,313,805	4,313,805	4,523,220		
76	107	0	0	0	0	17,474,054	0	17,474,054	846,350	0	3,338,767	4,684,267	4,684,267	4,905,850		
77	108	0	0	0	0	18,363,484	0	18,363,484	889,429	0	3,652,634	5,072,164	5,072,164	5,306,520		
78	109	0	0	0	0	19,298,185	0	19,298,185	934,701	0	3,980,666	5,477,656	5,477,656	5,725,414		
79	110	0	0	0	0	20,280,463	0	20,280,463	982,278	0	4,324,658	5,902,671	5,902,671	6,164,502		
80	111	0	0	0	0	21,312,738	0	21,312,738	1,032,276	0	4,684,803	6,347,615	6,347,615	6,624,218		
Total		400,000	0	0	3,598,000	3,598,000	0	3,598,000	3,198,000	0	-3,198,000					
81	112	0	0	0	0	22,397,557	0	22,397,557	1,084,818	0	5,059,279	6,810,731	6,810,731	7,102,814		
82	113	0	0	0	0	23,537,592	0	23,537,592	1,140,036	0	5,458,632	7,308,197	7,308,197	7,616,655		
83	114	0	0	0	0	24,735,656	0	24,735,656	1,198,063	0	5,889,030	7,836,920	7,836,920	8,162,646		
84	115	0	0	0	0	25,994,700	0	25,994,700	1,259,045	0	6,347,238	8,398,482	8,398,482	8,742,414		
85	116	0	0	0	0	27,317,831	0	27,317,831	1,323,130	0	6,834,662	8,994,542	8,994,542	9,357,666		
86	117	0	0	0	0	28,708,308	0	28,708,308	1,390,478	0	7,352,779	9,633,280	9,633,280	10,016,696		
87	118	0	0	0	0	30,169,561	0	30,169,561	1,461,253	0	7,909,538	10,310,783	10,310,783	10,715,586		
88	119	0	0	0	0	31,705,192	0	31,705,192	1,535,631	0	8,500,855	11,028,944	11,028,944	11,456,286		
89	120	0	0	0	0	33,318,986	0	33,318,986	1,613,794	0	9,128,409	11,797,350	11,797,350	12,248,513		
Total		400,000	0	0	3,598,000	3,598,000	0	3,598,000	3,198,000	0	-3,198,000					

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 Withdrawals, Policy Loans, and Loan Interest will reduce policy values and may reduce benefits.

This report is not complete and cannot be presented without the Basic Illustration. 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 - GPT - Life Insurance Illustration
Flexible Premium Indexed Adjustable Life Insurance
Form Series ICC15 P15IUL or P15IUL based on state of policy issue
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Policy Loan Details

Column Descriptions

Column Name	Description
Standard Policy Debt	The sum of Standard Loans and any related accrued loan interest charged.
Alternate Policy Debt	The sum of Alternate Loans and any accrued alternate loan interest charged
Total Policy Debt	The sum of Standard Policy Debt and Alternate Policy Debt.
Annual Loan Interest Charged	The loan interest charged on Standard Loans and Alternate Loans. Accrues daily and is due at the end of each policy year. However, for purposes of this illustration only, the loan interest accrues monthly.
Net Accumulated Value Excluding Last Indexed 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 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.



Pacific Discovery Xelerator IUL - GPT - Life Insurance Illustration
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Proposed Insured: Samantha Busch
Female, Age 32
Super Preferred Nonsmoker

Initial Death Benefit Option = B -
(Increasing)
Initial Total Face Amount = \$6,787,330
Premium Frequency = Annual

Life Insurance Producer:
Rodney Alan Smith
1155 Camino Del Mar Ste 537
Del Mar, CA 92014-2605

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 non-guaranteed or current elements. The right to modify 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-1W

Life Insurance Producer: Rodney Alan Smith

For: Samantha Busch

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

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 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:
\$6,787,330

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
	6,787,330	1	1
	6,862,357	2	7
	500,000	8	89

Death Benefit Option	Death Benefit Option	Start Year	End Year
	B - (Increasing)	1	1
	A - (Level)	2	89

This is the Basic Illustration

I-1W

Life Insurance Producer: Rodney Alan Smith

For: Samantha Busch

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

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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:
\$150,000.00

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

Premium	Frequency	Annualized Premium	Start Year	End Year
\$150,000.00	Annual	\$150,000.00	1	1
\$125,000.00	Annual	\$125,000.00	2	3
\$0.00	Annual	\$0.00	4	89

The annual premium required to guarantee the initial Total Face Amount for the duration of the contract exceeds the maximum allowable Guideline Level Premium of \$155,872.50.

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	0.00%	1	33
	100.00%	34	89
1-Year High Cap Indexed Account	100.00%	1	33
	0.00%	34	89

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: 3.00%
Guaranteed Interest Rate: 2.00%
Illustrated Interest Rate:

This is the Basic Illustration

I-1W

Life Insurance Producer: Rodney Alan Smith

For: Samantha Busch

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

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Rate	Start Year	End Year
3.00%	1	89

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 12/31/1952, 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 12/31/2017.

This is the Basic Illustration

I-1W

Life Insurance Producer: Rodney Alan Smith

For: Samantha 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	10.00% 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 7.30%.

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 6.09%.

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*	11.44%	-2.40%	16.65%	26.38%	11.37%
Hypothetical Indexed Interest Rate	10.00%	0.00%	10.00%	10.00%	10.00%

*The Hypothetical S&P 500® Index Returns listed above are based on the S&P 500® index returns (excluding dividends) from 2010 through 2014.

Illustrated Indexed Interest Rate:

Rate	Start Year	End Year
6.09%	1	89

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	10.50% Current (3.00% guaranteed minimum)	0.00%	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 30-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
8.06%	4.97%	6.39%

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I-1W

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For: Samantha 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 30-year historical period was 7.24%.

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 6.08%.

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	6.09%	6.09%	-0.81%	0.00%	15.29%	10.50%	5.53%
Year 2	-21.67%	0.00%	-22.92%	0.00%	-19.93%	0.00%	0.00%
Year 3	23.16%	10.50%	19.25%	10.50%	15.36%	10.50%	10.50%
Year 4	2.25%	2.25%	13.24%	10.50%	-5.03%	0.00%	4.25%
Year 5	-0.38%	0.00%	0.14%	0.14%	-6.70%	0.00%	0.05%

*The Hypothetical Index Growth Rates listed above are based on the index returns from 2010 through 2014.

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	8.00% 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 7.30%.

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 5.33%.

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*	11.44%	-2.40%	16.65%	26.38%	11.37%
Hypothetical Indexed Interest Rate	8.00%	0.00%	8.00%	8.00%	8.00%

*The Hypothetical S&P 500@ index Returns listed above are based on the S&P 500@ index returns (excluding dividends) from 2010 through 2014.

This is the Basic Illustration

I-1W

Life Insurance Producer: Rodney Alan Smith

For: Samantha Busch

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

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1-Year No Cap Indexed Account

Segment Components:

Segment Term	Underlying Index (excluding dividends)	Participation Rate	Threshold Rate	Growth Cap	Segment Guaranteed Interest Rate	Performance Factor
12 Months	S&P 500®	100% Guaranteed	5.00% Current (20% guaranteed maximum)	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 7.30%.

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 7.95%.

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*	11.44%	-2.40%	16.65%	26.38%	11.37%
Hypothetical Indexed Interest Rate	6.44%	0.00%	11.65%	21.38%	6.37%

*The Hypothetical S&P 500® index Returns listed above are based on the S&P 500® index returns (excluding dividends) from 2010 through 2014.

1-Year High Cap Indexed Account

Segment Components:

Segment Term	Underlying Index (excluding dividends)	Participation Rate	Indexed Account Charge (annualized)	Growth Cap	Segment Guaranteed Interest Rate	Performance Factor
12 Months	S&P 500®	100% Guaranteed	0.80% Current (0.80% guaranteed maximum)	13.00% Current (4.00% guaranteed minimum)	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 7.30%.

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 7.35%.

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*	11.44%	-2.40%	16.65%	26.38%	11.37%
Hypothetical Indexed Interest Rate	11.44%	0.00%	13.00%	13.00%	11.37%

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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 2010 through 2014.

Illustrated Indexed Interest Rate:

Rate	Start Year	End Year
7.35%	1	89

Maturity Transfers: Beginning in year 34, you have requested that maturing segments be transferred to the 1 Year Indexed Account. This segment maturity transfer may not occur if there is no Accumulated Value in the account at the time of the requested transfer.

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 7.25%.

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 7.42%.

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	8.77%	n/a	47.43%	n/a
Hypothetical Indexed Interest Rate	0.00%	8.77%	0.00%	30.00%	0.00%

*The Hypothetical S&P 500® index Returns listed above are based on the S&P 500® index returns (excluding dividends) from 2010 through 2014.

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 6.63%.

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 7.64%.

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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	72.03%
Hypothetical Indexed Interest Rate	0.00%	0.00%	0.00%	0.00%	79.23%

*The Hypothetical S&P 500® index Returns listed above are based on the S&P 500® index returns (excluding dividends) from 2010 through 2014.

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.

Premier Living Benefits Rider

Provides an accelerated payment of the Death Benefit if you have a chronic illness. Each time you receive a benefit payment, the Net Death Benefit and the Net Cash Surrender Value will be reduced based on the amount of the benefit payment. If a policy loan is outstanding at the time of a benefit payment, a portion of the benefit payment will go towards repaying the loan, in effect reducing the amount you owe and receive. Accelerating the entire death benefit will terminate the policy. The benefit payment is subject to a maximum, which will vary each time you receive a benefit payment. You can choose to receive an amount less than the maximum benefit payment. For each benefit requested we must receive written certification that you have a chronic illness. Chronic illness means that the insured is certified in writing by a Licensed Health Care Practitioner as unable to perform at least two Activities of Daily Living without substantial assistance from another individual due to a loss of functional capacity and the condition is expected to be permanent; or requiring substantial supervision to protect the individual from threats to health and safety due to severe cognitive impairment and the condition is expected to be permanent.

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

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

You should not terminate any existing Pacific Life Insurance Company chronic illness rider until the new application with a chronic illness rider has been approved by Pacific Life Insurance Company. If an insured's chronic illness has generated benefits under any existing Pacific Life Insurance Company policy, that insured does not qualify for a new chronic illness rider. Please understand that chronic illness benefits may be higher or lower based upon the policy to which it is attached. Request sample illustrations from your life insurance producer to help determine the policy configuration that is appropriate for you.

Benefits paid by accelerating the policy's death benefit may or may not qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code of 1986. Tax treatment of an accelerated death benefit may depend on factors such as the amount of benefits in relation to certain IRS limitations (referred to as "per diem" limitations), the amount of qualified expenses incurred or if

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similar benefits are being received under other contracts. Receipt of accelerated death benefits may affect eligibility for public assistance programs such as Medicaid. When benefits are received from multiple policies providing long-term care or chronic illness benefits for a given insured, including policies with different owners, all of those benefits must be aggregated to determine their taxability. 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.

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

Samantha Busch	
Age	Net Maximum Annual Payment
75	\$63,470
80	\$39,370

The 2018 IRS per diem limitation is \$360.00 and may change annually.

There is no up-front cost or monthly rider charge. The cost of exercising the rider is that the death benefit is reduced by an amount greater than the rider benefit payment itself to reflect the early payment of the death benefit. Rider benefit payments will reduce the death benefit, cash surrender value, and any policy debt. Additionally, rider benefit payments may adversely affect the benefits under other riders.

(Form Series ICC12 R12CII or R12CII, based on state of policy issue)

Terminal Illness Rider

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

Benefits paid by accelerating the policy's death benefit may or may not qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code of 1986. Tax treatment of an accelerated death benefit due to terminal illness depends on the life expectancy of the insured at the time benefits are accelerated. Receipt of accelerated death benefits may affect eligibility for public assistance programs such as Medicaid. Tax laws relating to accelerated death benefits are complex. Pacific Life Insurance Company cannot determine whether the benefits are taxable. Clients are advised to consult with qualified and independent legal and tax advisors for more information.

There is no up-front cost or monthly rider charge. The cost of exercising the rider is that the death benefit is reduced by an amount greater than the rider benefit payment itself to reflect the early payment of the death benefit. Rider benefit payments will reduce the death benefit, cash surrender value, and any policy debt. 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
75,897.87	38,321.02	19,254.45	6,439.14

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.)

Other Riders

The following riders have not been illustrated. See individual rider descriptions for more information.

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Overloan Protection 3 Rider

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

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

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, subject to the policy's maximum loan provisions.	Neither the loan interest charged nor the loan interest credited is affected by the performance of the policy.
Alternate Loans	Only the Net Accumulated Value in any of the 1-Year Indexed Accounts is available, subject to the policy's maximum loan provisions.	The loan interest charged is <u>not</u> affected by the performance of the policy. However, the loan interest credited 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%

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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:

Rate	Start Year	End Year
4.65%	1	1
6.35%	2	34
5.09%	35	89

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 Year	Calendar Year	Age	Policy Changes	Amount
2	2019	33	Change Death Benefit Option to A	N/A
8	2025	39	Reduction in Basic Coverage	6,362,357
34	2051	65	***Start Distributions	143,920
34	2051	65	1-Year High Cap Indexed Account transfers to the 1-Year Indexed Account	N/A

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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.

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
35.00%	1	89

Death Proceeds

For federal income tax purposes, life insurance death benefits generally pay income tax-free to beneficiaries pursuant to IRC Sec. 101(a)(1). In certain situations, however, life insurance death benefits may be partially or wholly taxable. Situations include, but are not limited to: the transfer of a life insurance policy for valuable consideration unless the transfer qualifies for an exception under IRC Sec. 101(a)(2) (i.e. the transfer-for-value rule); arrangements that lack an insurable interest based on state law; and an employer-owned policy unless the policy qualifies for an exception under IRC Sec. 101(j).

Guideline Premium Test

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

Guideline Premiums are calculated at issue, but are also recalculated upon certain changes in the terms or benefits of the policy. In some cases, a recalculation of the Guideline Premiums may cause the Guideline Premium Test Limit to reduce either immediately or over time. This may require us to force out a portion of your Accumulated Value in one or more withdrawals. Such withdrawals may become taxable to you. See the **Tax Information** section that follows for information about when distributions or other policy events could result in taxable income.

Your policy would be allowed to pay premiums in excess of the Guideline Premium Test Limit under certain conditions in order to prevent your policy from lapsing.

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PACIFIC LIFE

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

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.

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 (any outstanding policy debt at time of lapse or surrender that exceeds the tax basis will be subject to tax); 3) withdrawals taken during the first 15 policy years do not cause, occur at the time of, or during the two years prior to, any reduction in benefits; and 4) the policy does not become a modified endowment contract. See IRC Secs. 72, 7702(f)(7)(B), 7702A. Any policy withdrawals, loans and loan interest will reduce policy values and may reduce benefits.

This is the Basic Illustration

I-1W

Life Insurance Producer: Rodney Alan Smith

For: Samantha Busch

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

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PACIFIC LIFE

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Flexible Premium Indexed Adjustable Life Insurance
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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 **Seven Pay Premium:** 180,641.15
Limits **Guideline Single Premium:** 913,184.40
Summary **Guideline Level Premium:** 155,872.50

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

Other Information

This illustration assumes you are the owner of the policy.

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

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

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

Life Insurance Producer: Rodney Alan Smith

For: Samantha Busch

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

18.20.6725D.R Run: 6/14/2018 7:35 AM

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

Policy Values: Numeric Summary

Year	Age	Cumulative		End of Year Guaranteed Values ¹ Varying Rate		End of Year Non-Guaranteed Values ¹			
		Premium Outlay* (1)	Policy Loan (2)	Net Cash Surrender Value (3)	Death Benefit (4)	Intermediate	Death Benefit (6)	Illustrated Varying Rate	Death Benefit (8)
5	36	400,000	0	##	##	29,012	6,855,947	152,340	6,862,357
10	41	400,000	0			##	##	125,852	500,000
20	51	400,000	0					419,312	746,375
30	61	400,000	0					1,136,357	1,454,537
39	70	400,000	863,520					1,279,094	1,622,377

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	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	0.00%	N/A	N/A	N/A
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	100.00%	0.00%	3.68%	7.35%
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.

Any Withdrawals, Policy Loans, and Loan Interest will reduce policy values and may reduce benefits.

Indicates that insurance coverage will cease in year 5 based on guaranteed assumptions. ## Indicates that insurance coverage will cease in year 7 based on intermediate assumptions. ## Indicates that insurance coverage would remain in force at least through year 89 (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-1W

Life Insurance Producer: Rodney Alan Smith

For: Samantha Busch

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

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

Policy Values: Numeric Summary

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

**LIFE INSURANCE PRODUCER'S SIGNATURE
PL LIFE INSURANCE PRODUCER #**

DATE

This is the Basic Illustration

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For: Samantha Busch

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

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Pacific Discovery Xelerator IUL - GPT - Life Insurance Illustration
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Proposed Insured: Samantha Busch
 Female, Age 32
 Super Preferred Nonsmoker

Initial Death Benefit Option = B -
 (Increasing)
 Initial Total Face Amount = \$6,787,330
 Premium Frequency = Annual

Life Insurance Producer:
 Rodney Alan Smith
 1155 Camino Del Mar Ste 537
 Del Mar, CA 92014-2605

Policy Values: Tabular Detail

Year	Age	Premium Outlay	Policy Loan	Guaranteed Values End Of Year @ Varying Rate			Non-Guaranteed Alternate Scale Values End Of Year @ 3.00%			Non-Guaranteed Values End Of Year @ Varying Rate		
				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	32	150,000	0	62,337	0	6,052,467	70,622	0	6,057,952	75,027	0	6,062,357
2	33	125,000	0	109,374	62,558	6,049,667	129,536	84,556	6,057,952	149,923	95,923	6,062,357
3	34	125,000	0	158,578	109,955	6,049,667	190,512	159,115	6,057,952	227,396	186,896	6,062,357
4	35	0	0	59,799	38,824	6,049,667	135,659	122,528	6,057,952	202,429	166,429	6,062,357
5	36	0	0	0	0	0	81,735	92,248	6,057,952	183,840	152,340	6,062,357
Total		400,000										

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

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Policy Values: Tabular Detail

Year	Age	Premium Outlay	Policy Loan	Guaranteed Values End Of Year @ Varying Rate ¹			Non-Guaranteed Alternate Scale Values End Of Year @ 3.00% ²			Non-Guaranteed Values End Of Year @ Varying Rate 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
6	37	0	0	0	0	0	24,158	64,765	6,857,952	167,371	140,371	6,862,357
7	38	0	0	0	0	0	0	40,093	6,857,952	152,853	130,353	6,862,357
8	39	0	0	0	0	0	0	70,410	500,000	142,760	124,760	500,000
9	40	0	0	0	0	0	0	8,345	500,000	135,168	126,168	500,000
10	41	0	0	0	0	0	0	0	0	125,852	125,852	500,000
Total		400,000										

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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**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-1W

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

For: Samantha Busch

*8:20:6725D.R. Run: 6/14/2016 7:35 AM

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

Year	Age	Premium Outlay ¹	Policy Loan	Guaranteed Values End Of Year @ Varying Rate ¹			Non-Guaranteed Alternate Scale Values End Of Year @ 3.00% ²			Non-Guaranteed Values End Of Year @ Varying Rate 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	42	0	0	0	0	0	0	0	0	138,544	138,544	508,900
12	43	0	0	0	0	0	0	0	0	154,588	154,588	508,000
13	44	0	0	0	0	0	0	0	0	174,257	174,257	508,000
14	45	0	0	0	0	0	0	0	0	197,701	197,701	508,000
15	46	0	0	0	0	0	0	0	0	224,996	224,996	508,000
16	47	0	0	0	0	0	0	0	0	256,129	256,129	519,982
17	48	0	0	0	0	0	0	0	0	291,141	291,141	573,547
18	49	0	0	0	0	0	0	0	0	329,989	329,989	630,278
19	50	0	0	0	0	0	0	0	0	372,700	372,700	689,495
20	51	0	0	0	0	0	0	0	0	419,312	419,312	746,375
Total		460,000										

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

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

Year	Age	Premium Outlay	Policy Loan	Guaranteed Values End Of Year @ Varying Rate ¹			Non-Guaranteed Alternate Scale Values End Of Year @ 3.00% ²			Non-Guaranteed Values End Of Year @ Varying Rate 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	52	0	0	0	0	0	0	0	0	0	469,961	469,961	803,633
22	53	0	0	0	0	0	0	0	0	0	524,747	524,747	860,585
23	54	0	0	0	0	0	0	0	0	0	583,719	583,719	916,553
24	55	0	0	0	0	0	0	0	0	0	647,300	647,300	970,951
25	56	0	0	0	0	0	0	0	0	0	715,577	715,577	1,044,743
26	57	0	0	0	0	0	0	0	0	0	788,740	788,740	1,120,011
27	58	0	0	0	0	0	0	0	0	0	867,135	867,135	1,196,646
28	59	0	0	0	0	0	0	0	0	0	950,962	950,962	1,274,269
29	60	0	0	0	0	0	0	0	0	0	1,040,619	1,040,619	1,352,804
30	61	0	0	0	0	0	0	0	0	0	1,136,357	1,136,357	1,451,557
Total		460,000											

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

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Policy Values: Tabular Detail

Year	Age	Premium Outlay ¹	Policy Loan	Guaranteed Values End Of Year @ Varying Rate ¹			Non-Guaranteed Alternate Scale Values End Of Year @ 3.00% ²			Non-Guaranteed Values End Of Year @ Varying Rate 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	62	0	0	0	0	0	0	0	0	1,238,623	1,238,623	1,568,665
32	63	0	0	0	0	0	0	0	0	1,347,875	1,347,875	1,671,365
33	64	0	0	0	0	0	0	0	0	1,464,294	1,464,294	1,786,439
34	65	0	143,920	0	0	0	0	0	0	1,581,998	1,433,098	1,789,491
35	66	0	143,920	0	0	0	0	0	0	1,706,899	1,402,554	1,776,863
36	67	0	143,920	0	0	0	0	0	0	1,839,591	1,571,877	1,735,903
37	68	0	143,920	0	0	0	0	0	0	1,980,443	1,341,034	1,677,709
38	69	0	143,920	0	0	0	0	0	0	2,129,991	1,310,098	1,650,842
39	70	0	143,920	0	0	0	0	0	0	2,288,555	1,276,094	1,622,377
40	71	0	143,920	0	0	0	0	0	0	2,449,752	1,211,022	1,559,489
Total		460,000										

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-1W

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

For: Samantha Busch

*8.20.6725D.R. Run: 6/14/2016 7:35 AM

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

Policy Values: Tabular Detail

Year	Age	Premium Outlay ¹	Policy Loan	Guaranteed Values End Of Year @ Varying Rate ¹			Non-Guaranteed Alternate Scale Values End Of Year @ 3.00% ²			Non-Guaranteed Values End Of Year @ Varying Rate 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	72	0	143,920	0	0	0	0	0	0	2,629,990	1,202,847	1,491,156	
42	73	0	143,920	0	0	0	0	0	0	2,802,538	1,164,323	1,416,552	
43	74	0	143,920	0	0	0	0	0	0	2,995,146	1,125,685	1,336,319	
44	75	0	143,920	0	0	0	0	0	0	3,199,180	1,086,647	1,246,606	
45	76	0	143,920	0	0	0	0	0	0	3,415,446	1,047,498	1,148,270	
46	77	0	143,920	0	0	0	0	0	0	3,643,632	1,007,267	1,039,449	
47	78	0	143,920	0	0	0	0	0	0	3,885,804	967,361	1,161,651	
48	79	0	143,920	0	0	0	0	0	0	4,141,698	926,317	1,133,902	
49	80	0	143,920	0	0	0	0	0	0	4,413,067	886,661	1,107,314	
50	81	0	143,920	0	0	0	0	0	0	4,699,667	845,375	1,080,862	
Total		460,000											

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This is the Basic Illustration

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

Year	Age	Premium Outlay ¹	Policy Loan	Guaranteed Values End Of Year @ Varying Rate ¹			Non-Guaranteed Alternate Scale Values End Of Year @ 3.00% ²			Non-Guaranteed Values End Of Year @ Varying Rate 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	82	0	143,920	0	0	0	0	0	0	5,602,666	804,832	1,354,965	
52	83	0	143,920	0	0	0	0	0	0	5,323,423	764,031	1,330,203	
53	84	0	143,920	0	0	0	0	0	0	5,062,557	723,184	1,306,311	
54	85	0	143,920	0	0	0	0	0	0	4,819,592	681,938	1,282,968	
55	86	0	143,920	0	0	0	0	0	0	4,599,220	640,941	1,260,902	
56	87	0	143,920	0	0	0	0	0	0	4,398,006	599,743	1,238,643	
57	88	0	143,920	0	0	0	0	0	0	4,219,296	557,102	1,216,092	
58	89	0	143,920	0	0	0	0	0	0	4,064,173	514,160	1,193,669	
59	90	0	0	0	0	0	0	0	0	3,931,236	471,602	1,171,614	
60	91	0	0	0	0	0	0	0	0	3,828,176	432,069	1,151,191	
Total		460,000											

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I-1W

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

For: Samantha Busch

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

Year	Age	Premium Outlay	Policy Loan	Guaranteed Values End Of Year @ Varying Rate ¹			Non-Guaranteed Alternate Scale Values End Of Year @ 3.00% ²			Non-Guaranteed Values End Of Year @ Varying Rate 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	92	0	0	0	0	0	0	0	0	9,157,845	659,857	1,134,592
62	93	0	0	0	0	0	0	0	0	9,723,794	1,003,438	1,197,914
63	94	0	0	0	0	0	0	0	0	10,331,863	1,167,602	1,270,960
64	95	0	0	0	0	0	0	0	0	10,974,861	1,344,180	1,453,929
65	96	0	0	0	0	0	0	0	0	11,656,255	1,535,372	1,651,935
66	97	0	0	0	0	0	0	0	0	12,375,806	1,739,771	1,865,529
67	98	0	0	0	0	0	0	0	0	13,136,547	1,959,138	2,090,504
68	99	0	0	0	0	0	0	0	0	13,943,054	2,193,745	2,333,115
69	100	0	0	0	0	0	0	0	0	14,788,431	2,444,303	2,592,067
70	101	0	0	0	0	0	0	0	0	15,665,356	2,713,306	2,870,165
Total		460,000										

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

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

Policy Values: Tabular Detail

Year	Age	Premium Outlay	Policy Loan	Guaranteed Values End Of Year ¹			Non-Guaranteed Alternate Scale Values End Of Year ²			Non-Guaranteed Values End Of Year 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	02	0	0	0	0	0	0	0	0	16,631,493	2,998,641	3,164,956
72	03	0	0	0	0	0	0	0	0	17,629,643	3,302,879	3,479,775
73	04	0	0	0	0	0	0	0	0	18,678,782	3,622,788	3,809,543
74	05	0	0	0	0	0	0	0	0	19,683,413	3,958,967	4,158,800
75	06	0	0	0	0	0	0	0	0	20,941,509	4,313,805	4,528,720
76	07	0	0	0	0	0	0	0	0	22,158,321	4,684,267	4,905,850
77	08	0	0	0	0	0	0	0	0	23,435,647	5,072,164	5,296,520
78	09	0	0	0	0	0	0	0	0	24,775,871	5,477,656	5,725,414
79	10	0	0	0	0	0	0	0	0	26,183,133	5,902,621	6,164,502
80	11	0	0	0	0	0	0	0	0	27,660,353	6,347,615	6,624,213
Total		460,000										

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

Year	Age	Premium Outlay	Policy Loan	Guaranteed Values End Of Year @ Varying Rate ¹			Non-Guaranteed Alternate Scale Values End Of Year @ 3.00% ²			Non-Guaranteed Values End Of Year @ Varying Rate 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	112	0	0	0	0	0	0	0	0	29,208,288	6,810,731	7,102,814
82	113	0	0	0	0	0	0	0	0	30,845,787	7,308,197	7,516,655
83	114	0	0	0	0	0	0	0	0	32,572,576	7,836,920	8,162,646
84	115	0	0	0	0	0	0	0	0	34,393,183	8,398,487	8,747,414
85	116	0	0	0	0	0	0	0	0	36,312,373	8,994,542	9,357,666
86	117	0	0	0	0	0	0	0	0	38,341,588	9,633,280	10,016,696
87	118	0	0	0	0	0	0	0	0	40,489,314	10,316,783	10,715,586
88	119	0	0	0	0	0	0	0	0	42,754,136	11,048,944	11,456,786
89	120	0	0	0	0	0	0	0	0	45,116,336	11,797,350	12,248,513
Total		450,000										

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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I-1W

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 PDX IUL - GPT - NonGI

For: Samantha Busch

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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	0.00%	N/A	N/A	N/A
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**	100.00%	0.00%	3.00%	7.35%
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.

Any Withdrawals, Policy Loans, and Loan Interest will reduce policy values and may reduce benefits.

Insurance coverage will cease in year 5 based on guaranteed assumptions. Insurance coverage will cease in year 10 based on non-guaranteed Alternate Scale assumptions. Insurance coverage would remain in force at least through year 89 based on illustrated assumptions.

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

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

Column Name	Description
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 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.
Year	The number of years from when the policy was issued.

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I-1W

Life Insurance Producer: Rodney Alan Smith
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PDX IUL - GPT - NonGI

For: Samantha Busch

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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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- Have any responsibility or liability for the administration, management or marketing of Pacific Discovery Xelerator IUL.
- Consider the needs of Pacific Discovery Xelerator IUL or the owners of Pacific Discovery Xelerator IUL in determining, composing or calculating the EURO STOXX 50® Index or have any obligation to do so.

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Specifically,

- STOXX, Deutsche Börse Group and their licensors, research partners or data providers do not give any warranty, express or implied, and exclude any liability about:
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 - › The accuracy, timeliness, and completeness of the EURO STOXX 50® and its data;
 - › The merchantability and the fitness for a particular purpose or use of the EURO STOXX 50® and its data;
 - › The performance of Pacific Discovery Xelerator IUL generally.
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MSCI Emerging Markets Index

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This is the Basic Illustration

I-1W

Life Insurance Producer: Rodney Alan Smith

For: Samantha Busch

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

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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
12/15/98	18.46%	10.00%	12/15/98	-5.85%	24.34%	-26.69%	3.50%	12/15/98	18.46%	8.00%	12/15/98	8.46%	13.46%	12/15/98	18.46%	13.00%
12/15/99	22.96%	10.00%	12/15/99	65.72%	48.14%	57.93%	10.50%	12/15/99	22.96%	8.00%	12/15/99	22.96%	17.96%	12/15/99	22.96%	13.00%
12/15/00	-4.44%	0.00%	12/15/00	-4.63%	6.55%	-23.38%	2.22%	12/15/00	-4.44%	0.00%	12/15/00	-4.44%	0.00%	12/15/00	-4.44%	3.00%
12/15/01	-16.25%	0.00%	12/15/01	-26.01%	-25.32%	-10.92%	0.00%	12/15/01	-16.25%	0.00%	12/15/01	-6.25%	0.00%	12/15/01	-16.25%	3.00%
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	-8.94%	0.00%	12/15/02	-18.94%	3.00%
12/15/03	17.32%	10.00%	12/15/03	29.68%	7.31%	44.46%	9.34%	12/15/03	17.32%	8.00%	12/15/03	7.32%	12.32%	12/15/03	17.32%	13.00%
12/15/04	17.67%	10.00%	12/15/04	12.17%	8.72%	19.42%	9.91%	12/15/04	17.67%	8.00%	12/15/04	7.67%	17.67%	12/15/04	17.67%	13.00%
12/15/05	5.76%	5.76%	12/15/05	6.64%	19.34%	35.02%	9.21%	12/15/05	5.76%	8.00%	12/15/05	5.76%	0.76%	12/15/05	5.76%	5.76%
12/15/06	12.00%	10.00%	12/15/06	26.53%	17.34%	28.12%	10.50%	12/15/06	12.00%	8.00%	12/15/06	2.00%	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%	9.15%	12/15/07	2.98%	7.97%	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%	3.00%
12/15/09	28.27%	10.00%	12/15/09	46.73%	19.34%	74.03%	10.50%	12/15/09	28.27%	8.00%	12/15/09	28.27%	23.27%	12/15/09	28.27%	13.00%
12/15/10	11.44%	10.00%	12/15/10	6.09%	-9.31%	15.29%	5.53%	12/15/10	11.44%	8.00%	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%	3.00%
12/15/12	16.65%	10.00%	12/15/12	23.16%	19.25%	15.36%	10.50%	12/15/12	16.65%	8.00%	12/15/12	6.65%	11.65%	12/15/12	16.65%	13.00%
12/15/13	26.38%	10.00%	12/15/13	2.25%	13.24%	-5.03%	4.25%	12/15/13	26.38%	8.00%	12/15/13	26.38%	21.38%	12/15/13	26.38%	13.00%
12/15/14	11.37%	10.00%	12/15/14	-0.38%	0.14%	-6.70%	0.05%	12/15/14	11.37%	8.00%	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%	10.00%	12/15/16	5.38%	2.31%	13.17%	6.36%	12/15/16	11.44%	8.00%	12/15/16	11.44%	6.44%	12/15/16	11.44%	11.44%
12/15/17	17.70%	10.00%	12/15/17	29.68%	19.73%	28.47%	10.50%	12/15/17	17.70%	8.00%	12/15/17	7.70%	12.70%	12/15/17	17.70%	13.00%

*The 1-Year High Cap Indexed Account has a benefit charge that is treated as part of the Monthly Deduction and is deducted from the Accumulated Value, based on the value of the 1-Year High Cap Indexed Account. Refer to the Narrative Summary for more information.

This is the Basic Illustration

I-1W

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

For: Samantha Busch

*8.20.6725D.R. Run: 6/14/2016 7:35 AM

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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 High Par 5-Year Indexed Account Annual Indexed Interest Rate
2 Year Period Ending	Annualized Index Growth Rate	Hypothetical Indexed Interest Rate	5 Year Period Ending	Annualized Index Growth Rate	Hypothetical Indexed Interest Rate			
12/15/98	25.61%	14.02%	12/15/98	16.39%	14.02%	19.71%		
12/15/99	20.69%	14.02%	12/15/99	23.79%	14.02%	25.37%		
12/15/00	8.40%	8.40%	12/15/00	16.19%	8.40%	19.50%		
12/15/01	-10.54%	0.00%	12/15/01	10.48%	0.00%	11.33%		
12/15/02	-17.60%	0.00%	12/15/02	0.75%	0.00%	0.82%		
12/15/03	-2.48%	0.00%	12/15/03	-3.24%	0.00%	0.00%		
12/15/04	14.97%	14.02%	12/15/04	2.29%	14.02%	11.00%		
12/15/05	9.16%	9.16%	12/15/05	2.16%	9.16%	11.00%		
12/15/06	8.84%	8.84%	12/15/06	3.07%	8.84%	3.35%		
12/15/07	7.40%	7.40%	12/15/07	10.15%	7.40%	10.96%		
12/15/08	-9.94%	0.00%	12/15/08	2.65%	0.00%	2.90%		
12/15/09	-12.88%	0.00%	12/15/09	-7.75%	0.00%	0.00%		
12/15/10	19.56%	14.02%	12/15/10	-2.10%	14.02%	0.00%		
12/15/11	4.29%	4.29%	12/15/11	2.28%	4.29%	0.00%		
12/15/12	6.70%	6.70%	12/15/12	1.29%	6.70%	0.00%		
12/15/13	21.42%	14.02%	12/15/13	15.62%	14.02%	14.67%		
12/15/14	18.64%	14.02%	12/15/14	11.46%	14.02%	12.36%		
12/15/15	6.38%	6.38%	12/15/15	10.65%	6.38%	11.52%		
12/15/16	6.42%	6.42%	12/15/16	11.53%	6.42%	12.45%		
12/15/17	14.33%	14.02%	12/15/17	11.60%	14.02%	12.53%		

This is the Basic Illustration

I-1W

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

For: Samantha 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	7.99%	5.08%	5.33%	7.95%	7.35%	7.42%	7.64%
Minimum Indexed Rate	3.98%	1.28%	3.82%	4.09%	4.69%	3.91%	4.07%
Maximum Indexed Rate	7.79%	7.02%	6.76%	11.98%	9.46%	10.66%	13.30%
Standard Deviation	0.72%	0.34%	0.56%	1.48%	0.91%	1.42%	2.17%

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 30-year period for the 1-Year International Indexed Account and a 35-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-1W

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

For: Samantha Busch

8:20:6725D.R Run: 6/14/2016 7:35 AM

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

Proposed Insured: Samantha Busch
Female, Age 32
Super Preferred Nonsmoker

Initial Death Benefit Option = B -
(Increasing)
Initial Total Face Amount = \$6,787,330
Premium Frequency = Annual

Life Insurance Producer:
Rodney Alan Smith
1155 Camino De Mar Ste 537
Del Mar, CA 92014-2605

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.

Samantha Busch
Paramedical, Home Office Specimen (HOS), Blood Profile
Motor Vehicle Report Required
Express Report
APS
Based on \$6,787,330 (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: \$150,000.00

Face Amount/Death Benefit

Basic Coverage Amount: \$6,787,330
Total Initial Coverage= \$6,787,330

Rider form numbers are based on state of policy issue.

Death Benefit Option: Option B - Increasing

Basic Coverage Type: None

Life Insurance Qualification Test: Guideline Premium Test (GPT)

Guaranteed Cost of Insurance Period: None

Optional Benefits

Other: Premier Living Benefits Rider - ICC12 R12CII or R12CII Added
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
Overloan Protection 3 Rider - ICC15 R15OLP and ICC15 R15OLP SP or R15OLP and R15OLP SP

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0-1G

Life Insurance Producer: Rodney Alan Smith

For: Samantha Busch

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

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Pacific Discovery Xelerator IUL - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
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 For Presentation in NC

Other: 2% Interest Guarantee on Termination Rider - ICC15 R15IGT or R15IGT

Premium and Billing Information Frequency of Payment: Annual y

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 High Cap Indexed Account (known in the contract as 1-Year Indexed Account 5) 100%

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

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	\$75,137.50	Initial Target Premium	\$149,999.99
	Modal Premium	\$150,000.00	Varying Premium	Yes

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

PRIME Term Conversion No

Tax Information	MEC	No	Initial GSP	913,184.40
	Initial 7-Pay Premium	180,641.15	Initial GLP	155,872.50

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

NLG Information	ST NLG Premium	77,269.64
	ST NLG Duration	20

General Information	Initial Surrender Charge	89,993.21	Initial Indexed Acct Rate	Varying Rate
	Concept	Ledger		

Underwriting Underwriting Type Underwritten

First Insured

Date of Birth	[REDACTED]
Status	Super Preferred Nonsmoker
Letter Rating	None
Flat Extra	0.00
Life Insurance Producer	SAID Code Not Entered

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O-1G Life Insurance Producer: Rodney Alan Smith For: Samantha Busch
 Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656
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Pacific Discovery Xelerator IUL - GPT - Life Insurance Illustration
Flexible Premium Indexed Adjustable Life Insurance
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Sales Concept Lodger

Face Reduction Yes

Multiple Disbursements Yes

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O-1G

Life Insurance Producer: Rodney Alan Smith

For: Samantha Busch

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

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

Coverage Detail

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	6,787,330	6,862,357	6,787,330	0	0
2	0	0	6,862,357	6,862,357	6,721,434	0	0
3	0	0	6,862,357	6,862,357	6,634,961	0	0
4	0	0	6,862,357	6,862,357	6,659,927	0	0
5	0	0	6,862,357	6,862,357	6,678,516	0	0
6	0	0	6,862,357	6,862,357	6,694,985	0	0
7	0	0	6,862,357	6,862,357	6,709,504	0	0
8	0	0	500,000	500,000	357,240	0	0
9	0	0	500,000	500,000	364,942	0	0
10	0	0	500,000	500,000	374,148	0	0
11	0	0	500,000	500,000	361,456	0	0
12	0	0	500,000	500,000	345,412	0	0
13	0	0	500,000	500,000	325,743	0	0
14	0	0	500,000	500,000	302,299	0	0
15	0	0	500,000	500,000	275,004	0	0
16	0	0	500,000	519,982	263,833	0	0
17	0	0	500,000	573,547	282,407	0	0
18	0	0	500,000	630,278	300,290	0	0
19	0	0	500,000	689,495	316,795	0	0
20	0	0	500,000	746,375	327,063	0	0
21	0	0	500,000	803,633	333,672	0	0
22	0	0	500,000	860,585	335,838	0	0
23	0	0	500,000	916,533	332,754	0	0
24	0	0	500,000	970,951	323,650	0	0
25	0	0	500,000	1,044,743	329,165	0	0
26	0	0	500,000	1,120,011	331,271	0	0
27	0	0	500,000	1,196,646	329,511	0	0
28	0	0	500,000	1,274,289	323,327	0	0
29	0	0	500,000	1,352,804	312,186	0	0
30	0	0	500,000	1,454,537	318,180	0	0
31	0	0	500,000	1,560,665	322,042	0	0
32	0	0	500,000	1,671,365	323,490	0	0
33	0	0	500,000	1,786,439	322,145	0	0
34	0	0	500,000	1,898,362	316,394	0	0
35	0	0	500,000	2,031,199	324,309	0	0
36	0	0	500,000	2,170,717	331,126	0	0
37	0	0	500,000	2,317,118	336,675	0	0
38	0	0	500,000	2,470,685	340,784	0	0
39	0	0	500,000	2,631,838	343,283	0	0
40	0	0	500,000	2,768,220	318,468	0	0

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O-1G

Life Insurance Producer: Rodney Alan Smith

For: Samantha Busch

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

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

Coverage Detail

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	500,000	2,909,299	288,309	0	0
42	0	0	500,000	3,054,766	252,228	0	0
43	0	0	500,000	3,204,807	209,660	0	0
44	0	0	500,000	3,359,139	159,959	0	0
45	0	0	500,000	3,586,218	170,772	0	0
46	0	0	500,000	3,825,813	182,182	0	0
47	0	0	500,000	4,080,095	194,290	0	0
48	0	0	500,000	4,348,783	207,085	0	0
49	0	0	500,000	4,633,720	220,653	0	0
50	0	0	500,000	4,934,650	234,983	0	0
51	0	0	500,000	5,252,799	250,133	0	0
52	0	0	500,000	5,589,594	266,171	0	0
53	0	0	500,000	5,945,664	283,127	0	0
54	0	0	500,000	6,321,621	301,030	0	0
55	0	0	500,000	6,719,181	319,961	0	0
56	0	0	500,000	7,137,907	339,900	0	0
57	0	0	500,000	7,580,786	360,990	0	0
58	0	0	500,000	8,047,382	383,209	0	0
59	0	0	500,000	8,537,797	406,562	0	0
60	0	0	500,000	8,973,272	345,126	0	0
61	0	0	500,000	9,432,580	274,735	0	0
62	0	0	500,000	9,918,269	194,476	0	0
63	0	0	500,000	10,435,182	103,319	0	0
64	0	0	500,000	11,084,609	109,749	0	0
65	0	0	500,000	11,772,817	116,563	0	0
66	0	0	500,000	12,499,564	123,758	0	0
67	0	0	500,000	13,267,913	131,365	0	0
68	0	0	500,000	14,079,455	139,401	0	0
69	0	0	500,000	14,936,315	147,884	0	0
70	0	0	500,000	15,842,714	156,859	0	0
71	0	0	500,000	16,797,808	166,315	0	0
72	0	0	500,000	17,805,939	176,296	0	0
73	0	0	500,000	18,865,569	186,788	0	0
74	0	0	500,000	19,981,147	197,833	0	0
75	0	0	500,000	21,150,924	209,415	0	0
76	0	0	500,000	22,379,904	221,583	0	0
77	0	0	500,000	23,670,004	234,356	0	0
78	0	0	500,000	25,023,599	247,758	0	0
79	0	0	500,000	26,444,965	261,831	0	0
80	0	0	500,000	27,936,956	276,604	0	0

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O-1G

Life Insurance Producer: Rodney Alan Smith

For: Samantha Busch

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

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PDX IUL - GPT - NonGI

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

Coverage Detail

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	500,000	29,500,370	292,083	0	0
82	0	0	500,000	31,154,247	308,458	0	0
83	0	0	500,000	32,898,302	325,726	0	0
84	0	0	500,000	34,737,114	343,932	0	0
85	0	0	500,000	36,675,496	363,124	0	0
86	0	0	500,000	38,725,004	383,416	0	0
87	0	0	500,000	40,885,147	404,803	0	0
88	0	0	500,000	43,161,478	427,341	0	0
89	0	0	500,000	45,567,499	451,163	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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Pacific Discovery Xelerator IUL - GPT - Life Insurance Illustration
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Input Summary - Ledger
 Case File: Busch, Samantha
 Scenario: Busch, Samantha, High Cap-1 year

Screen: Proposed Insured

Issue State	NC	Product Version	PDX IUL with PLTC Rider
First Name	Samantha	Effective Date	Today
Last Name	Busch	Policy Back Date	None
Issue Age or DOB		Unisex Rates	No
Gender	Female	Mortality	No
Risk Class	Super Preferred Nonsmoker	Owner	Insured
Temporary Flat Extra	0.00	From 1 To 20 Tax Rate	35%

Screen: Death Benefit and Premium

Plan Design	Basic Coverage Only	Policy Premium	150,000.00 From 1 To 1
Total Face Amount	6,787,330 From 1 To 7	500,000 From 8 To 99	125,000.00 From 2 To 3
Scheduled Increase Type	None	1035 Exchange	Annual
Death Benefit Option	Increasing From 1 To 1	Non-1035 Lump Sum	No
Reduce Face	No	PRIME Term Conversion	No

Screen: Indexed Accounts

1 Year High Cap Indexed Account	100.00% From 1 To A64	1 Year High Cap Indexed Account Crediting Rate	Maximum
1 Year Indexed Account	100.00% From A65 To A120	1 Year Indexed Account Crediting Rate	Maximum
1 Year International Indexed Account	0.00%	1 Year International Indexed Account Crediting Rate	Maximum
1 Year No Cap Indexed Account	0.0%	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
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 Indexed Beginning In Year: A65 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-1W Life Insurance Producer: Rodney Alan Smith For: Samantha Busch
 Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656
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Pacific Discovery Xelerator IUL - GPT - Life Insurance Illustration
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Screen: Distribution

Policy Distributions	Solve Alternate Loan From A65 To A89	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	Yes	Disability Benefit Rider	0
Premier Living Benefits Rider Report	No	ARTR - Additional Insured	0
Terminal Illness Rider	Yes	Children's Term Rider	0
Guaranteed Insurability Rider	0		

Screen: Policy Details

Seven Pay Testing	Avoid MEC	Limit GPT Face Reductions	Yes
Definition of Life Insurance	GPT	Policy Charges Assumption	Current

Screen: Output Design

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

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I-1W

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

For: Samantha Busch

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PACIFIC LIFE

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

Policy Values: Numeric Summary

 _____ DATE 7/29/18

APPLICANT'S SIGNATURE**

**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

 _____ DATE 7/29/18

LIFE INSURANCE PRODUCER'S SIGNATURE

PL LIFE INSURANCE PRODUCER #

Revised As Issued Illustration

This is the Basic Illustration

I-1W

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

For: Samantha Busch

18.20.6725D.R Run: 6/14/2018 7:35 AM

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