

EXHIBIT H

Reviewed jsteffen:PMUT_INDEX:FileNet 2/12/2020



Old max cap rates

Pacific Discovery Xelerator IUL 2

A Life Insurance Policy Illustration

Prepared For:
Kyle Busch

Life Insurance Producer

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

Date Designed:
February 12, 2020

FINANCIAL STRENGTH & PERFORMANCE¹



A.M. Best
*2nd highest
of 16 ratings*



Moody's
*5th highest
of 21 ratings*



Standard & Poor's
*4th highest
of 21 ratings*



Fitch
*4th highest
of 21 ratings*

RECOGNIZED IN THE INDUSTRY

- #1 in Indexed Universal Life sales²
- Top 5 in Variable Universal Life sales²
- 3rd in Total Life Insurance sales²

Received the Dalbar Service Award for Customer Service in 2018
The DALBAR Service Award symbolizes the achievement of the highest tier of call center service to customers within the financial services industry.



Pacific Life
One of the World's Most Ethical Companies³

Named One of the 2019 World's Most Ethical Companies® by the Ethisphere Institute, a global leader in defining and advancing the standards of ethical business practices.

¹Performance ratings are as of July 9, 2019. For current ratings information, refer to <http://www.pacificlife.com>.

²Source: LIMRA International Q4, 2009-Q4, 2018 Confidential Sales Survey of Participating Life Insurance Companies. Sales rankings are based on recurring premium as measured against 85 participating companies. "Recurring premium" measures expected annual premiums which can be greater than the target premium.

³Based upon the Ethisphere Institute's Ethics Quotient®



As Reissued Illustration

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

Proposed Insured: Kyle Busch
 Male, Age 35
 Super Preferred Nonsmoker
 Initial Flat Extra \$2.40

Initial Death Benefit Option = B -
 (Increasing)
 Initial Total Face Amount =
 \$17,500,000
 Premium Frequency = Annual

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

Non-Guaranteed Policy Values: Ledger

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

Year	Age	Premium Outlay* (1)	Policy Loan (2)	Net Outlay (3)	Non-Guaranteed Values (End Of Year) @ 5.76%		
					Net Accumulated Value (4)	Net Cash Surrender Value (5)	Death Benefit (6)
1	35	500,000	0	500,000	158,272	0	17,658,272
2	36	500,000	0	500,000	376,287	200,097	17,658,272
3	37	500,000	0	500,000	654,431	495,881	17,658,272
4	38	500,000	0	500,000	983,737	842,827	17,658,272
5	39	500,000	0	500,000	1,368,095	1,244,825	17,658,272
6	40	0	0	0	1,289,352	1,183,722	17,658,272
7	41	0	0	0	1,218,496	1,130,506	17,658,272
8	42	0	0	0	1,156,365	1,086,015	17,658,272
9	43	0	0	0	1,103,700	1,068,630	17,658,272
10	44	0	0	0	1,046,637	1,046,637	17,658,272
Total		2,500,000	0	2,500,000			
11	45	0	0	0	1,127,531	1,127,531	2,424,191
12	46	0	0	0	1,218,948	1,218,948	2,547,601
13	47	0	0	0	1,322,208	1,322,208	2,684,083
14	48	0	0	0	1,438,610	1,438,610	2,834,062
15	49	0	0	0	1,569,615	1,569,615	2,997,965
16	50	0	0	0	1,716,587	1,716,587	3,175,686
17	51	0	287,526	-287,526	1,586,663	1,586,663	3,054,312
18	52	0	287,526	-287,526	1,462,677	1,462,677	2,929,959
19	53	0	287,526	-287,526	1,346,062	1,346,062	2,801,209
20	54	0	287,526	287,526	1,238,376	1,238,376	2,666,268
Total		2,500,000	1,150,104	-1,349,896			
21	55	0	287,526	-287,526	1,140,438	1,140,438	2,521,623
22	56	0	287,526	-287,526	1,049,420	1,049,420	2,449,427
23	57	0	287,526	-287,526	965,622	965,622	2,372,435
24	58	0	287,526	-287,526	889,078	889,078	2,288,019
25	59	0	287,526	-287,526	820,073	820,073	2,193,767
26	60	0	287,526	-287,526	767,659	767,659	2,098,484
27	61	0	287,526	-287,526	734,615	734,615	2,098,941
28	62	0	287,526	-287,526	722,751	722,751	2,114,437
29	63	0	287,526	-287,526	734,580	734,580	2,145,729
30	64	0	287,526	287,526	773,682	773,682	2,194,605
Total		2,500,000	1,025,364	-1,525,364			

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.

I-1AC

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

20.10.7333D.R Run: 2/12/2020 9:38 AM

PDX UL 2 - GPT - NonGI TP: 587650

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

Non-Guaranteed Policy Values: Ledger

					Non-Guaranteed Values (End Of Year) @ 5.76%		
Year	Age	Premium Outlay* (1)	Policy Loan (2)	Net Outlay (3)	Net Accumulated Value (4)	Net Cash Surrender Value (5)	Death Benefit (6)
31	65	0	287,526	-287,526	842,831	842,831	2,261,518
32	66	0	287,526	-287,526	945,776	945,776	2,425,658
33	67	0	287,526	-287,526	1,085,619	1,085,619	2,624,505
34	68	0	287,526	-287,526	1,266,789	1,266,789	2,861,516
35	69	0	287,526	-287,526	1,492,645	1,492,645	3,138,688
36	70	0	287,526	-287,526	1,770,044	1,770,044	3,461,857
37	71	0	287,526	-287,526	2,089,863	2,089,863	3,694,859
38	72	0	287,526	-287,526	2,458,548	2,458,548	3,943,323
39	73	0	287,526	-287,526	2,879,758	2,879,758	4,206,320
40	74	0	287,526	-287,526	3,357,387	3,357,387	4,482,754
Total:		2,500,000	8,900,624	-4,400,624			
41	75	0	287,526	-287,526	3,898,200	3,898,200	4,774,093
42	76	0	287,526	-287,526	4,504,481	4,504,481	5,457,850
43	77	0	287,526	-287,526	5,176,997	5,176,997	6,213,398
44	78	0	287,526	-287,526	5,925,397	5,925,397	7,050,976
45	79	0	287,526	-287,526	6,750,748	6,750,748	7,971,818
46	80	0	287,526	-287,526	7,660,529	7,660,529	8,983,891
47	81	0	0	0	8,855,126	8,855,126	10,282,978
48	82	0	0	0	10,048,381	10,048,381	11,582,785
49	83	0	0	0	11,237,799	11,237,799	12,880,797
50	84	0	0	0	12,412,852	12,412,852	14,166,063
Total:		2,500,000	8,625,788	-6,125,788			
51	85	0	0	0	13,568,604	13,568,604	15,433,514
52	86	0	0	0	14,802,897	14,802,897	16,785,997
53	87	0	0	0	16,119,986	16,119,986	18,228,106
54	88	0	0	0	17,524,299	17,524,299	19,764,615
55	89	0	0	0	19,020,441	19,020,441	21,400,496
56	90	0	0	0	20,613,201	20,613,201	23,140,915
57	91	0	0	0	22,344,252	22,344,252	24,992,673
58	92	0	0	0	24,240,468	24,240,468	26,953,462
59	93	0	0	0	26,332,269	26,332,269	29,047,383
60	94	0	0	0	28,659,048	28,659,048	31,306,258
Total:		2,500,000	8,625,788	-6,125,788			
61	95	0	0	0	31,158,288	31,158,288	33,847,656
62	96	0	0	0	33,837,477	33,837,477	36,571,620
63	97	0	0	0	36,707,028	36,707,028	39,488,705
64	98	0	0	0	39,776,744	39,776,744	42,608,853
65	99	0	0	0	43,055,166	43,055,166	45,940,734
66	100	0	0	0	46,552,498	46,552,498	49,494,698
67	101	0	0	0	50,285,488	50,285,488	53,287,708
68	102	0	0	0	54,266,516	54,266,516	57,332,316
69	103	0	0	0	58,508,613	58,508,613	61,641,735
70	104	0	0	0	63,025,585	63,025,585	66,229,963
Total:		2,500,000	8,625,788	-6,125,788			

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I-1AC

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

20.10.7333D.R Run: 2/12/2020 9:38 AM

PDX UL 2 - GPT - NonGI TP: 587650

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Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
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 For Presentation in NC

Non-Guaranteed Policy Values: Ledger

Non-Guaranteed Values (End Of Year) @ 5.76%								
Year	Age	Premium Outlay* (1)	Policy Loan (2)	Net Outlay (3)	Net Accumulated Value (4)	Net Cash Surrender Value (5)	Death Benefit (6)	
71	105	0	0	0	67,832,240	67,832,240	69,112,013	
72	106	0	0	0	72,950,501	72,950,501	74,310,085	
73	107	0	0	0	78,399,915	78,399,915	79,843,986	
74	108	0	0	0	84,202,230	84,202,230	85,735,743	
75	109	0	0	0	90,381,548	90,381,548	92,009,769	
76	110	0	0	0	96,941,621	96,941,621	98,669,925	
77	111	0	0	0	103,903K	103,903K	105,737K	
78	112	0	0	0	111,284K	111,284K	113,230K	
79	113	0	0	0	119,165K	119,165K	121,229K	
80	114	0	0	0	127,578K	127,578K	129,768K	
Total		2,500,000	8,625,780	-6,125,780				
81	115	0	0	0	136,559K	136,559K	138,882K	
82	116	0	0	0	146,145K	146,145K	148,609K	
83	117	0	0	0	156,374K	156,374K	158,989K	
84	118	0	0	0	167,290K	167,290K	170,064K	
85	119	0	0	0	178,937K	178,937K	181,879K	
86	120	0	0	0	191,362K	191,362K	194,484K	
Total		2,500,000	8,625,780	-6,125,780				

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
1-Year Indexed Account	100.00%	5.76%

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 Persistency Credit and/or the non-guaranteed Indexed Account Persistency Credit and the non-guaranteed Enhanced Performance Factor Rider Credit. Refer to the Narrative Summary for information on these non-guaranteed features.

*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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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	2021	36	Change Death Benefit Option to A	N/A
11	2030	45	Reduction in Basic Coverage	15,566,273
17	2036	51	***Start Distributions	287,526

Calendar years specified above assume the policy is issued in year 2020.

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

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I-1AC

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

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Policy Credits

Year	Fixed Account			Indexed Accounts					Total Credit ⁽⁹⁾
	Basic Fixed Interest Credit (1)	Persistency Credit (2)	Total Fixed Credit (3)	Basic Indexed Interest Credit (4)	Persistency Credit (5)	Enhanced Performance Factor Rider Credit (6)	Total Indexed Interest Credit (7)	Enhanced Performance Factor Rider Charge (8)	
1	0	0	0	16,834	0	0	16,834	0	16,834
2	0	0	0	26,031	0	44,391	70,422	35,913	70,422
3	0	0	0	39,349	0	67,102	106,451	53,104	106,451
4	0	0	0	55,598	0	94,810	150,408	74,215	150,408
5	0	0	0	74,674	0	127,342	202,016	99,033	202,016
6	0	0	0	70,318	0	119,912	190,230	93,241	190,230
7	0	0	0	66,368	0	113,177	179,545	87,982	179,545
8	0	0	0	62,861	0	107,197	170,058	83,302	170,058
9	0	0	0	59,839	0	102,043	161,882	79,256	161,882
10	0	0	0	56,916	0	97,059	153,975	75,429	153,975
Total	0	0	0	528,789	0	873,032	1,401,822	681,475	1,401,822
11	0	0	0	57,776	4,078	98,526	160,380	75,727	160,380
12	0	0	0	62,249	8,437	106,152	176,837	81,587	176,837
13	0	0	0	67,303	13,302	114,771	195,376	88,210	195,376
14	0	0	0	73,012	18,554	124,507	216,073	95,691	216,073
15	0	0	0	79,449	24,227	135,484	239,161	104,126	239,161
16	0	0	0	86,688	30,351	147,828	264,866	113,611	264,866
17	0	0	0	94,812	37,211	161,683	293,706	124,258	293,706
18	0	0	0	103,935	44,607	177,240	325,783	136,213	325,783
19	0	0	0	114,164	52,542	194,683	361,390	149,616	361,390
20	0	0	0	125,615	61,004	214,210	400,829	164,620	400,829
Total	0	0	0	1,393,793	294,314	2,346,115	4,056,224	1,815,132	4,036,224
21	0	0	0	139,176	70,734	209,712	419,622	160,365	419,622
22	0	0	0	154,215	80,990	201,511	436,716	153,348	436,716
23	0	0	0	170,735	92,076	188,644	451,456	142,861	451,456
24	0	0	0	188,819	103,961	170,205	462,985	128,272	462,985
25	0	0	0	208,537	117,174	145,196	470,907	108,893	470,907
26	0	0	0	228,866	130,534	159,349	518,750	119,508	518,750
27	0	0	0	251,281	145,447	174,956	571,684	131,213	571,684
28	0	0	0	276,001	160,535	192,168	628,703	144,122	628,703
29	0	0	0	303,187	176,348	211,096	690,630	158,319	690,630
30	0	0	0	333,043	193,714	231,884	758,639	173,909	758,639
Total	0	0	0	3,647,654	1,565,828	4,232,836	9,446,315	3,235,943	9,446,315
31	0	0	0	365,829	211,751	254,711	832,291	191,030	832,291
32	0	0	0	401,764	231,416	279,731	912,912	209,796	912,912
33	0	0	0	441,134	251,602	307,143	999,879	230,356	999,879
34	0	0	0	484,188	273,424	337,119	1,094,729	252,839	1,094,729
35	0	0	0	531,252	295,501	369,888	1,196,639	277,418	1,196,639
36	0	0	0	582,605	320,775	405,643	1,309,026	304,235	1,309,026
37	0	0	0	638,748	331,848	444,733	1,415,331	333,551	1,415,331
38	0	0	0	699,232	345,503	486,845	1,531,577	365,133	1,531,577
39	0	0	0	764,519	358,334	532,301	1,655,152	399,221	1,655,152
40	0	0	0	834,917	370,114	581,316	1,786,346	435,976	1,786,346
Total	0	0	0	9,391,841	4,556,095	8,232,266	22,180,198	6,235,497	22,180,198

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I-1AC

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

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Policy Credits

Year	Fixed Account			Indexed Accounts					Total Credit ⁽⁹⁾
	Basic Fixed Interest Credit ⁽¹⁾	Persistency Credit ⁽²⁾	Total Fixed Credit ⁽³⁾	Basic Indexed Interest Credit ⁽⁴⁾	Persistency Credit ⁽⁵⁾	Enhanced Performance Factor Rider Credit ⁽⁶⁾	Total Indexed Interest Credit ⁽⁷⁾	Enhanced Performance Factor Rider Charge ⁽⁸⁾	
41	0	0	0	910,755	383,160	634,120	1,928,033	475,569	1,928,033
42	0	0	0	992,363	397,879	690,939	2,081,183	518,185	2,081,183
43	0	0	0	1,080,095	408,657	752,024	2,240,777	564,000	2,240,777
44	0	0	0	1,174,111	424,338	817,483	2,415,933	613,097	2,415,933
45	0	0	0	1,275,079	435,627	887,782	2,598,483	665,825	2,598,483
46	0	0	0	1,383,176	449,125	963,046	2,795,344	722,278	2,795,344
47	0	0	0	1,498,784	368,172	1,043,538	2,910,488	782,668	2,910,488
48	0	0	0	1,616,839	283,042	1,125,735	3,025,623	844,340	3,025,623
49	0	0	0	1,737,188	196,200	1,209,529	3,142,921	907,213	3,142,921
50	0	0	0	1,859,805	99,773	1,294,902	3,254,472	971,274	3,254,472
Total	0	0	0	22,920,036	8,002,069	17,651,365	48,573,455	13,299,946	48,573,455
51	0	0	0	1,984,211	0	1,381,521	3,365,738	1,036,273	3,365,738
52	0	0	0	2,110,253	0	1,469,278	3,579,538	1,102,129	3,579,538
53	0	0	0	2,243,597	0	1,562,120	3,805,723	1,171,803	3,805,723
54	0	0	0	2,384,617	0	1,660,306	4,044,930	1,245,490	4,044,930
55	0	0	0	2,533,704	0	1,764,109	4,297,821	1,323,395	4,297,821
56	0	0	0	2,691,267	0	1,873,813	4,565,089	1,405,731	4,565,089
57	0	0	0	2,858,828	0	1,990,479	4,849,316	1,493,206	4,849,316
58	0	0	0	3,038,389	0	2,115,499	5,153,897	1,586,906	5,153,897
59	0	0	0	3,231,697	0	2,250,091	5,481,798	1,687,740	5,481,798
60	0	0	0	3,440,865	0	2,395,726	5,856,602	1,796,795	5,856,602
Total	0	0	0	49,437,463	8,002,069	36,114,307	93,553,906	27,149,415	93,553,906
61	0	0	0	3,665,190	0	2,551,914	6,217,115	1,913,956	6,217,115
62	0	0	0	3,903,545	0	2,717,870	6,621,428	2,038,456	6,621,428
63	0	0	0	4,156,636	0	2,894,087	7,050,736	2,170,658	7,050,736
64	0	0	0	4,425,233	0	3,081,099	7,506,345	2,310,966	7,506,345
65	0	0	0	4,710,061	0	3,279,412	7,989,488	2,459,766	7,989,488
66	0	0	0	5,011,878	0	3,489,554	8,501,448	2,617,449	8,501,448
67	0	0	0	5,331,687	0	3,712,224	9,043,928	2,784,525	9,043,928
68	0	0	0	5,670,537	0	3,948,151	9,618,706	2,961,557	9,618,706
69	0	0	0	6,029,400	0	4,198,011	10,227,430	3,149,051	10,227,430
70	0	0	0	6,409,300	0	4,462,519	10,871,839	3,347,543	10,871,839
Total	0	0	0	98,750,931	8,002,069	70,449,149	177,202K	52,903,342	177,202K
71	0	0	0	6,811,323	0	4,742,431	11,553,775	3,557,600	11,553,775
72	0	0	0	7,236,810	0	5,038,679	12,275,511	3,779,908	12,275,511
73	0	0	0	7,687,218	0	5,352,279	13,039,521	4,015,237	13,039,521
74	0	0	0	8,164,031	0	5,684,263	13,848,320	4,264,360	13,848,320
75	0	0	0	8,668,872	0	6,035,762	14,704,662	4,528,122	14,704,662
76	0	0	0	9,202,832	0	6,407,535	15,610,395	4,807,147	15,610,395
77	0	0	0	9,767,005	0	6,800,344	16,567,379	5,101,967	16,567,379
78	0	0	0	10,362,891	0	7,215,235	17,578,158	5,413,371	17,578,158
79	0	0	0	10,993,785	0	7,654,499	18,648,318	5,742,937	18,648,318
80	0	0	0	11,663,088	0	8,120,506	19,783,630	6,092,568	19,783,630
Total	0	0	0	189,309K	8,002,069	133,501K	330,812K	100,207K	330,812K

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I-1AC

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

20.10.7333D.R Run: 2/12/2020 9:38 AM

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

Policy Credits

Year	Fixed Account			Indexed Accounts					Total Credit ²
	Basic Fixed Interest Credit (1)	Persisency Credit (2)	Total Fixed Credit (3)	Basic Indexed Interest Credit (4)	Persisency Credit (5)	Enhanced Performance Factor Rider Credit (6)	Total Indexed Interest Credit (7)	Enhanced Performance Factor Rider Charge ¹ (8)	
81	0	0	0	12,373,139	0	8,614,883	20,988,061	6,463,484	20,988,061
82	0	0	0	13,126,418	0	9,139,359	22,265,818	6,856,983	22,265,818
83	0	0	0	13,925,558	0	9,695,766	23,621,366	7,274,437	23,621,366
84	0	0	0	14,773,349	0	10,286,046	25,059,441	7,717,307	25,059,441
85	0	0	0	15,672,755	0	10,912,264	26,585,067	8,187,139	26,585,067
86	0	0	0	16,626,917	0	11,576,606	28,203,575	8,685,574	28,203,575
Total	0	0	0	275,807K	8,002,069	193,726K	477,535K	145,391K	477,535K

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

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

¹Please note that the Enhanced Performance Factor Rider (EPFR) Charge is not the only charge associated with this life insurance policy. For a full breakdown of the charges associated with this life insurance policy, refer to the Policy Charges page. Refer to the Narrative Summary for more information about the EPFR.

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

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I-1AC

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

20.10.7333D.R Run: 2/12/2020 9:38 AM

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Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
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Policy Credits Column Descriptions

Column Name	Description
Year	The number of years from when the policy was issued.
Fixed Account	
Basic Fixed Interest Credit (1)	The credit that the Fixed Account earns due to the assumed current interest rate.
Persistency Credit (2)	The credit that the Fixed Account earns due to the non-guaranteed Fixed Account Persistency Credit factor.
Total Fixed Credit (3)	The Basic Fixed Interest Credit (1) plus the Fixed Account Persistency Credit (2) equals the Total Fixed Credit (3).
Indexed Accounts	
Basic Indexed Interest Credit (4)	The Indexed Interest Credit that each Indexed Account earns at segment maturity.
Persistency Credit (5)	The portion of the Segment Indexed Credits that are earned due to the Indexed Account Persistency Credit factor.
Enhanced Performance Factor Rider Credit (6)	The portion of the Segment Indexed Credits that are earned due to the Enhanced Performance Factor Rider.
Total Indexed Interest Credit (7)	The Basic Indexed Credit (4), the Indexed Account Persistency Credit (5) plus the Enhanced Performance Factor Rider Credit (6) equals the Total Indexed Credit (7).
Enhanced Performance Factor Rider Charge (8)	The charge associated with the Enhanced Performance Factor Rider.
Total Credit (9)	The Total Fixed Credit (3) plus the Total Indexed Credit (7) equals the Total Credit (9).

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I-1AC

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

20.10.7333D.R Run: 2/12/2020 9:38 AM

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

Policy Loan Details

Year	You Age	Premium Outlay (1)	Standard Policy Loan (2)	Standard Policy Debt (3)	Alternate Policy Loan (4)	Alternate Policy Debt (5)	Total Policy Loan (6)	Total Policy Debt (7)	Annual Loan Interest Charged (8)	Net Outlay (9)	Non-Guaranteed Values (End Of Year) @ 5.76%				
											Accumulated Value Excluding Last Indexed Credit (10)	Net Accumulated Value (11)	Net Cash Surrender Value (12)	Death Benefit (13)	
1	35	500,000	0	0	0	0	0	0	0	500,000	158,272	141,438	158,272	0	17,658,272
2	36	500,000	0	0	0	0	0	0	0	500,000	376,287	305,865	376,287	200,097	17,658,272
3	37	500,000	0	0	0	0	0	0	0	500,000	654,431	547,980	654,431	495,881	17,658,272
4	38	500,000	0	0	0	0	0	0	0	500,000	983,737	833,329	983,737	842,827	17,658,272
5	39	500,000	0	0	0	0	0	0	0	500,000	1,368,095	1,166,079	1,368,095	1,244,825	17,658,272
6	40	0	0	0	0	0	0	0	0	0	1,289,352	1,099,122	1,289,352	1,183,722	17,658,272
7	41	0	0	0	0	0	0	0	0	0	1,218,496	1,038,951	1,218,496	1,130,506	17,658,272
8	42	0	0	0	0	0	0	0	0	0	1,156,365	986,307	1,156,365	1,086,015	17,658,272
9	43	0	0	0	0	0	0	0	0	0	1,103,700	941,818	1,103,700	1,068,630	17,658,272
10	44	0	0	0	0	0	0	0	0	0	1,046,637	892,662	1,046,637	1,046,637	17,658,272
Total		2,500,000	0	0	0	0	0	0	0	-2,500,000					
11	45	0	0	0	0	0	0	0	0	0	1,127,531	967,150	1,127,531	1,127,531	2,424,191
12	46	0	0	0	0	0	0	0	0	0	1,218,948	1,042,111	1,218,948	1,218,948	2,547,601
13	47	0	0	0	0	0	0	0	0	0	1,322,208	1,126,832	1,322,208	1,322,208	2,684,083
14	48	0	0	0	0	0	0	0	0	0	1,438,610	1,222,537	1,438,610	1,438,610	2,834,062
15	49	0	0	0	0	0	0	0	0	0	1,569,615	1,330,455	1,569,615	1,569,615	2,997,965
16	50	0	0	0	0	0	0	0	0	0	1,716,587	1,451,721	1,716,587	1,716,587	3,175,686
17	51	0	0	0	287,526	294,939	287,526	294,939	7,413	-287,526	1,881,602	1,292,956	1,586,663	1,586,663	3,354,312
18	52	0	0	0	287,526	603,918	287,526	603,918	21,452	-287,526	2,066,595	1,136,854	1,462,677	1,462,677	2,929,959
19	53	0	0	0	287,526	927,604	287,526	927,604	36,160	-287,526	2,273,666	984,673	1,346,062	1,346,062	2,801,209
20	54	0	0	0	287,526	1,266,697	287,526	1,266,697	51,567	-287,526	2,505,073	837,547	1,238,376	1,238,376	2,666,268
Total		2,500,000	0	0	1,150,104	1,150,104	1,150,104	1,150,104	134,989	-1,349,895					

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I-1AC
 20.10.7333D.R. Run: 2/12/2020 9:38 AM
 Life Insurance Producer: Rodney A Smith
 Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656
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 69516946-8FOE-4A7F-A315-C96B26B21D46
 For: Kyle Busch
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Pacific Discovery Xelerator UL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
 Form Series ICC15 P15IUL or P15IUL based on state of policy issue
 For Presentation in NC

Policy Loan Details

											Non-Guaranteed Values (End Of Year) @ 5.76%				
Year	You Age	Premium Outlay (1)	Standard Policy Loan (2)	Standard Policy Debt (3)	Alternate Policy Loan (4)	Alternate Policy Debt (5)	Total Policy Loan (6)	Total Policy Debt (7)	Annual Loan Interest Charged (8)	Net Outlay (9)	Accumulated Value (10)	Net Accumulated Value Excluding Last Indexed Credit (11)	Net Accumulated Value (12)	Net Cash Surrender Value (13)	Death Benefit (14)
21	55	0	0	0	287,526	1,621,931	287,526	1,621,931	67,708	-287,526	2,762,369	720,816	1,140,438	1,140,438	2,521,623
22	56	0	0	0	287,526	1,934,075	287,526	1,934,075	84,617	-287,526	3,043,494	612,704	1,049,420	1,049,420	2,449,427
23	57	0	0	0	287,526	2,383,932	287,526	2,383,932	102,331	-287,526	3,349,554	514,166	965,622	965,622	2,372,435
24	58	0	0	0	287,526	2,792,346	287,526	2,792,346	120,839	-287,526	3,681,424	426,053	889,078	889,078	2,288,019
25	59	0	0	0	287,526	3,220,201	287,526	3,220,201	140,329	-287,526	4,040,275	349,167	820,073	820,073	2,193,767
26	60	0	0	0	287,526	3,668,422	287,526	3,668,422	160,695	-287,526	4,436,082	248,909	767,659	767,659	2,098,484
27	61	0	0	0	287,526	4,137,979	287,526	4,137,979	182,030	-287,526	4,872,594	162,931	734,615	734,615	2,098,941
28	62	0	0	0	287,526	4,629,886	287,526	4,629,886	204,331	-287,526	5,352,637	94,048	722,751	722,751	2,114,437
29	63	0	0	0	287,526	5,145,208	287,526	5,145,208	227,796	-287,526	5,879,788	43,950	734,580	734,580	2,145,729
30	64	0	0	0	287,526	5,685,059	287,526	5,685,059	252,325	-287,526	6,458,741	15,044	773,682	773,682	2,194,605
Total		2,500,000	0	0	4,025,364	4,025,364	4,025,364	4,025,364	1,525,364	-1,525,364					
31	65	0	0	0	287,526	6,250,607	287,526	6,250,607	278,022	-287,526	7,093,438	10,540	842,831	842,831	2,261,518
32	66	0	0	0	287,526	6,843,076	287,526	6,843,076	304,947	-287,526	7,788,852	32,864	945,776	945,776	2,425,658
33	67	0	0	0	287,526	7,463,745	287,526	7,463,745	335,144	-287,526	8,549,364	85,740	1,085,619	1,085,619	2,624,505
34	68	0	0	0	287,526	8,113,959	287,526	8,113,959	362,638	-287,526	9,380,748	172,060	1,266,789	1,266,789	2,861,516
35	69	0	0	0	287,526	8,795,123	287,526	8,795,123	393,638	-287,526	10,287,768	296,006	1,492,645	1,492,645	3,138,688
36	70	0	0	0	287,526	9,508,710	287,526	9,508,710	426,061	-287,526	11,278,754	461,018	1,770,044	1,770,044	3,461,857
37	71	0	0	0	287,526	10,256,264	287,526	10,256,264	460,028	-287,526	12,345,727	674,532	2,089,863	2,089,863	3,694,859
38	72	0	0	0	287,526	11,039,402	287,526	11,039,402	495,612	-287,526	13,497,950	926,971	2,458,548	2,458,548	3,943,323
39	73	0	0	0	287,526	11,859,816	287,526	11,859,816	532,889	-287,526	14,739,575	1,224,606	2,879,758	2,879,758	4,206,320
40	74	0	0	0	287,526	12,719,283	287,526	12,719,283	571,941	-287,526	16,076,670	1,571,041	3,357,337	3,357,337	4,482,754
Total		2,500,000	0	0	6,900,624	6,900,624	6,900,624	6,900,624	4,400,624	-4,400,624					

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I-1AC
 Life Insurance Producer: Rodney A Smith
 Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656
 PDX IUL 2 - GPT - NonGI
 69516946-8FOE-4A7F-A315-C96B26B21D46
 For: Kyle Busch
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Pacific Discovery Xelerator UL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
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 For Presentation in NC

Policy Loan Details

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)	Non-Guaranteed Values (End Of Year) @ 5.76%				
											Accumulated Value (10)	Net Accumulated Value (11)	Net Cash Surrender Value (12)	Net Death Benefit (13)	Net Cash Surrender Value (14)
41	75	0	0	0	287,526	13,619,660	287,526	13,619,660	612,851	-287,526	17,517,861	1,970,167	3,898,200	3,898,200	4,774,093
42	76	0	0	0	287,526	14,562,896	287,526	14,562,896	655,709	-287,526	19,067,376	2,423,258	4,504,481	4,504,481	5,457,850
43	77	0	0	0	287,526	15,551,029	287,526	15,551,029	700,607	-287,526	20,728,026	2,936,220	5,176,997	5,176,997	6,213,398
44	78	0	0	0	287,526	16,586,197	287,526	16,586,197	747,642	-287,526	22,511,594	3,509,463	5,925,397	5,925,397	7,050,976
45	79	0	0	0	287,526	17,670,639	287,526	17,670,639	796,916	-287,526	24,421,388	4,152,265	6,750,748	6,750,748	7,971,818
46	80	0	0	0	287,526	18,806,701	287,526	18,806,701	848,535	-287,526	26,467,231	4,865,186	7,660,529	7,660,529	8,983,891
47	81	0	0	0	0	19,701,900	0	19,701,900	895,199	0	28,357,027	5,944,638	8,855,126	8,855,126	10,282,978
48	82	0	0	0	0	20,639,711	0	20,639,711	937,810	0	30,688,092	7,022,758	10,048,381	10,048,381	11,582,785
49	83	0	0	0	0	21,622,161	0	21,622,161	982,450	0	32,859,960	8,094,878	11,237,799	11,237,799	12,880,797
50	84	0	0	0	0	22,651,376	0	22,651,376	1,029,215	0	35,064,228	9,158,380	12,412,852	12,412,852	14,166,063
Total		2,500,000	0	0	8,625,780	8,625,780	8,625,780	8,625,780	6,125,780	-6,125,780					
51	85	0	0	0	0	23,729,581	0	23,729,581	1,078,205	0	37,290,186	10,282,867	13,568,604	13,568,604	15,433,514
52	86	0	0	0	0	24,859,109	0	24,859,109	1,129,528	0	39,662,006	11,273,359	14,802,897	14,802,897	16,785,997
53	87	0	0	0	0	26,042,403	0	26,042,403	1,185,294	0	42,162,389	12,314,263	16,119,986	16,119,986	18,228,106
54	88	0	0	0	0	27,282,021	0	27,282,021	1,239,618	0	44,806,320	13,479,369	17,524,299	17,524,299	19,764,615
55	89	0	0	0	0	28,580,646	0	28,580,646	1,298,624	0	47,601,087	14,722,620	19,020,441	19,020,441	21,400,496
56	90	0	0	0	0	29,941,081	0	29,941,081	1,360,439	0	50,554,285	16,048,112	20,613,201	20,613,201	23,140,915
57	91	0	0	0	0	31,366,280	0	31,366,280	1,425,196	0	53,710,531	17,494,936	22,344,252	22,344,252	24,992,673
58	92	0	0	0	0	32,859,315	0	32,859,315	1,493,035	0	57,099,783	19,086,571	24,240,468	24,240,468	25,953,462
59	93	0	0	0	0	34,423,418	0	34,423,418	1,564,103	0	60,755,687	20,850,471	26,332,269	26,332,269	27,547,383
60	94	0	0	0	0	36,061,973	0	36,061,973	1,638,555	0	64,721,021	22,822,446	28,059,048	28,059,048	29,306,258
Total		2,500,000	0	0	8,625,780	8,625,780	8,625,780	8,625,780	6,125,780	-6,125,780					

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I-1AC Life Insurance Producer: Rodney A Smith For: Kyle Busch
 Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656
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Pacific Discovery Xelerator UL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
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Policy Loan Details

											Non-Guaranteed Values (End Of Year) @ 5.76%					
Year	You Age	Premium Outlay (1)	Standard Policy Loan (2)	Standard Policy Debt (3)	Alternate Policy Loan (4)	Alternate Policy Debt (5)	Total Policy Loan (6)	Total Policy Debt (7)	Annual Loan Interest Charged (8)	Net Outlay (9)	Accumulated Value (10)	Net Accumulated Value Excluding Last Indexed Credit (11)	Net Accumulated Value (12)	Net Cash Surrender Value (13)	Death Benefit (14)	
61	95	0	0	0	0	37,778,523	0	37,778,523	1,716,550	0	68,936,811	24,941,173	31,158,288	31,158,288	31,847,656	
62	96	0	0	0	0	39,576,781	0	39,576,781	1,798,258	0	73,414,258	27,216,050	33,637,477	33,637,477	34,571,620	
63	97	0	0	0	0	41,460,635	0	41,460,635	1,885,855	0	78,167,663	29,656,252	36,707,028	36,707,028	37,488,705	
64	98	0	0	0	0	43,434,162	0	43,434,162	1,975,526	0	83,210,906	32,270,399	39,776,744	39,776,744	40,608,853	
65	99	0	0	0	0	45,501,628	0	45,501,628	2,067,466	0	88,556,793	35,065,678	43,055,166	43,055,166	43,940,734	
66	100	0	0	0	0	47,667,505	0	47,667,505	2,165,877	0	94,220,004	38,051,051	46,552,498	46,552,498	47,494,698	
67	101	0	0	0	0	49,936,478	0	49,936,478	2,268,973	0	100,222K	41,241,561	50,285,488	50,285,488	51,287,708	
68	102	0	0	0	0	52,313,455	0	52,313,455	2,376,976	0	106,580K	44,647,811	54,266,516	54,266,516	55,332,316	
69	103	0	0	0	0	54,803,575	0	54,803,575	2,490,120	0	113,312K	48,281,183	58,508,613	58,508,613	59,641,735	
70	104	0	0	0	0	57,412,225	0	57,412,225	2,608,650	0	120,438K	52,153,746	63,025,585	63,025,585	64,229,963	
Total		2,500,000	0	0	8,625,780	8,625,780	8,625,780	8,625,780	6,125,780	0						
71	105	0	0	0	0	60,145,047	0	60,145,047	2,732,822	0	127,977K	56,278,465	67,632,240	67,632,240	69,112,013	
72	106	0	0	0	0	63,007,952	0	63,007,952	2,862,904	0	135,958K	60,674,950	72,950,501	72,950,501	74,310,085	
73	107	0	0	0	0	66,007,130	0	66,007,130	2,999,178	0	144,407K	65,360,395	78,399,915	78,399,915	79,843,986	
74	108	0	0	0	0	69,149,069	0	69,149,069	3,141,939	0	153,351K	70,353,910	84,202,230	84,202,230	85,735,743	
75	109	0	0	0	0	72,440,565	0	72,440,565	3,291,496	0	162,822K	75,676,887	90,381,548	90,381,548	92,009,769	
76	110	0	0	0	0	75,898,736	0	75,898,736	3,448,171	0	172,830K	81,331,226	96,941,621	96,941,621	98,669,925	
77	111	0	0	0	0	79,501,040	0	79,501,040	3,612,304	0	183,404K	87,335,228	103,903K	103,903K	105,737K	
78	112	0	0	0	0	83,205,289	0	83,205,289	3,784,249	0	194,569K	93,705,827	111,284K	111,284K	113,230K	
79	113	0	0	0	0	87,249,669	0	87,249,669	3,964,380	0	206,415K	100,517K	119,165K	119,165K	121,229K	
80	114	0	0	0	0	91,402,753	0	91,402,753	4,155,084	0	218,981K	107,795K	127,578K	127,578K	129,768K	
Total		2,500,000	0	0	8,625,780	8,625,780	8,625,780	8,625,780	6,125,780	0						

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.

I-1AC
 Life Insurance Producer: Rodney A Smith
 Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656
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Pacific Discovery Xelerator UL 2 - GPT - Life Insurance Illustration
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Policy Loan Details

											Non-Guaranteed Values (End Of Year) @ 5.76%				
											Net Accumulated Value Excluding Last Indexed Credit		Net Accumulated Value	Net Cash Surrender Value	Death Benefit
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)	Accumulated Value (10)	Last Indexed Credit (11)	Accumulated Value (12)	Net Cash Surrender Value (13)	Death Benefit (14)
81	115	0	0	0	0	95,753,524	0	95,753,524	4,350,771	0	232,313K	116,571K	136,559K	136,559K	138,882K
82	116	0	0	0	0	100,311K	0	100,311K	4,557,858	0	246,456K	123,879K	146,145K	146,145K	148,609K
83	117	0	0	0	0	105,086K	0	105,086K	4,774,822	0	261,460K	132,753K	156,374K	156,374K	158,989K
84	118	0	0	0	0	110,086K	0	110,086K	5,002,104	0	277,378K	142,230K	167,290K	167,290K	170,064K
85	119	0	0	0	0	115,329K	0	115,329K	5,240,204	0	294,265K	152,351K	178,937K	178,937K	181,879K
86	120	0	0	0	0	120,816K	0	120,816K	5,489,638	0	312,180K	163,158K	191,362K	191,362K	194,484K
Total		2,500,000	0	0	0	8,625,780	0	8,625,780	6,125,780						

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.

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

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

I-1AC
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 Life Insurance Producer: Rodney A Smith
 Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656
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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 last Segment Indexed Interest Credit that is assumed to be applied at the end of the year for all applicable accounts. The intent is to show the effect on Net Accumulated Value if the final Segment Indexed Interest Credit for that year is zero. This helps demonstrate the potential for the policy lapsing if the final Segment Indexed Interest Credit is less than illustrated. The values shown in this column may not represent the lowest Net Accumulated Value in that year. Your policy's Net Accumulated Value will depend in part on the timing of your segments and the amount of Segment Indexed Interest Credits from each account.

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.

I-1AC

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

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Proposed Insured: Kyle Busch
 Male, Age 35
 Super Preferred Nonsmoker
 Initial Flat Extra \$2.40

Initial Death Benefit Option = B -
 (Increasing)
 Initial Total Face Amount =
 \$17,500,000
 Premium Frequency = Annual

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

The Life Insurance Illustration: Narrative Summary

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

This is a life insurance policy illustration. The primary purpose of life insurance is for death benefit protection. Your life insurance producer can provide you with more information about policy options that have not been illustrated, as well as additional illustrations with different assumptions for Pacific Discovery Xelerator IUL 2 (Form Series P15IUL, S18PDX2 or ICC15 P15IUL, ICC18 S18PDX2 based on state of policy issue). Requesting illustrations with different assumptions may help you better understand how the policy charges and non-guaranteed elements, like interest crediting rates, 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.

Pacific Life is a product provider. It is not a fiduciary and therefore does not give advice or make recommendations regarding insurance or investment products.

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

Please refer to the Indexed Accounts section in the Narrative Summary for further details on each account. Additionally, please note that there may be charges associated with certain Indexed Accounts. It is important to consult with your independent tax, legal, and life insurance professionals before you make any policy election to help ensure it meets your life insurance needs and financial objectives.

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

Death Benefit Initial Death Benefit \$17,500,000

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

Death Benefit Option

Death Benefit Option	Start Year	End Year
B - (Increasing)	1	1
A - (Level)	2	86

This is the Basic Illustration

I-1AC

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

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

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, sex, risk classification, death benefit option and coverage amount.

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

- ARTR and S-ARTR Impacts on Accumulated Value
 - › **Non-Guaranteed** - The non-guaranteed cost of ARTR and S-ARTR Coverage is generally less than the non-guaranteed cost of Basic Coverage. Generally, under non-guaranteed assumptions, a higher proportion of ARTR and S-ARTR Coverage will result in higher Accumulated Values.
 - › **Guaranteed** - The guaranteed maximum cost of ARTR and S-ARTR Coverage is generally greater than the guaranteed maximum cost of Basic Coverage. Generally, under guaranteed assumptions, a higher proportion of ARTR and S-ARTR Coverage will result in lower Accumulated Values.
- Other Impacts
 - › Different combinations of Basic, ARTR, and/or S-ARTR Coverage will result in different amounts and patterns of life insurance producer compensation.

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

Illustrated Coverage(s)

Basic Coverage	Face Amount	Start Year	End Year
	17,500,000	1	1
	17,658,272	2	10
	2,091,999	11	86

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.

Premium
 Initial Premium: \$500,000.00
 Initial Premium Pay Mode: Annual

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

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

Premium	Frequency	Annualized Premium	Start Year	End Year
\$500,000.00	Annual	\$500,000.00	1	5

This is the Basic Illustration

I-1AC

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

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Premium	Frequency	Annualized Premium	Start Year	End Year
\$0.00	Annual	\$0.00	6	86

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

Premium Allocation & Transfers

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

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

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

The following chart provides the maximum illustrated rate, selected illustrated interest rate, and illustrated account allocations for each of the accounts that are included in this illustration:

Account Name	Maximum Illustrated Rate*	Illustrated Interest Rate	Future Premium Account Allocation	Start Year	End Year
1-Year Indexed Account	5.76%	5.76%	100.00%	1	86

*The maximum illustrated rates for indexed accounts are based on regulation AG49. For each Indexed Account a hypothetical Indexed Interest Rate is calculated and is the compounded average annual credited rate for each Index Account for the 25-year period starting on 12/31/1953, based on a 65 year lookback and for each 25-year period starting on each subsequent trading day thereafter, ending with the 25-year period that ends on 12/31/2018. For the 1-Year International Indexed Account the 65-year lookback period is adjusted to a 31 year look back starting on 12/31/1987. The maximum illustrated rate for each Indexed Account, except the 1-Year High Cap Indexed Account, is the lesser of that account's hypothetical Indexed Interest Rate or the 1-Year Indexed Account's hypothetical Indexed Interest Rate. The 1-Year High Cap Indexed Account's Maximum illustrated rate is equal to its hypothetical Indexed Interest Rate.

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.

This is the Basic Illustration

I-1AC

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

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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.

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:

Rate	Start Year	End Year
3.00%	1	86

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.

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Indexed Interest

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

The following is information on the Segment Lifecycle:

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

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

Illustrated Indexed Account Persistency Credit

An additional credit may apply to the Accumulated Value in the Indexed Accounts through a non-guaranteed Persistency Credit beginning in year 11. The Persistency Credit factor may increase the segment Performance Factor and varies by issue age and risk class. For more detailed information on the Indexed Account Persistency Credit included in this illustration, refer to the Policy Credits Report included in this illustration.

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For: Kyle Busch

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Indexed Account Information

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

Index Account Name	Segment Term	Underlying Index (excluding dividends)	Participation Rate	Growth Cap	Threshold Rate	Indexed Account Charge (Annualized)	Segment Guaranteed Interest Rate	Historical Return for Underlying Index	Historical Indexed Account Return	Guaranteed Performance Factor
1-Year Indexed Account	12 Months	S&P 500®	100% Guaranteed	9.25% Current (3.00% Guaranteed Minimum)	N/A	N/A	0%	7.35% ¹	5.76% ⁵	1.00
1-Year High Par Indexed Account	12 Months	S&P 500®	150% Current 140% Guaranteed	7.50% Current (2.00% Guaranteed Minimum)	N/A	N/A	0%	7.35% ¹	5.05% ⁵	1.00
1-Year No Cap Indexed Account	12 Months	S&P 500®	100% Guaranteed	N/A	5.00% Current 20% Guaranteed Maximum	N/A	0%	7.35% ¹	7.99% ⁵	1.00
1-Year High Cap Indexed Account	12 Months	S&P 500®	100% Guaranteed	12.25% Current (4.00% Guaranteed Minimum)	N/A	0.80% Current (0.80% Guaranteed Maximum)	0%	7.35% ¹	7.10% ⁵	1.00
1-Year International Indexed Account	12 Months	Hang Seng, EURO STOXX 50® & MSCI Emerging Markets	100% Guaranteed	10.00% Current (3.00% Guaranteed Minimum)	N/A	N/A	0%	6.94% ²	5.71% ⁵	1.00
2-Year Indexed Account	24 Months	S&P 500®	100% Guaranteed	25.00% over 2 years (6.00% over 2 years Guaranteed Minimum)	N/A	N/A	0%	7.29% ³	6.82% ⁵	1.00
High Par 5-Year Indexed Account	60 Months	S&P 500®	110% Current 105% Guaranteed	No Current Growth Cap (15.00% over 5 years Guaranteed Minimum)	N/A	N/A	0%	6.68% ⁴	7.70% ⁵	1.00

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

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

²Based on average annual returns of the combined Hang Seng, EURO STOXX 50® & MSCI Emerging Markets Indices, excluding dividends, over the last 31-year period.

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

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

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

This is the Basic Illustration

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Segment Growth Rates and Hypothetical Average Returns

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

Year Period Ending	1-Year Indexed Account		1-Year High Par Indexed Account		1-Year No Cap Indexed Account		1-Year High Cap Indexed Account		1-Year International Indexed Account			2-Year Indexed Account		High Par 5-Year Indexed Account	
	Annualized Index Growth Rate	Hypothetical Indexed Interest Rate	Annualized Index Growth Rate	Hypothetical Indexed Interest Rate	Annualized Index Growth Rate	Hypothetical Indexed Interest Rate	Annualized Index Growth Rate	Hypothetical Indexed Interest Rate	Annualized Hang Seng Index Growth Rate	Annualized EURO STOXX 50 Index Growth Rate	Annualized MSCI Emerging Markets Index Growth Rate	Hypothetical Indexed Interest Rate	Annualized Index Growth Rate	Hypothetical Indexed Interest Rate	Annualized Index Growth Rate
12/15/00	22.96%	9.25%	7.50%	17.96%	12.25%	12.25%	65.72%	48.14%	57.93%	10.00%	20.69%	11.80%	23.79%	25.37%	
12/15/01	-4.44%	0.00%	0.00%	0.00%	0.00%	0.00%	-4.83%	6.65%	-23.88%	2.22%	8.40%	8.40%	18.19%	19.50%	
12/15/02	-16.25%	0.00%	0.00%	0.00%	0.00%	0.00%	-26.01%	-25.82%	-10.92%	0.00%	-10.54%	0.00%	10.48%	11.33%	
12/15/03	-18.94%	0.00%	0.00%	0.00%	0.00%	0.00%	-15.78%	-29.33%	-3.76%	0.00%	-17.60%	0.00%	0.75%	0.82%	
12/15/04	17.32%	9.25%	7.50%	12.32%	12.25%	12.25%	29.66%	7.01%	44.46%	9.00%	-2.48%	0.00%	-3.24%	0.00%	
12/15/05	12.67%	9.25%	7.50%	7.67%	12.25%	12.17%	8.72%	19.32%	9.57%	14.97%	11.80%	-4.25%	0.00%	0.00%	
12/15/06	5.76%	5.76%	7.50%	0.76%	5.76%	6.64%	19.94%	35.02%	8.88%	9.16%	9.16%	-2.05%	0.00%	0.00%	
12/15/07	12.00%	9.25%	7.50%	7.00%	12.00%	26.33%	17.04%	28.12%	10.00%	8.84%	8.84%	3.07%	3.35%	3.35%	
12/15/08	2.98%	2.98%	4.47%	0.00%	2.98%	45.69%	6.45%	38.11%	8.82%	7.40%	7.40%	10.15%	10.98%	10.98%	
12/15/09	-40.33%	0.00%	0.00%	0.00%	0.00%	-45.41%	-45.09%	-54.05%	0.00%	-21.94%	0.00%	2.65%	2.90%	2.90%	
12/15/10	28.27%	9.25%	7.50%	23.27%	12.25%	46.78%	19.84%	74.03%	10.00%	-12.88%	0.00%	-4.75%	0.00%	0.00%	
12/15/11	11.44%	9.25%	7.50%	6.44%	11.44%	6.09%	-0.81%	15.29%	5.36%	19.56%	11.80%	-2.10%	0.00%	0.00%	
12/15/12	-2.40%	0.00%	0.00%	0.00%	0.00%	-21.67%	-22.92%	-19.93%	0.00%	4.29%	4.29%	-2.28%	0.00%	0.00%	
12/15/13	16.65%	9.25%	7.50%	11.65%	12.25%	23.16%	19.25%	15.36%	10.00%	6.70%	6.70%	-1.29%	0.00%	0.00%	
12/15/14	26.38%	9.25%	7.50%	21.38%	12.25%	2.25%	13.24%	-5.03%	4.08%	-21.42%	11.80%	13.62%	14.67%	14.67%	
12/15/15	11.37%	9.25%	7.50%	6.37%	11.37%	-0.38%	0.14%	-6.70%	0.05%	18.64%	11.80%	11.46%	12.38%	12.38%	
12/15/16	1.62%	1.62%	2.44%	0.00%	1.62%	7.46%	5.24%	-16.64%	1.75%	6.38%	6.38%	10.65%	11.52%	11.52%	
12/15/17	11.44%	9.25%	7.50%	6.44%	11.44%	5.38%	2.31%	13.17%	5.90%	6.42%	6.42%	11.53%	12.45%	12.45%	
12/15/18	17.70%	9.25%	7.50%	12.70%	12.25%	29.88%	10.73%	28.47%	10.00%	14.53%	11.80%	11.60%	12.53%	12.53%	
12/15/19	-1.96%	0.00%	0.00%	0.00%	0.00%	-10.53%	-13.04%	-13.32%	0.00%	7.42%	7.42%	9.02%	9.77%	9.77%	

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

This is the Basic Illustration

I-1AC

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

For: Kyle Busch

20.10.7333D.R. Run: 2/12/2020 9:38 AM

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

Average Indexed Interest Rates

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

	1-Year Indexed Account	1-Year International Indexed Account	1-Year High Par Indexed Account	1-Year No Cap Indexed Account	1-Year High Cap Indexed Account	2-Year Indexed Account	High Par 5-Year Indexed Account
Average Indexed Rate	5.76%	5.71%	5.05%	7.99%	7.10%	6.82%	7.70%
Minimum Indexed Rate	3.78%	4.25%	3.62%	4.09%	4.52%	3.16%	3.00%
Maximum Indexed Rate	7.79%	6.74%	6.41%	11.98%	9.11%	9.57%	13.30%
Standard Deviation	0.66%	0.43%	0.54%	1.47%	0.85%	1.19%	2.16%

This table assumes an allocation of Accumulated Value (with no deductions for policy charges, withdrawals or loans) into the Indexed Accounts, accumulated over a historical period which represents a 25-year period starting on 12/31/1953, based on a 65-year lookback and for each 25-year period that ends on 12/31/2018. For the 1-Year International Indexed Account the 65-year lookback period is adjusted to a 31-year look back starting on 12/31/1987. 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. For a more detailed description of each Indexed Account, see the **Indexed Account Information** chart in the Narrative Summary.

This is the Basic Illustration

I-1AC

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

For: Kyle Busch

20.10.7333D.R Run: 2/12/2020 9:38 AM

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

Proposed Insured: Kyle Busch
 Male, Age 35
 Super Preferred Nonsmoker
 Initial Flat Extra \$2.40

Initial Death Benefit Option = B -
 (Increasing)
 Initial Total Face Amount =
 \$17,500,000
 Premium Frequency = Annual

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

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

				Guaranteed Values-End Of Year @ 0.00%			Non-Guaranteed Alternate Scale Values-End Of Year @ 3.00%			Non-Guaranteed Values-End Of Year @ 5.76%		
				Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit
Year	Age	Premium Outlay	Policy Loan									
1	35	500,000	0	76,197	0	17,581,303	150,205	0	17,650,205	158,272	0	17,658,272
2	36	500,000	0	125,092	0	17,576,197	334,433	158,243	17,650,205	376,267	200,097	17,658,272
3	37	500,000	0	168,637	71,163	17,576,197	561,243	402,693	17,650,205	654,431	495,881	17,658,272
4	38	500,000	0	206,869	159,837	17,576,197	817,717	676,807	17,650,205	983,757	842,827	17,658,272
5	39	500,000	0	240,164	246,267	17,576,197	1,103,898	980,628	17,650,205	1,368,695	1,244,825	17,658,272
6	40	0	0	0	0	17,576,197	931,791	826,161	17,650,205	1,289,352	1,183,722	17,658,272
7	41	0	0	0	0	17,576,197	771,891	683,901	17,650,205	1,218,496	1,130,506	17,658,272
8	42	0	0	0	0	17,576,197	624,502	554,152	17,650,205	1,156,365	1,086,015	17,658,272
9	43	0	0	0	0	17,576,197	489,768	454,693	17,650,205	1,103,700	1,068,630	17,658,272
10	44	0	0	0	0	17,576,197	353,720	353,720	17,650,205	1,046,637	1,046,637	17,658,272
Total		2,500,000										
11	45	0	0	0	0	2,091,999	352,060	352,060	2,091,999	1,127,531	1,127,531	2,424,191
12	46	0	0	0	0	2,091,999	352,681	352,681	2,091,999	1,218,948	1,218,948	2,547,601
13	47	0	0	0	0	2,091,999	355,800	355,800	2,091,999	1,322,208	1,322,208	2,684,083
14	48	0	0	0	0	2,091,999	361,686	361,686	2,091,999	1,438,610	1,438,610	2,834,062
15	49	0	0	0	0	2,091,999	370,626	370,626	2,091,999	1,569,615	1,569,615	2,997,965
16	50	0	0	0	0	2,091,999	382,606	382,606	2,091,999	1,716,587	1,716,587	3,175,686
17	51	0	287,526	0	0	2,091,999	397,978	103,210	1,797,231	1,881,602	1,586,663	3,354,312
18	52	0	287,526	0	0	2,091,999	417,070	14,567	1,689,496	2,066,595	1,462,677	3,529,959
19	53	0	287,526	0	0	0	0	0	0	2,273,666	1,346,062	2,801,209
20	54	0	287,526	0	0	0	0	0	0	2,505,675	1,738,376	2,566,268
Total		2,500,000										

This is the Basic Illustration

I-1AC

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

For: Kyle Busch

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

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

		Guaranteed Values: End Of Year @ 0.00%				Non-Guaranteed All-in Rate Scale Values End Of Year @ 3.00%				Non-Guaranteed Values: End Of Year @ 5.76%		
Year	Age	Premium Outlay	Policy Loan	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit
21	55	0	287,526	0	0	0	0	0	0	2,762,569	1,140,438	2,521,623
22	56	0	287,526	0	0	0	0	0	0	3,043,494	1,049,420	2,449,427
23	57	0	287,526	0	0	0	0	0	0	3,349,554	965,622	2,372,435
24	58	0	287,526	0	0	0	0	0	0	3,681,424	889,078	2,288,019
25	59	0	287,526	0	0	0	0	0	0	4,040,275	820,073	2,193,767
26	60	0	287,526	0	0	0	0	0	0	4,436,662	767,659	2,098,484
27	61	0	287,526	0	0	0	0	0	0	4,872,594	734,615	2,000,941
28	62	0	287,526	0	0	0	0	0	0	5,352,637	722,751	2,114,437
29	63	0	287,526	0	0	0	0	0	0	5,879,788	734,580	2,145,729
30	64	0	287,526	0	0	0	0	0	0	6,458,741	773,682	2,194,605
Total		2,500,000										
31	65	0	287,526	0	0	0	0	0	0	7,093,438	842,831	2,261,518
32	66	0	287,526	0	0	0	0	0	0	7,788,852	945,776	2,425,658
33	67	0	287,526	0	0	0	0	0	0	8,549,364	1,085,619	2,624,505
34	68	0	287,526	0	0	0	0	0	0	9,380,748	1,266,789	2,861,516
35	69	0	287,526	0	0	0	0	0	0	10,287,768	1,492,645	3,138,688
36	70	0	287,526	0	0	0	0	0	0	11,278,754	1,770,044	3,461,857
37	71	0	287,526	0	0	0	0	0	0	12,346,127	2,089,863	3,694,859
38	72	0	287,526	0	0	0	0	0	0	13,497,950	2,458,548	3,943,323
39	73	0	287,526	0	0	0	0	0	0	14,739,575	2,879,758	4,206,320
40	74	0	287,526	0	0	0	0	0	0	16,076,670	3,357,387	4,482,754
Total		2,500,000										

This is the Basic Illustration

I-1AC

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

For: Kyle Busch

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

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

		Guaranteed Values: End Of Year @ 0.00%				Non-Guaranteed Allrate Scale Values End Of Year @ 3.00%				Non-Guaranteed Values: End Of Year @ 5.76%		
Year	Age	Premium Outlay	Policy Loan	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit
41	75	0	287,526	0	0	0	0	0	0	17,517,861	3,898,200	4,774,093
42	76	0	287,526	0	0	0	0	0	0	19,067,376	4,504,481	5,457,850
43	77	0	287,526	0	0	0	0	0	0	20,728,626	5,176,997	6,213,398
44	78	0	287,526	0	0	0	0	0	0	22,511,594	5,925,397	7,050,976
45	79	0	287,526	0	0	0	0	0	0	24,421,388	6,750,748	7,971,818
46	80	0	287,526	0	0	0	0	0	0	26,467,231	7,660,529	8,983,891
47	81	0	0	0	0	0	0	0	0	28,557,627	8,855,126	10,282,978
48	82	0	0	0	0	0	0	0	0	30,688,192	10,048,381	11,582,785
49	83	0	0	0	0	0	0	0	0	32,859,560	11,237,799	12,980,707
50	84	0	0	0	0	0	0	0	0	35,064,226	12,412,852	14,166,063
Total		2,500,000										
51	85	0	0	0	0	0	0	0	0	37,298,166	13,568,604	15,433,514
52	86	0	0	0	0	0	0	0	0	39,662,606	14,802,897	16,785,997
53	87	0	0	0	0	0	0	0	0	42,162,389	16,119,986	18,228,106
54	88	0	0	0	0	0	0	0	0	44,806,320	17,524,299	19,764,615
55	89	0	0	0	0	0	0	0	0	47,601,687	19,020,441	21,400,496
56	90	0	0	0	0	0	0	0	0	50,554,285	20,613,201	23,140,915
57	91	0	0	0	0	0	0	0	0	53,710,531	22,344,252	24,992,673
58	92	0	0	0	0	0	0	0	0	57,099,783	24,240,468	26,953,462
59	93	0	0	0	0	0	0	0	0	60,755,687	26,332,269	27,547,383
60	94	0	0	0	0	0	0	0	0	64,721,621	28,659,048	29,306,258
Total		2,500,000										

This is the Basic Illustration

I-1AC

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

For: Kyle Busch

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

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

				Guaranteed Values End Of Year @ 0.00%			Non-Guaranteed All-Rate Scale Values End Of Year @ 3.00%			Non-Guaranteed Values End Of Year @ 5.76%		
Year	Age	Premium Outlay	Policy Loan	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit
61	95	0	0	0	0	0	0	0	0	68,936,811	31,158,288	31,947,656
62	96	0	0	0	0	0	0	0	0	73,414,256	33,837,477	34,571,620
63	97	0	0	0	0	0	0	0	0	78,167,663	36,707,028	37,488,705
64	98	0	0	0	0	0	0	0	0	83,210,506	39,776,744	40,608,853
65	99	0	0	0	0	0	0	0	0	88,556,793	43,055,166	43,940,734
66	100	0	0	0	0	0	0	0	0	94,220,004	46,552,498	47,494,698
67	101	0	0	0	0	0	0	0	0	100,222K	50,285,488	51,287,709
68	102	0	0	0	0	0	0	0	0	106,580K	54,266,516	55,332,316
69	103	0	0	0	0	0	0	0	0	113,312K	58,508,613	59,641,735
70	104	0	0	0	0	0	0	0	0	120,438K	63,025,585	64,229,963
Total		2,500,000										
71	105	0	0	0	0	0	0	0	0	127,977K	67,832,240	69,112,013
72	106	0	0	0	0	0	0	0	0	135,958K	72,950,501	74,310,085
73	107	0	0	0	0	0	0	0	0	144,407K	78,399,915	79,843,986
74	108	0	0	0	0	0	0	0	0	153,351K	84,202,230	85,735,743
75	109	0	0	0	0	0	0	0	0	162,822K	90,381,548	92,009,769
76	110	0	0	0	0	0	0	0	0	172,830K	96,941,621	98,669,925
77	111	0	0	0	0	0	0	0	0	183,404K	103,903K	105,737K
78	112	0	0	0	0	0	0	0	0	194,569K	111,284K	113,230K
79	113	0	0	0	0	0	0	0	0	206,415K	119,165K	121,229K
80	114	0	0	0	0	0	0	0	0	218,981K	127,578K	129,768K
Total		2,500,000										
81	115	0	0	0	0	0	0	0	0	232,313K	136,559K	138,882K
82	116	0	0	0	0	0	0	0	0	246,456K	146,145K	148,609K
83	117	0	0	0	0	0	0	0	0	261,460K	156,374K	158,989K
84	118	0	0	0	0	0	0	0	0	277,378K	167,290K	170,064K
85	119	0	0	0	0	0	0	0	0	294,265K	178,937K	181,879K
86	120	0	0	0	0	0	0	0	0	312,180K	191,362K	194,484K
Total		2,500,000										

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.

This is the Basic Illustration

I-1AC
 Life Insurance Producer: Rodney A Smith
 Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656
 PDX IUL 2 - GPT - NonGI
 For: Kyle Busch
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Pacific Discovery Xelerator UL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
 Form Series ICC15 P15IUL or P15IUL based on state of policy issue
 For Presentation in NC

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

	Allocation	Initial Guaranteed Interest Rate	Non-Guaranteed Alternate Scale Hypothetical Interest Rate	Non-Guaranteed Hypothetical Interest Rate
1-Year Indexed Account	100.00%	0.00%	3.00%	5.76%

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

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

The Death Benefit continues in the "Guaranteed Values" columns, even though the corresponding guaranteed Cash Surrender Value is zero. This is because the No-Lapse Guarantee Rider is in effect, based on the illustrated assumptions.

Insurance coverage will cease in year 19 based on guaranteed assumptions.
 Insurance coverage will cease in year 19 based on non-guaranteed Alternate Scale assumptions.

Insurance coverage would remain in force at least through year 86 based on illustrated assumptions.

¹Guaranteed columns reflect maximum policy charges and guaranteed interest. The values shown in the Cash Surrender Value columns and the Death Benefit columns may reflect the policy's Alternate Accumulated Value if the 2% interest Guarantee on Termination Rider applies. 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.

This is the Basic Illustration

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

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Statement of Policy Cost and Benefit Information: Summary of Coverage

Life Insurance Cost Information

Cost Index	Guaranteed		Current	
	10 Year	20 Year	10 Year	20 Year
Surrender @ 5%	15.95	0.00	11.39	8.38
Net Payment @ 5%	15.95	0.00	15.88	11.35

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

Important Notice

Actual results will differ from the projections shown on the previous page if there is a change in the interest rates, cost of insurance rates or the timing and amount of your premium payments.

Alternate loans are also illustrated. Interest is charged on Policy Loans at an effective annual rate of 4.80% in all years, due in arrears.

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

Accounts	Non-Guaranteed Rate	Start Year	End Year
1-Year Indexed Account	5.76%	1	86

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

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

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

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

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

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

Illustrated Coverage

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Type of Coverage	Amount
Basic Coverage: Flexible Premium Indexed Adjustable Life Insurance	\$17,500,000.00

Riders:

- Conversion Rider
- Enhanced Performance Factor Rider Performance Plus
- No-Lapse Guarantee Rider
- Overloan Protection 3 Rider
- Short-Term No-Lapse Guarantee Rider
- Terminal Illness Rider
- 2% Interest Guarantee on Termination Rider

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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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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.

Enhanced Performance Factor Rider (EPFR)

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

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

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

The rider design you selected for this illustration is:

EPFR Design	Start Year	End Year
Performance Plus	1	86

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

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

	Annualized Rider Charge Rate by Design			Guaranteed Rider PF by Design			Current Rider PF by Design*			Current Rider PF for 1-Year High Cap by Design		
	A	B	C	A	B	C	A	B	C	A	B	C
Yrs 2-20	0.00%	4.98%	7.50%	0.00	0.49	0.72	0.00	1.14	1.70	0.00	0.96	1.43
Yr 21	0.00%	4.38%	6.60%	0.00	0.43	0.64	0.00	1.01	1.50	0.00	0.85	1.26
Yr 22	0.00%	3.78%	5.70%	0.00	0.37	0.56	0.00	0.87	1.30	0.00	0.73	1.09
Yr 23	0.00%	3.18%	4.80%	0.00	0.31	0.47	0.00	0.73	1.10	0.00	0.62	0.92
Yr 24	0.00%	2.58%	3.90%	0.00	0.25	0.38	0.00	0.59	0.90	0.00	0.50	0.75
Yrs 25+	0.00%	1.98%	3.00%	0.00	0.20	0.30	0.00	0.46	0.69	0.00	0.38	0.58

*Current Rider PF is the same for 1-Year Indexed Account, 1-Year High Par Indexed Account, 1-Year No Cap Indexed Account, 1-Year International Indexed Account, 2-Year Indexed Account, High Par 5-Year Indexed Account

Each segment begins with a guaranteed Indexed Account PF of 1.00. The rider PF is added to the 1.00 guaranteed rate to calculate the Segment PF. The following hypothetical example is based on the year 10 guaranteed rider PF for Design B (Performance) and will show how the two PF's can impact your policy.

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

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



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

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

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

When considering whether the rider is right for you and which rider design to select, discuss the costs, features, design options and termination with your life insurance producer. Consider obtaining additional life insurance illustrations to analyze the impact that each rider design will have on this life insurance policy.

For a full breakdown of the charges associated with the life insurance policy, please request and review the optional Policy Charges Report.

Rider Form Series ICC18 R18EPF, ICC18 S18EPF or R18EPF, S18EPF, based on state of policy issue.

Terminal Illness Rider

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

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

There is no up-front cost or monthly rider charge. The cost of exercising the rider is that the death benefit is reduced by an amount greater than the rider benefit payment itself to reflect the early payment of the death benefit. Rider benefit payments will reduce the death benefit, Cash Surrender Value, and any policy debt. 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)

Overloan Protection 3 Rider

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

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

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. We may choose, on a non-guaranteed basis, to reduce the amount of charges deducted from the Alternate Accumulated Value. Net Alternate Accumulated Value equals

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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.)

Conversion Rider

Anytime during the 8th policy year, while your policy is in force, you may convert this policy to any cash value life insurance policy that is available for conversions. The Total Face Amount of the new policy will equal the current Basic Coverage of your current policy. All applicable surrender charges on the surrendered policy will be waived, and no evidence of insurability will be required for the conversion. This conversion right is subject to state availability. This rider is provided at no additional cost. (Form Series ICC13 R13CON or R13CON, based on state of policy issue.)

Short-Term No-Lapse Guarantee Rider

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
343,576.56	173,472.64	87,161.55	29,148.86

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)



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No-Lapse Guarantee Rider (NLG)

The No-Lapse guarantee, depending on how you structure your policy, has a maximum duration stated below, subject to certain limits.

Illustrated No-Lapse Guarantee Duration: 18 years; up to the insured's age 53.
Maximum No-Lapse Guarantee Duration: insured's lifetime.

If your net no-lapse guarantee value is zero, the no-lapse feature terminates. If the no-lapse feature terminates, additional premiums would be required to resume the no-lapse guarantee. If policy performance is such that your policy is being maintained solely by the no-lapse guarantee, your policy will not build cash value.

Important Information

The actual No-Lapse Guarantee Duration depends on the actual timing and amount of premium payments and distributions. Any changes in benefit amounts will also affect the No-Lapse Guarantee Duration. If actual premium payments or distributions are different than what is illustrated, or if your policy benefits change, the length of the guarantee will also change and there may be a greater chance that your benefits could terminate. Premium payments must be made at the beginning of the premium payment interval for the rider to perform as illustrated.

You must pay sufficient premium so the net no-lapse guarantee value is positive in order for the no-lapse guarantee to be in effect.

The charges for this rider are based on various factors including, but not limited to, age, sex, underwriting classification, death benefit option and coverage amount. (Form Series ICC17 R17FNL, ICC18 S18FNL or R17FNL, S18FNL, based on state of policy issue.)

No-Lapse Guarantee Summary

The No-Lapse Guarantee shown in this illustration is provided by the No-Lapse Guarantee (NLG, ICC17 R17FNL, ICC17 S17FNL or R17FNL, S17FNL). This page provides an overview of the No-Lapse Guarantee policy values, planned premium payments and projected No-Lapse Guarantee duration.

Summary of Illustrated Premiums

Illustrated premiums are assumed to be paid at the beginning of each premium payment interval in the amounts and frequencies shown below.

Premium	Frequency	Annualized Premium	Start Year	End Year
\$500,000.00	Annual	\$500,000.00	1	5
\$0.00	Annual	\$0.00	6	86

No-Lapse Guarantee Duration

Based on the assumptions of this illustration, the policy and the rider will provide:

First Year Guaranteed Death Benefit:	\$17,581,303
Illustrated No-Lapse Guarantee Duration:	18 years
Maximum No-Lapse Guarantee Duration:	Lifetime

See the guaranteed Death Benefit column of the Tabular Detail for more detail, as the Death Benefit may vary year by year.

This means that if the illustrated assumptions below are realized, then the illustrated Guaranteed Death Benefit will be provided. Those assumptions include the following:

1. The policy must be issued exactly as illustrated. This includes the face amounts, the underwriting class (approved by us after underwriting), the issue age or issue ages, and the presence of any riders and their amounts, cost, features and benefits, if applicable.
2. No changes in death benefit options or face amount, other than what is illustrated here; no riders are added or terminated after the issue of the policy.
3. All premium payments, including any 1035 Exchanges lump sums, are paid exactly as illustrated. If the actual amount or timing of premium payments is different than what is illustrated, the No-Lapse Guarantee Duration will also change.
4. Illustrated distributions were anticipated to be taken at the beginning of each policy month and are reflected in this illustration. If the actual amount or timing of distributions is different than what is illustrated, the No-Lapse Guarantee



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Duration will also change.

Backdating the Policy

Backdating a policy will affect the No-Lapse Guarantee Duration. This illustration assumes the policy will not be backdated.

Refer to the Tabular Detail page(s)

The Tabular Detail pages demonstrate the No-Lapse Guarantee even if the Accumulated Value in the "Guaranteed" columns becomes zero.

Important Information

The actual No-Lapse Guarantee Duration depends on the actual timing and amount of premium payments and distributions. Any changes in benefit amounts will also affect the No-Lapse Guarantee Duration. If actual premium payments or distributions are different than what is illustrated or if your policy benefits change, the length of the guarantee will also change. Premium payments must be made at the beginning of the premium payment interval for the rider to perform as illustrated. You must pay sufficient premium so the net no-lapse guarantee value is positive in order for the no-lapse guarantee to be in effect.

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 <u>is not</u> affected by the performance of the policy. However, the loan interest credited <u>is</u> affected by the performance of the policy. This causes Alternate Loans to be significantly more volatile than Standard Loans



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Standard Loans

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

Loan Charge Rate: 2.25%

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

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

Guaranteed Loan Interest Crediting Rate: 2.00%

This illustration also assumes that standard policy loan interest payments are allocated to the Fixed Account and earn Fixed Account Interest Credits at the declared rate.

Alternate Loans

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

Current Loan Interest Charge Rate: 4.65%

Guaranteed Loan Interest Charge Rate: 7.50%

Illustrated Loan Interest Charge Rate:

Rate	Start Year	End Year
4.65%	1	1
4.76%	2	86

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.



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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
31.00%	1	86

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 Cash Surrender Value determined under applicable tax law (the "cash value corridor test").

Guideline Premiums are calculated at issue, but are also recalculated upon certain changes in the terms or benefits of the policy. In some cases, a recalculation of the Guideline Premiums may cause the 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.

Modified Endowment Contract (MEC)

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

This is the Basic Illustration

I-1AC

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

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

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

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

A policy may be subject to retroactive 're-testing' if policy benefits are reduced. Premiums previously applied to the policy during the Seven-Pay Test Period will be retested against a new Seven-Pay Premium Limit reflecting the lower policy benefits and can cause the policy to become a MEC. Before you request a withdrawal or otherwise reduce your policy benefits, you should confirm with us whether your policy would become a MEC. **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.

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:

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For: Kyle Busch

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

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

Initial Premium Limits Summary

Seven Pay Premium: 602,591.15
Guideline Single Premium: 3,394,213.00
Guideline Level Premium: 547,236.40

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

Other Information

This illustration assumes you are the owner of the policy.

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

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.

Not a deposit	Not FDIC insured	Not insured by any government agency	Not bank guaranteed	May lose value
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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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EURO STOXX 50® Index

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- Consider the needs of Pacific Discovery Xelerator IUL 2 or the owners of Pacific Discovery Xelerator IUL 2 in determining, composing or calculating the EURO STOXX 50® Index or have any obligation to do so.

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 - › The accuracy, timeliness, and completeness of the EURO STOXX 50® Index and its data;
 - › The merchantability and the fitness for a particular purpose or use of the EURO STOXX 50® Index and its data;
 - › The performance of Pacific Discovery Xelerator IUL 2 generally.
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- Under no circumstances will STOXX, Deutsche Börse Group or their licensors, research partners or data providers be

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MSCI Emerging Markets Index

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

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Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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As Reissued Illustration

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

Year	Age	Cumulative		End of Year Guaranteed Values ¹		End of Year Non-Guaranteed Values ¹		End of Year Non-Guaranteed Values ¹	
		Premium Outlay*	Policy Loan	Net Cash Surrender Value	Death Benefit	Intermediate	Death Benefit	Net Cash Surrender Value	Death Benefit
5	39	2,500,000	0	246,267	17,576,197	607,452	17,616,693	1,244,825	17,658,272
10	44	2,500,000	0	0	17,576,197	0	17,616,693	1,046,637	17,658,272
20	54	2,500,000	1,150,104	##	##	##	##	1,238,376	2,666,268
30	64	2,500,000	4,025,364					773,682	2,194,605
36	70	2,500,000	5,750,520					1,730,044	3,461,857

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.

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

Indicates that insurance coverage will cease in year 19 based on guaranteed assumptions. ## Indicates that insurance coverage will cease in year 19 based on intermediate assumptions. Insurance coverage would remain in force at least through year 86 (insured's age 120) based on illustrated assumptions.

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

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

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

APPLICANT'S SIGNATURE**

DATE

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

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

LIFE INSURANCE PRODUCER'S SIGNATURE

DATE

This is the Basic Illustration

I-1AC

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

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Proposed Insured: Kyle Busch
Male, Age 35
Super Preferred Nonsmoker
Initial Flat Extra \$2.40

Initial Death Benefit Option = B -
(Increasing)
Initial Total Face Amount = \$17,500,000
Premium Frequency = Annual

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

Life Insurance Producer/Home Office Administration Worksheet

Underwriting Requirements

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

Kyle Busch
Paramedical, Home Office Specimen (HOS), EKG, Blood Profile
Inspection Report (IR) + Motor Vehicle Report Required
3rd Party Financial Statements or Equivalent
APS
Based on \$17,500,000 (all Years)

Information for Life Insurance Producer

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

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

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

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

Application Information

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

Policy Information Product Name: Pacific Discovery Xelerator IUL 2
Planned Annual Premium: \$500,000.00

Face Amount/Death Benefit	Basic Coverage Amount:	\$17,500,000
	Total Initial Coverage=	\$17,500,000
	Death Benefit Option:	Option B - Increasing
	Basic Coverage Type:	None
	Life Insurance Qualification Test:	Guideline Premium Test (GPT)
	Guaranteed Cost of Insurance Period:	None

Optional Benefits	Enhanced Performance Factor Rider	Design C (Performance Plus)
	Flexible Duration No Lapse Guarantee Rider (No-Lapse Guarantee Rider)	
	Accelerated Death Benefit Rider for Chronic and Terminal Illness (Premier Living Benefits Rider 2)	Check Opt Out
	Accelerated Death Benefit Rider for Terminal Illness (Terminal Illness Rider)	Added

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



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

- Conversion Rider
- No Lapse Guarantee Rider (Short-Term No Lapse Guarantee)
- Overloan Protection 3 Rider
- Other: 2% Interest Guarantee on Termination Rider

Premium and Billing Information Frequency of Payment: Annually

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

1-Year Indexed Account 100%

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

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

Premium Information	Initial Min Premium	\$340,927.34	Initial Target Premium	\$587,650.00
	Modal Premium	\$500,000.00	Varying Premium	No

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		

Tax Information	MEC	No	Initial GSP	3,394,213.00
	Initial 7-Pay Premium	602,591.15	Initial GLP	547,236.40

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

NLG Information	ST NLG Premium	349,786.33
	ST NLG Duration	20

General Information	Initial Surrender Charge	352,590.00	Initial Indexed Acct Rate	5.76%
	Concept	Ledger	Account Mix:	Custom Mix

Underwriting Underwriting Type Underwritten

First Insured

Date of Birth [REDACTED]
 Status Super Preferred Nonsmoker
 Letter Rating None
 Flat Extra 2.40 year 1 to year 20

Life Insurance Producer SAID Code Not Entered



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Sales Concept Ledger

Face Reduction Yes

Multiple Disbursements Yes

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

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Coverage Detail

Year	ARTR Issue Amount	ARTR Face	Base Face	Total Gross Death Benefit	Total Net Amount at Risk	Inforce Recreation ARTR Face	Inforce Recreation S-ARTR Face
1	0	0	17,500,000	17,658,272	17,500,000	0	0
2	0	0	17,658,272	17,658,272	17,281,985	0	0
3	0	0	17,658,272	17,658,272	17,003,840	0	0
4	0	0	17,658,272	17,658,272	16,674,535	0	0
5	0	0	17,658,272	17,658,272	16,290,177	0	0
6	0	0	17,658,272	17,658,272	16,368,919	0	0
7	0	0	17,658,272	17,658,272	16,439,776	0	0
8	0	0	17,658,272	17,658,272	16,501,907	0	0
9	0	0	17,658,272	17,658,272	16,554,571	0	0
10	0	0	17,658,272	17,658,272	16,611,634	0	0
11	0	0	2,091,999	2,424,191	1,296,660	0	0
12	0	0	2,091,999	2,547,601	1,328,653	0	0
13	0	0	2,091,999	2,684,083	1,361,874	0	0
14	0	0	2,091,999	2,834,062	1,395,452	0	0
15	0	0	2,091,999	2,997,965	1,428,350	0	0
16	0	0	2,091,999	3,175,686	1,459,099	0	0
17	0	0	2,091,999	3,369,252	1,467,650	0	0
18	0	0	2,091,999	3,533,877	1,467,282	0	0
19	0	0	2,091,999	3,728,813	1,455,146	0	0
20	0	0	2,091,999	3,932,965	1,427,892	0	0
21	0	0	2,091,999	4,143,554	1,381,185	0	0
22	0	0	2,091,999	4,443,302	1,400,007	0	0
23	0	0	2,091,999	4,756,367	1,406,813	0	0
24	0	0	2,091,999	5,080,365	1,398,941	0	0
25	0	0	2,091,999	5,413,968	1,373,693	0	0
26	0	0	2,091,999	5,766,906	1,330,824	0	0
27	0	0	2,091,999	6,236,920	1,364,326	0	0
28	0	0	2,091,999	6,744,323	1,391,686	0	0
29	0	0	2,091,999	7,290,937	1,411,149	0	0
30	0	0	2,091,999	7,879,665	1,420,923	0	0
31	0	0	2,091,999	8,512,125	1,418,688	0	0
32	0	0	2,091,999	9,268,734	1,479,882	0	0
33	0	0	2,091,999	10,088,250	1,538,886	0	0
34	0	0	2,091,999	10,975,475	1,594,727	0	0
35	0	0	2,091,999	11,933,811	1,646,043	0	0
36	0	0	2,091,999	12,970,567	1,691,813	0	0
37	0	0	2,091,999	13,951,124	1,604,997	0	0
38	0	0	2,091,999	14,982,724	1,484,774	0	0
39	0	0	2,091,999	16,066,137	1,326,562	0	0
40	0	0	2,091,999	17,202,037	1,125,367	0	0

O-1M

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

20.10.7333D.R Run: 2/12/2020 9:38 AM

PDX IUL 2 - GPT - NonGI

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

Coverage Detail

Year	ARTR Issue Amount	ARTR Face	Base Face	Total Gross Death Benefit	Total Net Amount at Risk	Inforce Recreation ARTR Face	Inforce Recreation S-ARTR Face
41	0	0	2,091,999	18,393,754	875,893	0	0
42	0	0	2,091,999	20,020,745	953,369	0	0
43	0	0	2,091,999	21,764,427	1,036,401	0	0
44	0	0	2,091,999	23,637,173	1,125,580	0	0
45	0	0	2,091,999	25,642,457	1,221,069	0	0
46	0	0	2,091,999	27,790,592	1,323,362	0	0
47	0	0	2,091,999	29,984,878	1,427,851	0	0
48	0	0	2,091,999	32,222,496	1,534,405	0	0
49	0	0	2,091,999	34,502,958	1,642,998	0	0
50	0	0	2,091,999	36,817,439	1,753,211	0	0
51	0	0	2,091,999	39,163,095	1,864,909	0	0
52	0	0	2,091,999	41,645,107	1,983,100	0	0
53	0	0	2,091,999	44,270,509	2,108,110	0	0
54	0	0	2,091,999	47,046,636	2,240,316	0	0
55	0	0	2,091,999	49,981,141	2,380,054	0	0
56	0	0	2,091,999	53,081,999	2,527,714	0	0
57	0	0	2,091,999	55,858,953	2,148,421	0	0
58	0	0	2,091,999	58,872,776	1,712,993	0	0
59	0	0	2,091,999	61,970,801	1,215,114	0	0
60	0	0	2,091,999	65,368,231	647,210	0	0
61	0	0	2,091,999	69,626,179	689,368	0	0
62	0	0	2,091,999	74,148,400	734,143	0	0
63	0	0	2,091,999	78,949,340	781,677	0	0
64	0	0	2,091,999	84,043,015	832,109	0	0
65	0	0	2,091,999	89,442,361	885,568	0	0
66	0	0	2,091,999	95,162,204	942,200	0	0
67	0	0	2,091,999	101,224K	1,002,220	0	0
68	0	0	2,091,999	107,646K	1,065,800	0	0
69	0	0	2,091,999	114,445K	1,133,122	0	0
70	0	0	2,091,999	121,642K	1,204,378	0	0
71	0	0	2,091,999	129,257K	1,279,773	0	0
72	0	0	2,091,999	137,318K	1,359,585	0	0
73	0	0	2,091,999	145,851K	1,444,070	0	0
74	0	0	2,091,999	154,885K	1,533,513	0	0
75	0	0	2,091,999	164,450K	1,628,221	0	0
76	0	0	2,091,999	174,559K	1,728,304	0	0
77	0	0	2,091,999	185,238K	1,834,036	0	0
78	0	0	2,091,999	196,515K	1,945,693	0	0
79	0	0	2,091,999	208,479K	2,064,147	0	0
80	0	0	2,091,999	221,171K	2,189,812	0	0

O-1M

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

20.10.7333D.R Run: 2/12/2020 9:38 AM

PDX IUL 2 - GPT - NonGI

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

Coverage Detail

Year	ARTR Issue Amount	ARTR Face	Base Face	Total Gross Death Benefit	Total Net Amount at Risk	Inforce Recreation ARTR Face	Inforce Recreation S-ARTR Face
81	0	0	2,091,999	234,636K	2,323,128	0	0
82	0	0	2,091,999	248,921K	2,464,561	0	0
83	0	0	2,091,999	264,075K	2,614,604	0	0
84	0	0	2,091,999	280,152K	2,773,782	0	0
85	0	0	2,091,999	297,208K	2,942,651	0	0
86	0	0	2,091,999	315,302K	3,121,800	0	0

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

O-1M

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

20.10.7333D.R Run: 2/12/2020 9:38 AM

PDX IUL 2 - GPT - NonGI

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

Input Summary - Ledger
 Case File: Busch, Kyle M35 \$44,500,000 PDX IUL 2
 Scenario: SPNS- 2.40 Flat Extra

Screen: Proposed Insured

Issue State	NC	Sex	Male
First Name	Kyle	Risk Class	Super Preferred Nonsmoker
Last Name	Busch	Temporary Flat Extra	2.40 From 1 To 20
Issue Age or DOB	[REDACTED]		

Screen: Policy Details

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

Screen: Death Benefit and Premium

Plan Design	Basic Coverage Only	Policy Premium	500,000.00 From 1 To 5
Total Face Amount	17,500,000	Mode	Annual
Death Benefit Option	Increasing From 1 To 1	1035 Exchange	No
Reduce Face	Yes	Non-1035 Lump Sum	No
Reduce Face Year	11	PRIME Term Conversion	No

For Life Insurance Only Not For Use With Other Products



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
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 For Presentation in NC

Screen: Indexed Accounts

Premium Strategy Options	Customize	1 Year High Cap Indexed Account Crediting Rate	Maximum
1 Year High Cap Indexed Account	0.00%	1 Year Indexed Account Crediting Rate	Maximum
1 Year Indexed Account	100.00%	1 Year International Indexed Account Crediting Rate	Maximum
1 Year International Indexed Account	0.00%	1 Year No Cap Indexed Account Crediting Rate	Maximum
1 Year No Cap Indexed Account	0.00%	2 Year Indexed Account Crediting Rate	Maximum
2 Year Indexed Account	0.00%	High Par 5 Year Indexed Account Crediting Rate	Maximum
High Par 5 Year Indexed Account	0.00%	1 Year High Par Indexed Account Crediting Rate	Maximum
1 Year High Par Indexed Account	0.00%	Fixed Account Crediting Rate	Current From 1 To A120
Fixed Account	0.00%		
Change Accumulated Value Transfers	From: High Par 5 Year Indexed		
	To: High Par 5 Year Indexed		
	1 Beginning In Year:		
	From: 2 Year Indexed		
	To: 2 Year Indexed		
	Beginning In Year:		
	From: 1 Year High Cap Indexed		
	To: 1 Year High Cap Indexed		
	Beginning In Year:		
	From: 1 Year No Cap Indexed		
	To: 1 Year No Cap Indexed		
	Beginning In Year:		
	From: 1 Year High Par Indexed		
	To: 1 Year High Par Indexed		
	Beginning In Year:		
	From: 1 Year International Indexed		
	To: 1 Year International Indexed		
	Beginning In Year:		
	From: 1 Year Indexed		
	To: 1 Year Indexed		
	Beginning In Year:		
	From: Fixed		
	To: Fixed		
	Beginning In Year:		
	From: All Open		
	To:		
	Beginning In Year:		

Screen: Distribution

Policy Distributions	Solve Alternate Loan From: A51 To A80	Interest Charge Rate	Current From 1 To A120
Distribution Mode	Monthly	Switch Loan Debt from Standard to Alternate	No
Loan Interest Payment Type	Borrow From 1 To A120	Switch Loan Debt from Alternate to Standard	No

Screen: Riders

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

Screen: Output Design

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

I-1AC

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

20.10.7333D.R Run: 2/12/2020 9:38 AM

PDX IUL 2 - GPT - NonGI

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

PRX Version: 20.10.0099

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I-1AC

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

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PDX IUL 2 - GPT - NonGI

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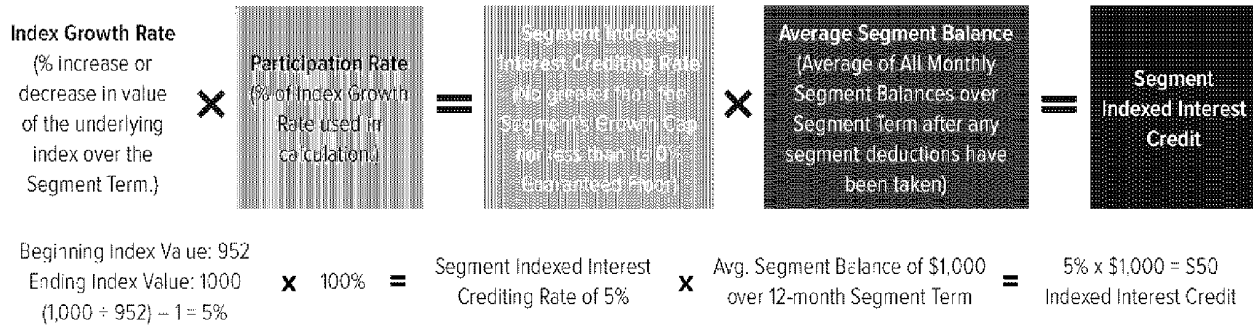
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UNDERSTANDING THE ENHANCED PERFORMANCE FACTOR RIDER

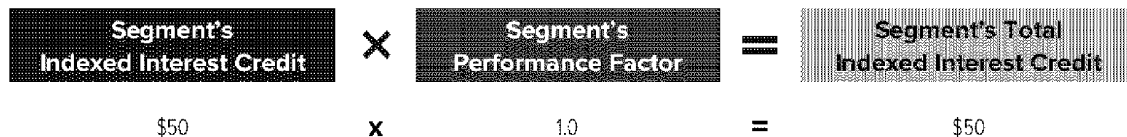
Available in Pacific Discovery Xelerator IUL 2 (PDX IUL 2) Indexed Universal Life Insurance¹

In addition to death benefit protection, indexed universal life insurance provides the potential to credit index-based interest if you allocate among the policy's indexed accounts. A typical indexed account credits interest as shown in the example below using hypothetical values.

Typical Indexed Account Interest Crediting



In PDX IUL 2, each indexed account applies a guaranteed 1.0 Performance Factor at Segment Maturity to result in the Segment's Total Indexed Interest Credit, as shown below.



Enhanced Performance Factor Rider

You may increase the Performance Factor and thus potentially increase the index-based interest credits if you elect the optional Enhanced Performance Factor Rider² at policy issue for a monthly rider charge. The rider offers three designs—Classic (A), Performance (B), and Performance Plus (C). Each design has its own level of monthly rider charges and Performance Factors as shown on page 2.

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

¹ Pacific Life Insurance Company's PDX IUL 2 (form #P15UL and S18PDX2 or ICC 15 P15UL and ICC 18 S18PDX2, based on state of policy issue; Indexed Universal Life Insurance products do not directly participate in any stock or equity investments.

² Enhanced Performance Factor Rider (form #R18EPF and S18EPF or ICC 18 R18EPF and ICC 18 S18EPF, based on state of policy issue. Riders will likely incur additional charges and are subject to availability, restrictions and limitations. When considering a rider, request a policy illustration from your life insurance producer to see the rider's impact on your policy's values.



Choose Among Three Rider Designs

The Enhanced Performance Factor Rider (EPFR) offers the flexibility of three designs, each with its own level of rider charges and Performance Factors as shown below. At policy issue, you will choose a rider design. You may later change rider designs as often as once per year, at the policy anniversary. Any rider design change would apply to Segments created on or after the policy anniversary, giving you the flexibility to shift your rider charges and policy potential over time.

Policy Year	Classic Rider Design A			Performance Rider Design B			Performance Plus Rider Design C		
	Annualized Rider Charge	Guaranteed Performance Factor	Current Performance Factor	Annualized Rider Charge	Guaranteed Performance Factor	Current Performance Factor	Annualized Rider Charge	Guaranteed Performance Factor	Current Performance Factor
1	0.00%	1.0	1.0	0.00%	1.00	1.00	0.0%	1.00	1.00
2-20	0.00%	1.0	1.0	4.98%	1.49	2.14	7.5%	1.72	2.70
21	0.00%	1.0	1.0	4.38%	1.43	2.01	6.6%	1.64	2.50
22	0.00%	1.0	1.0	3.78%	1.37	1.87	5.7%	1.56	2.30
23	0.00%	1.0	1.0	3.18%	1.31	1.73	4.8%	1.47	2.10
24	0.00%	1.0	1.0	2.58%	1.25	1.59	3.9%	1.38	1.90
25+	0.00%	1.0	1.0	1.98%	1.20	1.46	3.0%	1.30	1.69

Each Segment Performance Factor is the sum of the 1.0 Guaranteed Performance Factor and the Rider Performance Factor. The guaranteed rider charge is assessed monthly as a percentage of each Segment's Monthly Balance and is annualized in the chart above. The Performance Factor applies at Segment maturity based on the Average Segment Monthly Balance over the Segment Term. Current Performance Factors will be different for the 1-Year High Cap Indexed Account. Request a personalized illustration for details. Current Performance Factors are as of Feb. 2019. Pacific Life reserves the right to change or modify any nonguaranteed or current elements. The right to modify these elements is not limited to a specific time or reason.

Evaluating EPFR Charges and Credits

The rider will increase the Segment's value only when the additional interest credited due to the Rider Performance Factor exceeds the deductions for the rider's monthly charges over the Segment Term, as shown in the hypothetical examples below.

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

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

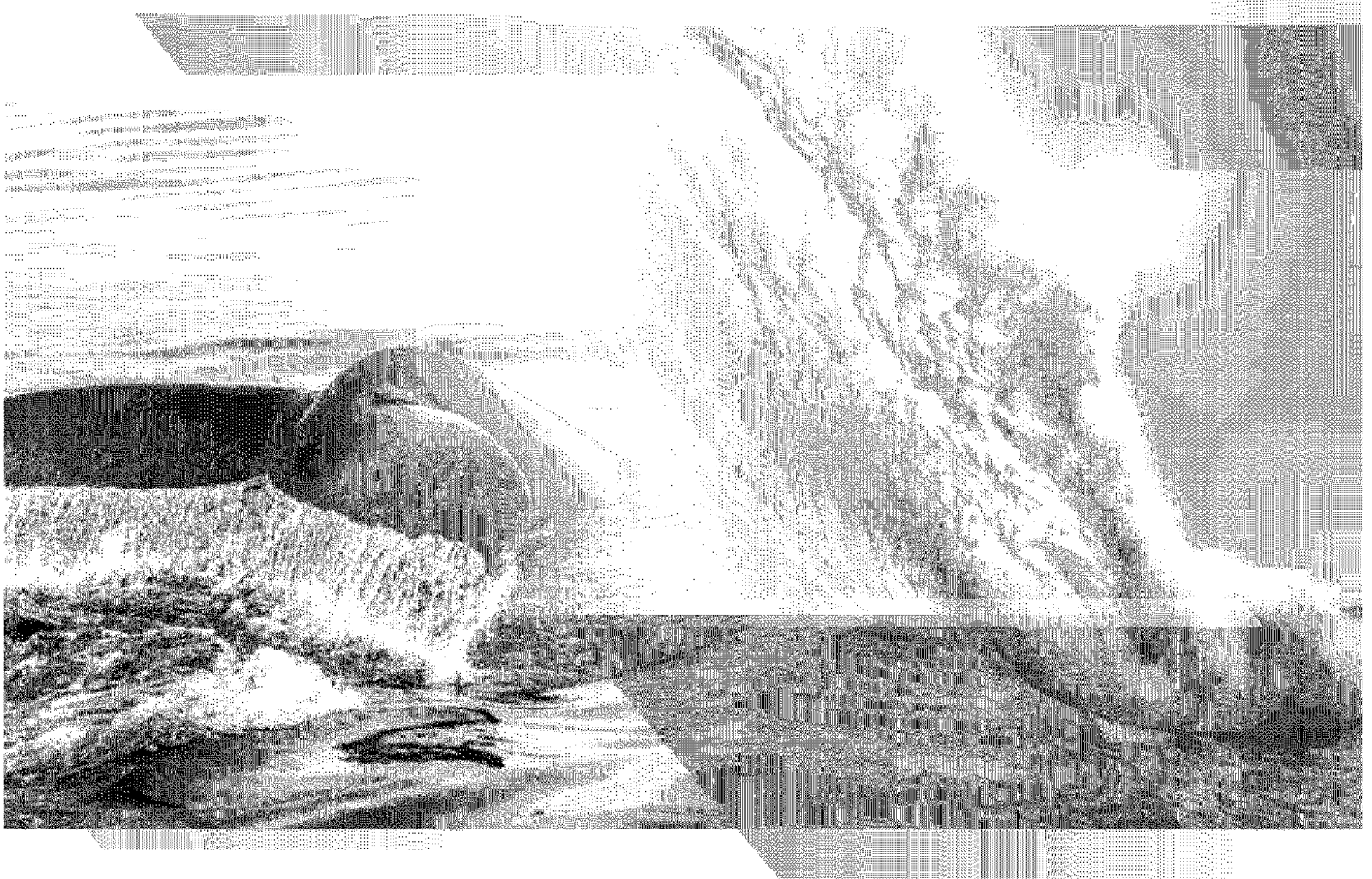
† Other policy charges will occur on a monthly basis, independent of the rider's charges and may further reduce the policy's accumulated value.

THE POWER OF PACIFIC

For more than 150 years, Pacific Life has helped millions of individuals and families with their financial needs through a wide range of life insurance products, annuities, and mutual funds, and offers a variety of investment products and services to individuals, businesses, and pension plans. Whether your goal is to protect loved ones or grow your assets for retirement, Pacific Life offers innovative products and services that provide value and financial security for current and future generations.

Pacific Life counts more than half of the 100 largest U.S. companies as its clients. For additional company information, including current financial strength ratings, visit www.PacificLife.com.

Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company.
Client count as of June 2018 is compiled by Pacific Life using the 2018 FORTUNE 500[®] list.



*To learn more about the Enhanced Performance Factor Rider,
request a personalized illustration from your life insurance producer.*

*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.*



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Newport Beach, CA 92660
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Pacific Life's individual life insurance products are marketed exclusively through independent third-party life insurance producers, which may include bank affiliated entities. Some selling entities may limit availability of some optional riders based on their client's age and other factors. Your life insurance producer can help you determine which optional riders are available and appropriate for you.

This material may not be used in New York.

Investment and Insurance Products: Not a Deposit	Not Insured by any Federal Government Agency	
Not FDIC Insured	No Bank Guarantee	May Lose Value



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

Policy Values: Numeric Summary

Year	Age	Cumulative		End of Year Guaranteed Values ¹ 0.00%		End of Year (Non-Guaranteed) Values ¹ Illustrated 5.75%			
		Premium Outlay*	Policy Loan	Net Cash Surrender Value	Death Benefit	Net Cash Surrender Value	Death Benefit	Net Cash Surrender Value	Death Benefit
5	39	2,500,000	0	246,267	17,576,197	607,452	17,616,693	1,244,825	17,658,272
10	44	2,500,000	0	0	17,576,197	0	17,616,693	1,046,637	17,658,272
20	54	2,500,000	1,150,104	##	##	##	##	1,238,376	2,666,268
30	64	2,500,000	4,025,364					773,682	2,194,605
36	70	2,500,000	5,750,520					1,770,044	3,461,857

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.

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

Indicates that insurance coverage will cease in year 19 based on guaranteed assumptions. ## indicates that insurance coverage will cease in year 19 based on intermediate assumptions. Insurance coverage would remain in force at least through year 86 (insured's age 120) based on illustrated assumptions.

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

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

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

→  2/24/2020
 APPLICANT'S SIGNATURE** DATE

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

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

 2/24/20
 LIFE INSURANCE PRODUCER'S SIGNATURE DATE

This is the Basic Illustration

I-1AC

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

20.10.7333D.R Run: 2/12/2020 9:38 AM

Pacific Life Insurance Company, 45 Enterprise, Aliso Viejo, CA 92656
 PDX IUL 2 - GPT - NonGI

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Pacific Discovery Xelerator IUL 2

A Life Insurance Policy Illustration

Prepared For:
Kyle Busch

Life Insurance Producer

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

Date Designed:
March 2, 2020

FINANCIAL STRENGTH & PERFORMANCE¹



A.M. Best
*2nd highest
of 16 ratings*



Moody's
*5th highest
of 21 ratings*



Standard & Poor's
*4th highest
of 21 ratings*



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*4th highest
of 21 ratings*

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- Top 5 in Variable Universal Life sales²
- 3rd in Total Life Insurance sales²

Received the Dalbar Service Award for Customer Service in 2018
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Named One of the 2019 World's Most Ethical Companies® by the Ethisphere Institute, a global leader in defining and advancing the standards of ethical business practices.

¹Performance ratings are as of July 9, 2019. For current ratings information refer to <http://www.pacificlife.com>.

²Source: LIMRA International Q4, 2009-Q4, 2018 Confidential Sales Survey of Participating Life Insurance Companies. Sales rankings are based on recurring premium as measured against 85 participating companies. "Recurring premium" measures expected annual premiums which can be greater than the target premium.

³Based upon the Ethisphere Institute's Ethics Quotient®



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

Proposed Insured: Kyle Busch
 Male, Age 35
 Super Preferred Nonsmoker
 Initial Flat Extra \$2.40

Initial Death Benefit Option = B -
 (Increasing)
 Initial Total Face Amount =
 \$17,500,000
 Premium Frequency = Annual

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

Non-Guaranteed Policy Values: Ledger

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

Year	Age	Premium Outlay (1)	Policy Loan (2)	Net Outlay (3)	Non-Guaranteed Values (End Of Year) @ 5.67%		
					Net Accumulated Value (4)	Net Cash Surrender Value (5)	Death Benefit (6)
1	35	500,000	0	500,000	158,009	0	17,658,009
2	36	500,000	0	500,000	374,904	198,714	17,658,009
3	37	500,000	0	500,000	651,278	492,728	17,658,009
4	38	500,000	0	500,000	977,938	837,078	17,658,009
5	39	500,000	0	500,000	1,358,743	1,235,473	17,658,009
6	40	0	0	0	1,276,300	1,170,670	17,658,009
7	41	0	0	0	1,201,622	1,113,632	17,658,009
8	42	0	0	0	1,135,513	1,065,168	17,658,009
9	43	0	0	0	1,078,699	1,043,629	17,658,009
10	44	0	0	0	1,017,281	1,017,281	17,658,009
Total		2,500,000	0	2,500,000			
11	45	0	0	0	1,093,466	1,093,466	2,350,953
12	46	0	0	0	1,179,771	1,179,771	2,465,728
13	47	0	0	0	1,277,119	1,277,119	2,592,551
14	48	0	0	0	1,386,874	1,386,874	2,732,142
15	49	0	0	0	1,510,413	1,510,413	2,884,888
16	50	0	0	0	1,649,013	1,649,013	3,050,675
17	51	0	275,028	-275,028	1,522,653	1,522,653	2,930,270
18	52	0	275,028	-275,028	1,401,700	1,401,700	2,806,675
19	53	0	275,028	-275,028	1,287,755	1,287,755	2,679,006
20	54	0	275,028	-275,028	1,182,313	1,182,313	2,545,613
Total		2,500,000	1,100,112	1,399,888			
21	55	0	275,028	-275,028	1,086,193	1,086,193	2,403,243
22	56	0	275,028	-275,028	997,159	997,159	2,330,854
23	57	0	275,028	-275,028	915,691	915,691	2,254,939
24	58	0	275,028	-275,028	841,579	841,579	2,172,609
25	59	0	275,028	-275,028	775,243	775,243	2,081,738
26	60	0	275,028	-275,028	725,390	725,390	1,990,794
27	61	0	275,028	-275,028	693,496	693,496	1,990,234
28	62	0	275,028	-275,028	682,559	682,559	2,004,958
29	63	0	275,028	-275,028	694,381	694,381	2,034,925
30	64	0	275,028	-275,028	732,368	732,368	2,081,847
Total		2,500,000	3,850,392	1,350,392			

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.

I-1AC

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

20.10.7333D.R Run: 3/2/2020 8:02 AM

PDX IUL 2 - GPT - NonGI TP: 587650

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

Non-Guaranteed Policy Values: Ledger

					Non-Guaranteed Values (End Of Year) @ 5.67%		
Year	Age	Premium Outlay (1)	Policy Loan (2)	Net Outlay (3)	Net Accumulated Value (4)	Net Cash Surrender Value (5)	Death Benefit (6)
31	65	0	275,028	-275,028	799,177	799,177	2,146,186
32	66	0	275,028	-275,028	898,378	898,378	2,303,131
33	67	0	275,028	-275,028	1,032,944	1,032,944	2,493,339
34	68	0	275,028	-275,028	1,207,095	1,207,095	2,720,111
35	69	0	275,028	-275,028	1,424,057	1,424,057	2,985,386
36	70	0	275,028	-275,028	1,688,797	1,688,797	3,292,933
37	71	0	275,028	-275,028	1,994,170	1,994,170	3,515,449
38	72	0	275,028	-275,028	2,344,460	2,344,460	3,751,117
39	73	0	275,028	-275,028	2,744,681	2,744,681	4,000,874
40	74	0	275,028	-275,028	3,198,554	3,198,554	4,263,758
Tota		2,500,000	6,600,672	-4,100,672			
41	75	0	275,028	-275,028	3,712,483	3,712,483	4,541,202
42	76	0	275,028	-275,028	4,286,014	4,286,014	5,187,542
43	77	0	275,028	-275,028	4,922,105	4,922,105	5,901,630
44	78	0	275,028	-275,028	5,626,694	5,626,694	6,689,799
45	79	0	275,028	-275,028	6,403,410	6,403,410	7,555,958
46	80	0	275,028	-275,028	7,259,197	7,259,197	8,507,506
47	81	0	0	0	8,384,242	8,384,242	9,730,149
48	82	0	0	0	9,499,841	9,499,841	10,944,804
49	83	0	0	0	10,602,002	10,602,002	12,147,371
50	84	0	0	0	11,684,065	11,684,065	13,330,950
Tota		2,500,000	9,250,840	-5,750,840			
51	85	0	0	0	12,740,588	12,740,588	14,489,927
52	86	0	0	0	13,866,551	13,866,551	15,724,133
53	87	0	0	0	15,065,553	15,065,553	17,037,456
54	88	0	0	0	16,341,321	16,341,321	18,433,925
55	89	0	0	0	17,697,734	17,697,734	19,917,723
56	90	0	0	0	19,138,795	19,138,795	21,493,187
57	91	0	0	0	20,702,818	20,702,818	22,701,100
58	92	0	0	0	22,414,133	22,414,133	24,005,170
59	93	0	0	0	24,300,217	24,300,217	25,427,229
60	94	0	0	0	26,396,699	26,396,699	26,996,137
Tota		2,500,000	9,250,840	-5,750,840			
61	95	0	0	0	28,644,680	28,644,680	29,282,265
62	96	0	0	0	31,050,283	31,050,283	31,728,322
63	97	0	0	0	33,622,278	33,622,278	34,343,201
64	98	0	0	0	36,368,818	36,368,818	37,135,172
65	99	0	0	0	39,296,832	39,296,832	40,111,270
66	100	0	0	0	42,414,727	42,414,727	43,280,028
67	101	0	0	0	45,736,854	45,736,854	46,655,977
68	102	0	0	0	49,273,465	49,273,465	50,249,518
69	103	0	0	0	53,035,335	53,035,335	54,071,578
70	104	0	0	0	57,033,871	57,033,871	58,133,724
Tota		2,500,000	9,250,840	-5,750,840			

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.

I-1AC

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

20.10.7333D.R Run: 3/2/2020 8:02 AM

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Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
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 For Presentation in NC

Non-Guaranteed Policy Values: Ledger

					Non-Guaranteed Values (End Of Year) @ 5.67%		
Year	Age	Premium Outlay (1)	Policy Loan (2)	Net Outlay (3)	Net Accumulated Value (4)	Net Cash Surrender Value (5)	Death Benefit (6)
71	105	0	0	0	61,281,313	61,281,313	62,448,369
72	106	0	0	0	65,796,295	65,796,295	67,034,384
73	107	0	0	0	70,595,167	70,595,167	71,908,337
74	108	0	0	0	75,696,166	75,696,166	77,088,702
75	109	0	0	0	81,119,540	81,119,540	82,595,992
76	110	0	0	0	86,866,962	86,866,962	88,431,955
77	111	0	0	0	92,954,916	92,954,916	94,613,307
78	112	0	0	0	99,399,155	99,399,155	101,156K
79	113	0	0	0	106,269K	106,269K	108,130K
80	114	0	0	0	113,592K	113,592K	115,564K
Total		2,500,000	8,250,840	-5,750,840			
81	115	0	0	0	121,398K	121,398K	123,487K
82	116	0	0	0	129,716K	129,716K	131,929K
83	117	0	0	0	138,581K	138,581K	140,925K
84	118	0	0	0	148,025K	148,025K	150,509K
85	119	0	0	0	158,088K	158,088K	160,719K
86	120	0	0	0	168,307K	168,307K	171,594K
Total		2,500,000	8,250,840	-5,750,840			

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
1-Year Indexed Account	100.00%	5.67%

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 Persistency Credit and/or the non-guaranteed Indexed Account Persistency Credit and the non-guaranteed Enhanced Performance Factor Rider Credit. Refer to the Narrative Summary for information on these non-guaranteed features.

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

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



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

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	2021	36	Change Death Benefit Option to A	N/A
11	2030	45	Reduction in Basic Coverage	15,628,863
17	2036	51	***Start Distributions	275,028

Calendar years specified above assume the policy is issued in year 2020.

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

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I-1AC

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

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Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
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Policy Credits

Year	Fixed Account			Indexed Accounts				Total Indexed Interest Credit (7)	Enhanced Performance Factor Rider Charge! (8)	Total Credit! (9)
	Basic Fixed Interest Credit (1)	Persistency Credit (2)	Total Fixed Credit (3)	Basic Indexed Interest Credit (4)	Persistency Credit (5)	Enhanced Performance Factor Rider Credit (6)				
1	0	0	0	16,571	0	0	16,571	0	16,571	
2	0	0	0	25,610	0	43,673	69,283	35,894	69,283	
3	0	0	0	38,659	0	65,925	104,584	53,003	104,584	
4	0	0	0	54,557	0	93,036	147,593	73,987	147,593	
5	0	0	0	73,194	0	124,817	198,011	98,616	198,011	
6	0	0	0	68,709	0	117,169	185,878	92,562	185,878	
7	0	0	0	64,619	0	110,195	174,814	87,035	174,814	
8	0	0	0	60,959	0	103,952	164,911	82,077	164,911	
9	0	0	0	57,767	0	98,510	156,277	77,743	156,277	
10	0	0	0	54,663	0	93,217	147,880	73,614	147,880	
Total	0	0	0	515,309	0	850,493	1,365,802	674,531	1,365,802	
11	0	0	0	55,278	3,902	94,266	153,446	73,602	153,446	
12	0	0	0	59,425	8,389	101,336	169,151	79,122	169,151	
13	0	0	0	64,122	13,036	109,347	186,504	85,375	186,504	
14	0	0	0	69,420	18,229	118,382	206,031	92,428	206,031	
15	0	0	0	75,395	23,843	128,571	227,809	100,381	227,809	
16	0	0	0	82,114	29,909	140,029	252,053	109,326	252,053	
17	0	0	0	89,657	36,707	152,891	279,254	119,366	279,254	
18	0	0	0	98,126	43,776	167,334	309,237	130,641	309,237	
19	0	0	0	107,608	51,652	183,503	342,763	143,262	342,763	
20	0	0	0	118,222	60,085	201,603	379,911	157,391	379,911	
Total	0	0	0	1,334,678	289,527	2,247,755	3,871,961	1,765,426	3,871,961	
21	0	0	0	130,804	69,434	197,097	397,335	153,111	397,335	
22	0	0	0	144,756	79,701	189,151	413,609	146,227	413,609	
23	0	0	0	160,106	90,865	176,900	427,871	136,094	427,871	
24	0	0	0	176,941	102,418	159,498	438,857	122,111	438,857	
25	0	0	0	195,313	115,258	135,988	446,558	103,607	446,558	
26	0	0	0	214,269	128,864	149,186	492,319	113,662	492,319	
27	0	0	0	235,195	142,777	163,756	541,730	124,763	541,730	
28	0	0	0	256,229	158,219	179,794	596,241	136,983	596,241	
29	0	0	0	283,591	173,758	197,452	654,800	150,436	654,800	
30	0	0	0	311,436	190,819	216,840	719,094	165,208	719,094	
Total	0	0	0	3,445,319	1,541,638	4,013,418	9,000,375	3,117,627	9,000,375	
31	0	0	0	342,006	208,584	238,124	788,715	181,425	788,715	
32	0	0	0	375,504	227,953	261,447	864,906	199,196	864,906	
33	0	0	0	412,196	247,900	286,994	947,091	218,661	947,091	
34	0	0	0	452,312	269,472	314,925	1,036,708	239,943	1,036,708	
35	0	0	0	496,156	291,389	345,452	1,132,996	263,203	1,132,996	
36	0	0	0	543,986	314,872	378,754	1,237,612	288,578	1,237,612	
37	0	0	0	596,182	326,567	415,096	1,337,844	316,265	1,337,844	
38	0	0	0	652,404	338,943	454,241	1,445,591	346,087	1,445,591	
39	0	0	0	712,978	352,295	496,416	1,561,686	378,217	1,561,686	
40	0	0	0	778,274	364,782	541,879	1,684,932	412,849	1,684,932	
Total	0	0	0	8,807,318	4,484,395	7,746,747	21,038,456	5,962,051	21,038,456	

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I-1AC

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

20.10.7333D.R Run: 3/2/2020 8:02 AM

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Policy Credits

Year	Fixed Account			Indexed Accounts				Enhanced Performance Factor Rider Charge ¹	Total Credit ²
	Basic Fixed Interest Credit (1)	Persistency Credit (2)	Total Fixed Credit (3)	Basic Indexed Interest Credit (4)	Persistency Credit (5)	Enhanced Performance Factor Rider Credit (6)	Total Indexed Interest Credit (7)		
41	0	0	0	848,596	378,574	590,841	1,818,007	450,145	1,818,007
42	0	0	0	924,246	391,445	643,512	1,959,207	490,276	1,959,207
43	0	0	0	1,005,405	403,108	700,020	2,108,534	533,332	2,108,534
44	0	0	0	1,092,339	416,374	760,548	2,269,257	579,451	2,269,257
45	0	0	0	1,185,488	428,449	825,404	2,439,344	628,869	2,439,344
46	0	0	0	1,285,159	442,699	894,801	2,622,662	681,747	2,622,662
47	0	0	0	1,391,692	465,442	968,975	2,726,115	738,280	2,726,115
48	0	0	0	1,500,235	479,573	1,044,549	2,824,358	795,883	2,824,358
49	0	0	0	1,610,366	490,970	1,121,228	2,922,572	854,331	2,922,572
50	0	0	0	1,721,960	507,240	1,198,927	3,018,131	913,560	3,018,131
Total	0	0	0	21,372,803	7,878,270	16,495,552	45,746,643	12,627,925	45,746,643
51	0	0	0	1,834,753	0	1,277,459	3,112,217	973,426	3,112,217
52	0	0	0	1,948,549	0	1,356,691	3,305,246	1,033,829	3,305,246
53	0	0	0	2,068,753	0	1,440,384	3,509,143	1,097,635	3,509,143
54	0	0	0	2,195,682	0	1,528,759	3,724,447	1,165,013	3,724,447
55	0	0	0	2,329,666	0	1,622,046	3,951,719	1,236,137	3,951,719
56	0	0	0	2,471,049	0	1,720,485	4,191,541	1,311,192	4,191,541
57	0	0	0	2,621,195	0	1,825,025	4,446,228	1,390,818	4,446,228
58	0	0	0	2,781,899	0	1,936,916	4,718,821	1,476,008	4,718,821
59	0	0	0	2,954,715	0	2,057,241	5,011,966	1,567,581	5,011,966
60	0	0	0	3,141,521	0	2,187,305	5,328,836	1,666,519	5,328,836
Total	0	0	0	45,720,583	7,878,270	33,447,863	67,046,809	25,546,084	67,046,809
61	0	0	0	3,341,614	0	2,326,622	5,668,247	1,772,684	5,668,247
62	0	0	0	3,553,911	0	2,474,435	6,028,357	1,885,334	6,028,357
63	0	0	0	3,779,000	0	2,631,155	6,410,166	2,004,775	6,410,166
64	0	0	0	4,017,523	0	2,797,228	6,814,764	2,131,353	6,814,764
65	0	0	0	4,270,082	0	2,973,074	7,243,168	2,265,389	7,243,168
66	0	0	0	4,537,299	0	3,159,126	7,696,439	2,407,213	7,696,439
67	0	0	0	4,820,020	0	3,355,972	8,176,007	2,557,259	8,176,007
68	0	0	0	5,119,123	0	3,564,225	8,683,363	2,716,007	8,683,363
69	0	0	0	5,435,413	0	3,784,444	9,219,874	2,883,882	9,219,874
70	0	0	0	5,769,738	0	4,017,220	9,786,975	3,061,336	9,786,975
Total	0	0	0	90,364,306	7,878,270	64,531,363	162,774K	49,231,315	162,774K
71	0	0	0	6,122,996	0	4,263,178	10,386,193	3,248,845	10,386,193
72	0	0	0	6,496,307	0	4,523,098	11,019,425	3,446,990	11,019,425
73	0	0	0	6,890,892	0	4,797,831	11,688,744	3,656,426	11,688,744
74	0	0	0	7,307,985	0	5,088,235	12,396,243	3,877,808	12,396,243
75	0	0	0	7,748,941	0	5,395,254	13,144,219	4,111,851	13,144,219
76	0	0	0	8,214,628	0	5,719,492	13,934,145	4,359,064	13,934,145
77	0	0	0	8,705,916	0	6,061,554	14,767,496	4,619,874	14,767,496
78	0	0	0	9,224,027	0	6,422,292	15,646,348	4,894,934	15,646,348
79	0	0	0	9,771,772	0	6,803,664	16,575,466	5,185,607	16,575,466
80	0	0	0	10,352,045	0	7,207,682	17,559,759	5,493,541	17,559,759
Total	0	0	0	171,200K	7,878,270	120,814K	299,892K	92,126,254	299,892K

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I-1AC

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

20.10.7333D.R Run: 3/2/2020 8:02 AM

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

Policy Credits

Year	Fixed Account			Indexed Accounts:				Enhanced Performance Factor Rider Charge ¹	Total Credit ²
	Basic Fixed Interest Credit (1)	Persistency Credit (2)	Total Fixed Credit (3)	Basic Indexed Interest Credit (4)	Persistency Credit (5)	Enhanced Performance Factor Rider Credit (6)	Total Indexed Interest Credit (7)		
81	0	0	0	10,966,775	0	7,635,693	18,602,502	5,819,761	18,602,502
82	0	0	0	11,618,011	0	8,089,120	19,707,167	6,165,354	19,707,167
83	0	0	0	12,307,918	0	8,569,473	20,877,430	6,531,469	20,877,430
84	0	0	0	13,038,795	0	9,078,351	22,117,186	6,919,324	22,117,186
85	0	0	0	13,813,074	0	9,617,448	23,430,564	7,330,212	23,430,564
86	0	0	0	14,635,331	0	10,188,558	24,821,934	7,765,500	24,821,934
Total	0	0	0	247,578K	7,878,279	173,992K	429,449K	132,658K	429,449K

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

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

¹Please note that the Enhanced Performance Factor Rider (EPFR) Charge is not the only charge associated with this life insurance policy. For a full breakdown of the charges associated with this life insurance policy, refer to the Policy Charges page. Refer to the Narrative Summary for more information about the EPFR.

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

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I-1AC

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

20.10.7333D.R Run: 3/2/2020 8:02 AM

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

Policy Credits Column Descriptions

Column Name	Description
Year	The number of years from when the policy was issued.
Fixed Account	
Basic Fixed Interest Credit (1)	The credit that the Fixed Account earns due to the assumed current interest rate.
Persistency Credit (2)	The credit that the Fixed Account earns due to the non-guaranteed Fixed Account Persistency Credit factor.
Total Fixed Credit (3)	The Basic Fixed Interest Credit (1) plus the Fixed Account Persistency Credit (2) equals the Total Fixed Credit (3).
Indexed Accounts	
Basic Indexed Interest Credit (4)	The Indexed Interest Credit that each Indexed Account earns at segment maturity.
Persistency Credit (5)	The portion of the Segment Indexed Credits that are earned due to the Indexed Account Persistency Credit factor.
Enhanced Performance Factor Rider Credit (6)	The portion of the Segment Indexed Credits that are earned due to the Enhanced Performance Factor Rider.
Total Indexed Interest Credit (7)	The Basic Indexed Credit (4), the Indexed Account Persistency Credit (5) plus the Enhanced Performance Factor Rider Credit (6) equals the Total Indexed Credit (7).
Enhanced Performance Factor Rider Charge (8)	The charge associated with the Enhanced Performance Factor Rider.
Total Credit (9)	The Total Fixed Credit (3) plus the Total Indexed Credit (7) equals the Total Credit (9).

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I-1AC

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

20.10.7333D.R Run: 3/2/2020 8:02 AM

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

Policy Loan Details

											Non-Guaranteed Values (End Of Year) @ 5.67%					
											Net Accumulated Value Excluding Last Indexed Credit		Net Accumulated Value		Net Cash Surrender Value	Death Benefit
Year	Your Age	Premium Outlay*	Standard Policy Loan	Standard Policy Debt	Alternate Policy Loan	Alternate Policy Debt	Total Policy Loan	Total Policy Debt	Annual Loan Interest Charged	Net Outlay	Accumulated Value	Last Indexed Credit	Accumulated Value	Net Cash Surrender Value	Death Benefit	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
1	35	500,000	0	0	0	0	0	0	0	500,000	158,009	141,438	158,009	0	17,658,009	
2	36	500,000	0	0	0	0	0	0	0	500,000	374,904	305,621	374,904	193,714	17,658,009	
3	37	500,000	0	0	0	0	0	0	0	500,000	651,278	546,694	651,278	492,728	17,658,009	
4	38	500,000	0	0	0	0	0	0	0	500,000	977,988	830,396	977,988	837,078	17,658,009	
5	39	500,000	0	0	0	0	0	0	0	500,000	1,358,743	1,160,732	1,358,743	1,235,473	17,658,009	
6	40	0	0	0	0	0	0	0	0	0	1,276,300	1,090,422	1,276,300	1,170,670	17,658,009	
7	41	0	0	0	0	0	0	0	0	0	1,201,622	1,026,808	1,201,622	1,113,632	17,658,009	
8	42	0	0	0	0	0	0	0	0	0	1,135,518	970,607	1,135,518	1,065,168	17,658,009	
9	43	0	0	0	0	0	0	0	0	0	1,078,699	922,423	1,078,699	1,043,629	17,658,009	
10	44	0	0	0	0	0	0	0	0	0	1,017,281	869,401	1,017,281	1,017,281	17,658,009	
Total		2,500,000	0	0	0	0	0	0	0	2,500,000						
11	45	0	0	0	0	0	0	0	0	0	1,093,466	940,020	1,093,466	1,093,466	2,350,953	
12	46	0	0	0	0	0	0	0	0	0	1,179,774	1,010,623	1,179,774	1,179,774	2,465,728	
13	47	0	0	0	0	0	0	0	0	0	1,277,119	1,090,615	1,277,119	1,277,119	2,592,551	
14	48	0	0	0	0	0	0	0	0	0	1,386,874	1,180,343	1,386,874	1,386,874	2,732,142	
15	49	0	0	0	0	0	0	0	0	0	1,510,413	1,282,604	1,510,413	1,510,413	2,884,888	
16	50	0	0	0	0	0	0	0	0	0	1,649,013	1,396,961	1,649,013	1,649,013	3,050,675	
17	51	0	0	0	275,028	281,985	275,028	281,985	6,957	-275,028	1,804,638	1,243,398	1,522,653	1,522,653	2,930,270	
18	52	0	0	0	275,028	577,139	275,028	577,139	20,126	-275,028	1,978,839	1,092,463	1,401,700	1,401,700	2,806,675	
19	53	0	0	0	275,028	886,076	275,028	886,076	33,909	-275,028	2,173,831	944,992	1,287,755	1,287,755	2,679,006	
20	54	0	0	0	275,028	1,209,441	275,028	1,209,441	48,337	-275,028	2,391,754	802,402	1,182,313	1,182,313	2,545,613	
Total		2,500,000	0	0	1,100,112	1,209,441	1,100,112	1,209,441	136,326	-1,100,112			1,399,888			

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I-1AC

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

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

Policy Loan Details

											Non-Guaranteed Values (End Of Year) @ 5.67%					
											Net Accumulated Value Excluding Last Indexed Credit		Net Accumulated Value		Net Cash Surrender Value	Death Benefit
Year	Your Age	Premium Outlay*	Standard Policy Loan	Standard Policy Debt	Alternate Policy Loan	Alternate Policy Debt	Total Policy Loan	Total Policy Debt	Annual Loan Interest Charged	Net Outlay	Accumulated Value	Value Excluding Last Indexed Credit	Accumulated Value	Net Cash Surrender Value	Death Benefit	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
21	55	0	0	0	275,028	1,547,907	275,028	1,547,907	63,438	-275,028	2,634,100	688,859	1,086,193	1,086,193	2,403,243	
22	56	0	0	0	275,028	1,902,179	275,028	1,902,179	79,244	-275,028	2,899,338	583,350	997,159	997,159	2,330,854	
23	57	0	0	0	275,028	2,272,996	275,028	2,272,996	95,789	-275,028	3,188,687	487,819	915,691	915,691	2,254,939	
24	58	0	0	0	275,028	2,661,130	275,028	2,661,130	113,106	-275,028	3,502,709	402,723	841,579	841,579	2,172,609	
25	59	0	0	0	275,028	3,067,390	275,028	3,067,390	131,232	-275,028	3,842,633	328,685	775,243	775,243	2,081,738	
26	60	0	0	0	275,028	3,492,622	275,028	3,492,622	150,204	-275,028	4,218,012	233,071	725,390	725,390	1,990,794	
27	61	0	0	0	275,028	3,937,713	275,028	3,937,713	170,063	-275,028	4,631,208	151,766	693,496	693,496	1,990,234	
28	62	0	0	0	275,028	4,403,589	275,028	4,403,589	190,648	-275,028	5,036,148	86,318	682,559	682,559	2,004,958	
29	63	0	0	0	275,028	4,891,222	275,028	4,891,222	212,605	-275,028	5,585,602	39,380	694,381	694,381	2,034,925	
30	64	0	0	0	275,028	5,401,627	275,028	5,401,627	235,377	-275,028	6,133,995	13,275	732,368	732,368	2,081,847	
Total		2,500,000	0	0	3,850,392	3,850,392	3,850,392			-1,350,392						
31	65	0	0	0	275,028	5,935,868	275,028	5,935,868	259,213	-275,028	6,735,044	10,462	799,177	799,177	2,146,186	
32	66	0	0	0	275,028	6,495,058	275,028	6,495,058	284,162	-275,028	7,393,436	33,472	893,378	893,378	2,303,131	
33	67	0	0	0	275,028	7,080,362	275,028	7,080,362	310,276	-275,028	8,113,306	85,853	1,032,944	1,032,944	2,493,339	
34	68	0	0	0	275,028	7,693,000	275,028	7,693,000	337,610	-275,028	8,900,095	170,387	1,207,095	1,207,095	2,720,111	
35	69	0	0	0	275,028	8,334,248	275,028	8,334,248	366,220	-275,028	9,758,306	291,061	1,424,057	1,424,057	2,985,386	
36	70	0	0	0	275,028	9,005,443	275,028	9,005,443	396,166	-275,028	10,694,239	451,185	1,688,797	1,688,797	3,292,933	
37	71	0	0	0	275,028	9,707,982	275,028	9,707,982	427,511	-275,028	11,702,152	656,326	1,994,170	1,994,170	3,515,449	
38	72	0	0	0	275,028	10,443,330	275,028	10,443,330	460,320	-275,028	12,787,790	898,369	2,344,460	2,344,460	3,751,117	
39	73	0	0	0	275,028	11,213,018	275,028	11,213,018	494,661	-275,028	13,957,699	1,182,995	2,744,681	2,744,681	4,000,874	
40	74	0	0	0	275,028	12,018,651	275,028	12,018,651	530,605	-275,028	15,217,205	1,513,622	3,198,554	3,198,554	4,263,758	
Total		2,500,000	0	0	6,600,672	6,600,672	6,600,672			-1,100,672						

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I-1AC

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

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

Policy Loan Details

											Non-Guaranteed Values (End Of Year) @ 5.67%				
											Net Accumulated Value Excluding Last Indexed Credit		Net Accumulated Value	Net Cash Surrender Value	Death Benefit
Year	Your Age	Premium Outlay*	Standard Policy Loan	Standard Policy Debt	Alternate Policy Loan	Alternate Policy Debt	Total Policy Loan	Total Policy Debt	Annual Loan Interest Charged	Net Outlay	Accumulated Value	Value	Value	Value	Benefit
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
41	75	0	0	0	275,028	12,861,908	275,028	12,861,908	568,228	-275,028	16,574,390	1,894,476	3,712,483	3,712,483	4,541,202
42	76	0	0	0	275,028	13,744,544	275,028	13,744,544	607,608	-275,028	18,030,558	2,326,307	4,286,014	4,286,014	5,187,542
43	77	0	0	0	275,028	14,668,399	275,028	14,668,399	648,827	-275,028	19,590,503	2,813,570	4,922,105	4,922,105	5,901,630
44	78	0	0	0	275,028	15,635,398	275,028	15,635,398	691,971	-275,028	21,262,092	3,357,437	5,626,694	5,626,694	6,689,799
45	79	0	0	0	275,028	16,647,556	275,028	16,647,556	737,130	-275,028	23,050,966	3,964,066	6,403,410	6,403,410	7,555,958
46	80	0	0	0	275,028	17,706,982	275,028	17,706,982	784,398	-275,028	24,966,179	4,636,535	7,259,197	7,259,197	8,507,506
47	81	0	0	0	0	18,533,898	0	18,533,898	826,916	0	26,918,140	5,658,127	8,384,242	8,384,242	9,730,149
48	82	0	0	0	0	19,399,431	0	19,399,431	865,533	0	28,899,272	6,675,483	9,499,841	9,499,841	10,944,804
49	83	0	0	0	0	20,305,385	0	20,305,385	905,953	0	30,907,387	7,679,430	10,602,002	10,602,002	12,147,371
50	84	0	0	0	0	21,253,646	0	21,253,646	948,261	0	32,937,711	8,665,933	11,684,065	11,684,065	13,330,950
Total		2,500,000	0	0	8,250,840	8,250,840	8,250,840	8,250,840	5,750,840						
51	85	0	0	0	0	22,246,192	0	22,246,192	992,545	0	34,986,780	9,628,371	12,740,588	12,740,588	14,489,927
52	86	0	0	0	0	23,285,089	0	23,285,089	1,038,897	0	37,151,640	10,561,306	13,866,551	13,866,551	15,724,133
53	87	0	0	0	0	24,372,502	0	24,372,502	1,087,414	0	39,438,056	11,556,410	15,065,553	15,065,553	17,037,456
54	88	0	0	0	0	25,510,698	0	25,510,698	1,138,196	0	41,852,022	12,616,376	16,341,324	16,341,324	18,433,925
55	89	0	0	0	0	26,702,048	0	26,702,048	1,191,350	0	44,399,782	13,746,015	17,697,734	17,697,734	19,917,723
56	90	0	0	0	0	27,949,034	0	27,949,034	1,246,986	0	47,087,829	14,947,254	19,138,795	19,138,795	21,493,187
57	91	0	0	0	0	29,254,253	0	29,254,253	1,305,220	0	49,957,071	16,256,590	20,702,818	20,702,818	22,701,100
58	92	0	0	0	0	30,620,427	0	30,620,427	1,366,174	0	53,034,560	17,695,309	22,414,133	22,414,133	24,005,170
59	93	0	0	0	0	32,050,401	0	32,050,401	1,429,974	0	56,350,618	19,288,252	24,300,217	24,300,217	25,427,229
60	94	0	0	0	0	33,547,155	0	33,547,155	1,496,754	0	59,913,853	21,067,363	26,396,699	26,396,699	26,996,137
Total		2,500,000	0	0	8,250,840	8,250,840	8,250,840	8,250,840	5,750,840						

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I-1AC

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

For: Kyle Busch

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

Policy Loan Details

											Non-Guaranteed Values (End Of Year) @ 5.67%				
											Net Accumulated Value Excluding Last Indexed Credit		Net Accumulated Value	Net Cash Surrender Value	Death Benefit
Year	Your Age	Premium Outlay*	Standard Policy Loan	Standard Policy Debt	Alternate Policy Loan	Alternate Policy Debt	Total Policy Loan	Total Policy Debt	Annual Loan Interest Charged	Net Outlay	Accumulated Value	Value Excluding Last Indexed Credit	Value	Value	Value
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
61	95	0	0	0	0	35,113.807	0	35,113.807	1,566.652	0	63,758,487	22,976,433	28,644,680	28,644,680	29,282,265
62	96	0	0	0	0	36,753.622	0	36,753.622	1,639.815	0	67,803,904	25,021,925	31,050,283	31,050,283	31,728,322
63	97	0	0	0	0	38,479.016	0	38,479.016	1,716.394	0	72,092,294	27,212,112	33,622,278	33,622,278	34,343,201
64	98	0	0	0	0	40,266.565	0	40,266.565	1,796.550	0	76,635,384	29,554,055	36,368,818	36,368,818	37,135,172
65	99	0	0	0	0	42,147.014	0	42,147.014	1,880.449	0	81,443,846	32,053,663	39,296,832	39,296,832	40,111,270
66	100	0	0	0	0	44,115.280	0	44,115.280	1,968.266	0	86,530,007	34,718,289	42,414,727	42,414,727	43,280,028
67	101	0	0	0	0	46,175.463	0	46,175.463	2,060.184	0	91,912,317	37,560,847	45,736,854	45,736,854	46,655,977
68	102	0	0	0	0	48,331.857	0	48,331.857	2,156.394	0	97,605,322	40,590,102	49,273,465	49,273,465	50,249,518
69	103	0	0	0	0	50,588.955	0	50,588.955	2,257.098	0	103,624K	43,815,462	53,035,335	53,035,335	54,071,578
70	104	0	0	0	0	52,951.459	0	52,951.459	2,362.504	0	109,985K	47,246,896	57,033,871	57,033,871	58,133,724
Total		2,500,000	0	0	0	8,250,840	0	8,250,840		5,750,840					
71	105	0	0	0	0	55,424.292	0	55,424.292	2,472.833	0	116,706K	50,895,120	61,281,313	61,281,313	62,448,369
72	106	0	0	0	0	58,012.607	0	58,012.607	2,589.314	0	123,809K	54,776,370	65,796,295	65,796,295	67,034,384
73	107	0	0	0	0	60,721.796	0	60,721.796	2,709.189	0	131,317K	58,906,424	70,595,167	70,595,167	71,908,337
74	108	0	0	0	0	63,557.503	0	63,557.503	2,835.708	0	139,254K	63,299,922	75,696,166	75,696,166	77,088,702
75	109	0	0	0	0	66,525.639	0	66,525.639	2,968.135	0	147,645K	67,975,321	81,119,540	81,119,540	82,595,992
76	110	0	0	0	0	69,632.386	0	69,632.386	3,106.747	0	156,499K	72,932,816	86,866,962	86,866,962	88,431,955
77	111	0	0	0	0	72,884.219	0	72,884.219	3,251.832	0	165,839K	78,187,420	92,954,916	92,954,916	94,613,307
78	112	0	0	0	0	76,287.912	0	76,287.912	3,403.693	0	175,687K	83,752,307	99,399,155	99,399,155	101,156K
79	113	0	0	0	0	79,850.557	0	79,850.557	3,562.645	0	186,120K	89,693,777	106,269K	106,269K	108,130K
80	114	0	0	0	0	83,579.578	0	83,579.578	3,729.021	0	197,172K	96,032,725	113,592K	113,592K	115,564K
Total		2,500,000	0	0	0	8,250,840	0	8,250,840		5,750,840					

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.

I-1AC

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

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

Policy Loan Details

											Non-Guaranteed Values (End Of Year) @ 5.67%					
											Net Accumulated Value Excluding Last Indexed Credit		Net Accumulated Value		Net Cash Surrender Value	Death Benefit
Year	Your Age	Premium Outlay*	Standard Policy Loan	Standard Policy Debt	Alternate Policy Loan	Alternate Policy Debt	Total Policy Loan	Total Policy Debt	Annual Loan Interest Charged	Net Outlay	Accumulated Value	Last Indexed Credit	Accumulated Value	Surrender Value	Death Benefit	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
81	115	0	0	0	0	87,482,744	0	87,482,744	3,903,166	0	208,881K	102,795K	121,398K	121,398K	123,487K	
82	116	0	0	0	0	91,568,189	0	91,568,189	4,085,444	0	221,285K	110,009K	129,716K	129,716K	131,929K	
83	117	0	0	0	0	95,844,423	0	95,844,423	4,276,234	0	234,425K	117,703K	138,581K	138,581K	140,925K	
84	118	0	0	0	0	100,320K	0	100,320K	4,475,935	0	248,346K	125,908K	148,025K	148,025K	150,509K	
85	119	0	0	0	0	105,005K	0	105,005K	4,684,961	0	263,093K	134,657K	158,088K	158,088K	160,719K	
86	120	0	0	0	0	109,909K	0	109,909K	4,903,748	0	278,716K	143,985K	168,807K	168,807K	171,594K	
Total		2,500,000	0	0	0	8,250,840	0	8,250,840	5,753,840							

*The 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.

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

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



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
Flexible Premium Indexed Adjustable Life Insurance
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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 last Segment Indexed Interest Credit that is assumed to be applied at the end of the year for all applicable accounts. The intent is to show the effect on Net Accumulated Value if the final Segment Indexed Interest Credit for that year is zero. This helps demonstrate the potential for the policy lapsing if the final Segment Indexed Interest Credit is less than illustrated. The values shown in this column may not represent the lowest Net Accumulated Value in that year. Your policy's Net Accumulated Value will depend in part on the timing of your segments and the amount of Segment Indexed Interest Credits from each account.

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I-1AC

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

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Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
Flexible Premium Indexed Adjustable Life Insurance
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Proposed Insured: Kyle Busch
Male, Age 35
Super Preferred Nonsmoker
Initial Flat Extra \$2.40

Initial Death Benefit Option = B -
(Increasing)
Initial Total Face Amount =
\$17,500,000
Premium Frequency = Annual

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

The Life Insurance Illustration: Narrative Summary

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

This is a life insurance policy illustration. The primary purpose of life insurance is for death benefit protection. Your life insurance producer can provide you with more information about policy options that have not been illustrated, as well as additional illustrations with different assumptions for Pacific Discovery Xelerator IUL 2 (Form Series P15IUL, S18PDX2 or ICC15 P15IUL, ICC18 S18PDX2 based on state of policy issue). Requesting illustrations with different assumptions may help you better understand how the policy charges and non-guaranteed elements, like interest crediting rates, 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.

Pacific Life is a product provider. It is not a fiduciary and therefore does not give advice or make recommendations regarding insurance or investment products.

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

Please refer to the Indexed Accounts section in the Narrative Summary for further details on each account. Additionally, please note that there may be charges associated with certain Indexed Accounts. It is important to consult with your independent tax, legal, and life insurance professionals before you make any policy election to help ensure it meets your life insurance needs and financial objectives.

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

Death Benefit Initial Death Benefit \$17,500,000

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

Death Benefit Option

Death Benefit Option	Start Year	End Year
B - (Increasing)	1	1
A - (Level)	2	86

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Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
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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 ICC17 R17ART, ICC17 S17ART or R17ART, S17ART, based on state of policy issue)
- Scheduled Annual Renewable Term Rider (S-ARTR, Form Series ICC15 R15SRT, ICC17 S17SRT or R15SRT, S17SRT, based on state of policy issue)

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, sex, risk classification, death benefit option and coverage amount.

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

- ARTR and S-ARTR Impacts on Accumulated Value
 - **Non-Guaranteed** - The non-guaranteed cost of ARTR and S-ARTR Coverage is generally less than the non-guaranteed cost of Basic Coverage. Generally, under non-guaranteed assumptions, a higher proportion of ARTR and S-ARTR Coverage will result in higher Accumulated Values.
 - **Guaranteed** - The guaranteed maximum cost of ARTR and S-ARTR Coverage is generally greater than the guaranteed maximum cost of Basic Coverage. Generally, under guaranteed assumptions, a higher proportion of ARTR and S-ARTR Coverage will result in lower Accumulated Values.
- Other Impacts
 - Different combinations of Basic, ARTR, and/or S-ARTR Coverage will result in different amounts and patterns of life insurance producer compensation.

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

Illustrated Coverage(s)

Basic Coverage	Face Amount	Start Year	End Year
	17,500,000	1	1
	17,658,009	2	10
	2,029,146	11	86

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.

Premium

Initial Premium: \$500,000.00
 Initial Premium Pay Mode: Annual

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

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

Premium	Frequency	Annualized Premium	Start Year	End Year
\$500,000.00	Annual	\$500,000.00	1	5

This is the Basic Illustration

I-1AC

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Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
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Premium	Frequency	Annualized Premium	Start Year	End Year
\$0.00	Annual	\$0.00	6	86

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

Premium Allocation & Transfers

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

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

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

The following chart provides the maximum illustrated rate, selected illustrated interest rate, and illustrated account allocations for each of the accounts that are included in this illustration:

Account Name	Maximum Illustrated Rate*	Illustrated Interest Rate	Future Premium Account Allocation	Start Year	End Year
1-Year Indexed Account	5.67%	5.67%	100.00%	1	86

*The maximum illustrated rates for indexed accounts are based on regulation AG49. For each Indexed Account a hypothetical Indexed Interest Rate is calculated and is the compounded average annual credited rate for each Index Account for the 25-year period starting on 12/31/1954, based on a 65 year lookback and for each 25-year period starting on each subsequent trading day thereafter, ending with the 25-year period that ends on 12/31/2019. For the 1-Year International Indexed Account the 65-year lookback period is adjusted to a 32 year look back starting on 12/31/1987. The maximum illustrated rate for each Indexed Account, except the 1-Year High Cap Indexed Account, is the lesser of that account's hypothetical Indexed Interest Rate or the 1-Year Indexed Account's hypothetical Indexed Interest Rate. The 1-Year High Cap Indexed Account's Maximum illustrated rate is equal to its hypothetical Indexed Interest Rate.

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.

This is the Basic Illustration

I-1AC

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

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

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: 2.50%

Guaranteed Interest Rate: 2.00%

Illustrated Interest Rate:

Rate	Start Year	End Year
2.50%	1	86

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.

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Indexed Interest

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

The following is information on the Segment Lifecycle:

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

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

Illustrated Indexed Account Persistency Credit

An additional credit may apply to the Accumulated Value in the Indexed Accounts through a non-guaranteed Persistency Credit beginning in year 11. The Persistency Credit factor may increase the segment Performance Factor and varies by issue age and risk class. For more detailed information on the Indexed Account Persistency Credit included in this illustration, refer to the Policy Credits Report included in this illustration.

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Indexed Account Information

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

Index Account Name	Segment Term	Underlying Index (excluding dividends)	Participation Rate	Growth Cap	Threshold Rate	Indexed Account Charge (Annualized)	Segment Guaranteed Interest Rate	Historical Return for Underlying Index	Historical Indexed Account Return	Guaranteed Performance Factor
1-Year Indexed Account	12 Months	S&P 500®	100% Guaranteed	9.00% Current (3.00% Guaranteed Minimum)	N/A	N/A	0%	7.41% ¹	5.67% ⁵	1.00
1-Year High Par Indexed Account	12 Months	S&P 500®	150% Current 140% Guaranteed	7.25% Current (2.00% Guaranteed Minimum)	N/A	N/A	0%	7.41% ¹	4.92% ⁵	1.00
1-Year No Cap Indexed Account	12 Months	S&P 500®	100% Guaranteed	N/A	5.00% Current 20% Guaranteed Maximum	N/A	0%	7.41% ¹	8.03% ⁵	1.00
1-Year High Cap Indexed Account	12 Months	S&P 500®	100% Guaranteed	12.00% Current (4.00% Guaranteed Minimum)	N/A	0.80% Current (0.80% Guaranteed Maximum)	0%	7.41% ¹	7.05% ⁵	1.00
1-Year International Indexed Account	12 Months	Hang Seng, EURO STOXX 50® & MSCI Emerging Markets	100% Guaranteed	10.00% Current (3.00% Guaranteed Minimum)	N/A	N/A	0%	6.56% ²	5.64% ⁵	1.00
2-Year Indexed Account	24 Months	S&P 500®	100% Guaranteed	24.00% over 2 years (6.00% over 2 years Guaranteed Minimum)	N/A	N/A	0%	7.35% ³	6.72% ⁵	1.00
High Par 5-Year Indexed Account	60 Months	S&P 500®	110% Current 105% Guaranteed	No Current Growth Cap (15.00% over 5 years Guaranteed Minimum)	N/A	N/A	0%	6.73% ⁴	7.78% ⁵	1.00

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

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

²Based on average annual returns of the combined Hang Seng, EURO STOXX 50® & MSCI Emerging Markets Indices, excluding dividends, over the last 32-year period.

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

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

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

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Segment Growth Rates and Hypothetical Average Returns

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

Year Period Ending	1-Year International Indexed Account					2-Year Indexed Account		High Par 5-Year Indexed Account					
	Annualized Index Growth Rate	Hypothetical Indexed Interest Rate	1-Year High Par Indexed Account Hypothetical Indexed Interest Rate	1-Year No Cap Indexed Account Hypothetical Indexed Interest Rate	1-Year High Cap Indexed Account Hypothetical Indexed Interest Rate*	Annualized Hang Seng Index Growth Rate	Annualized EURO STOXX 50® Index Growth Rate	Annualized MSCI Emerging Markets Index Growth Rate	Hypothetical Indexed Interest Rate	Annualized Index Growth Rate	Hypothetical Indexed Interest Rate	Annualized Index Growth Rate	Hypothetical Indexed Interest Rate
12/15/00	-1.44%	0.00%	0.00%	0.00%	0.00%	-1.83%	6.65%	-23.88%	2.22%	8.10%	8.10%	18.19%	19.50%
12/15/01	-16.25%	0.00%	0.00%	0.00%	0.00%	-26.01%	-25.82%	-10.92%	0.00%	-10.54%	0.00%	10.48%	11.33%
12/15/02	-18.94%	0.00%	0.00%	0.00%	0.00%	-15.78%	-29.33%	-3.76%	0.00%	-17.60%	0.00%	0.75%	0.82%
12/15/03	17.32%	9.00%	7.25%	12.32%	12.00%	29.66%	7.01%	44.46%	9.00%	2.48%	0.00%	3.24%	0.00%
12/15/04	12.67%	9.00%	7.25%	7.67%	12.00%	12.17%	8.72%	19.32%	9.57%	14.97%	11.36%	-4.25%	0.00%
12/15/05	5.76%	5.76%	7.25%	0.76%	5.76%	6.64%	19.94%	35.02%	8.88%	9.16%	9.16%	-2.05%	0.00%
12/15/06	12.00%	9.00%	7.25%	7.00%	12.00%	26.33%	17.04%	28.12%	10.00%	8.84%	8.84%	3.07%	3.35%
12/15/07	2.98%	2.98%	4.47%	0.00%	2.98%	45.69%	6.45%	33.71%	8.82%	7.40%	7.40%	10.15%	10.98%
12/15/08	-40.83%	0.00%	0.00%	0.00%	0.00%	-45.41%	-45.09%	-54.05%	0.00%	-21.94%	0.00%	2.65%	2.90%
12/15/09	23.27%	9.00%	7.25%	23.27%	12.00%	46.78%	19.84%	74.03%	10.00%	-12.88%	0.00%	-4.75%	0.00%
12/15/10	11.44%	9.00%	7.25%	6.44%	11.44%	6.09%	-0.81%	15.29%	5.36%	19.56%	11.36%	-2.10%	0.00%
12/15/11	-2.40%	0.00%	0.00%	0.00%	0.00%	-21.67%	-22.97%	-19.93%	0.00%	4.29%	4.29%	-2.78%	0.00%
12/15/12	16.65%	9.00%	7.25%	11.65%	12.00%	23.16%	19.25%	15.36%	10.00%	6.70%	6.70%	-1.29%	0.00%
12/15/13	26.38%	9.00%	7.25%	21.38%	12.00%	2.25%	13.24%	5.03%	4.08%	21.42%	11.36%	13.62%	14.67%
12/15/14	11.37%	9.00%	7.25%	6.37%	11.37%	-0.38%	0.14%	-6.70%	0.05%	18.64%	11.36%	11.46%	12.38%
12/15/15	1.62%	1.62%	2.44%	0.00%	1.62%	1.62%	-7.46%	-16.54%	1.75%	6.38%	6.38%	10.65%	11.52%
12/15/16	11.44%	9.00%	7.25%	6.44%	11.44%	5.38%	2.31%	13.17%	5.90%	6.42%	6.42%	11.53%	12.45%
12/15/17	17.70%	9.00%	7.25%	12.70%	12.00%	29.88%	10.73%	28.47%	10.00%	14.53%	11.36%	11.60%	12.53%
12/15/18	-1.96%	0.00%	0.00%	0.00%	0.00%	-10.53%	-13.04%	-13.32%	0.00%	7.42%	7.42%	9.02%	9.77%
12/15/19	22.75%	9.00%	7.25%	17.75%	12.00%	5.42%	21.99%	11.94%	8.47%	9.70%	9.70%	7.87%	9.77%

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

This is the Basic Illustration

I-1AC

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

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PDX IUL 2 - GPT - NonGI

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

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

	1-Year Indexed Account	1-Year International Indexed Account	1-Year High Par Indexed Account	1-Year No Cap Indexed Account	1-Year High Cap Indexed Account	2-Year Indexed Account	High Par 5-Year Indexed Account
Average Indexed Rate	5.67%	5.64%	4.92%	8.03%	7.05%	6.72%	7.78%
Minimum Indexed Rate	3.71%	4.20%	3.51%	4.09%	4.47%	3.69%	3.00%
Maximum Indexed Rate	7.20%	6.74%	6.31%	11.98%	8.99%	9.29%	13.30%
Standard Deviation	0.63%	0.50%	0.51%	1.45%	0.82%	1.13%	2.14%

This table assumes an allocation of Accumulated Value (with no deductions for policy charges, withdrawals or loans) into the Indexed Accounts, accumulated over a historical period which represents a 25-year period starting on 12/31/1954, based on a 65-year lookback and for each 25-year period that ends on 12/31/2019. For the 1-Year International Indexed Account the 65-year lookback period is adjusted to a 32-year look back starting on 12/31/1987. 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. For a more detailed description of each Indexed Account, see the **Indexed Account Information** chart in the Narrative Summary.

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I-1AC

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

For: Kyle Busch

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Pacific Discovery Xelerator UL 2 - GPT - Life Insurance Illustration
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Proposed Insured: Kyle Busch
 Male, Age 35
 Super Preferred Nonsmoker
 Initial Flat Extra \$2.40

Initial Death Benefit Option = B -
 (Increasing)
 Initial Total Face Amount =
 \$17,500,000
 Premium Frequency = Annual

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

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

Year	Age	Premium Outlay	Policy Loan	Guaranteed Values End Of Year @ 0.00% ¹			Non Guaranteed/Alternate Scale Values End Of Year @ 2.50% ²			Non Guaranteed Values End Of Year @ 5.67% ³		
				Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit
1	35	500,000	0	76,197	0	17,581,303	148,744	0	17,648,744	158,009	0	17,658,009
2	36	500,000	0	125,092	0	17,576,197	326,975	154,914	17,648,744	374,904	198,714	17,658,009
3	37	500,000	0	168,637	71,163	17,576,197	545,127	397,607	17,648,744	651,278	492,728	17,658,009
4	38	500,000	0	206,869	159,837	17,576,197	789,836	668,485	17,648,744	977,988	837,078	17,658,009
5	39	500,000	0	240,164	246,267	17,576,197	1,060,772	967,419	17,648,744	1,358,743	1,235,473	17,658,009
6	40	0	0	0	0	17,576,197	875,789	808,148	17,648,744	1,276,300	1,170,670	17,658,009
7	41	0	0	0	0	17,576,197	705,214	661,887	17,648,744	1,201,622	1,113,632	17,658,009
8	42	0	0	0	0	17,576,197	549,179	528,874	17,648,744	1,135,518	1,065,168	17,658,009
9	43	0	0	0	0	17,576,197	407,656	426,832	17,648,744	1,078,699	1,043,629	17,658,009
10	44	0	0	0	0	17,576,197	266,603	323,986	17,648,744	1,017,281	1,017,281	17,658,009
Total		2,500,000										
11	45	0	0	0	0	2,029,146	260,627	324,715	2,029,146	1,093,466	1,093,466	2,350,953
12	46	0	0	0	0	2,029,146	256,582	325,447	2,029,146	1,179,774	1,179,774	2,465,728
13	47	0	0	0	0	2,029,146	254,639	326,192	2,029,146	1,277,119	1,277,119	2,592,551
14	48	0	0	0	0	2,029,146	254,974	326,956	2,029,146	1,386,874	1,386,874	2,732,142
15	49	0	0	0	0	2,029,146	257,802	327,781	2,029,146	1,510,413	1,510,413	2,884,888
16	50	0	0	0	0	2,029,146	263,035	328,379	2,029,146	1,649,013	1,649,013	3,050,675
17	51	0	275,028	0	0	2,029,146	270,944	84,837	1,785,166	1,804,638	1,522,653	2,930,270
18	52	0	275,028	0	0	2,029,146	281,751	48,931	1,749,003	1,978,839	1,401,700	2,806,675
19	53	0	275,028	0	0	0	295,681	34,283	1,734,294	2,173,831	1,287,755	2,679,006
20	54	0	275,028	0	0	0	312,975	19,543	1,719,716	2,391,754	1,182,313	2,545,613
Total		2,500,000										

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I-1AC

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

For: Kyle Busch

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

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

				Guaranteed Values End Of Year @ 0.00% ¹			Non-Guaranteed Alternate Scale Values End Of Year @ 2.50% ²			Non-Guaranteed Values End Of Year @ 5.67% ³		
Year	Age	Premium Outlay	Policy Loan	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit
21	55	0	275,028	0	0	0	339,613	12,085	1,701,618	2,634,100	1,086,193	2,403,243
22	56	0	275,028	0	0	0	0	0	0	2,899,338	997,159	2,330,854
23	57	0	275,028	0	0	0	0	0	0	3,188,687	915,691	2,254,939
24	58	0	275,028	0	0	0	0	0	0	3,502,709	841,579	2,172,609
25	59	0	275,028	0	0	0	0	0	0	3,842,633	775,243	2,081,738
26	60	0	275,028	0	0	0	0	0	0	4,218,012	725,390	1,990,794
27	61	0	275,028	0	0	0	0	0	0	4,631,208	693,496	1,990,234
28	62	0	275,028	0	0	0	0	0	0	5,086,148	682,559	2,004,958
29	63	0	275,028	0	0	0	0	0	0	5,585,602	694,381	2,034,925
30	64	0	275,028	0	0	0	0	0	0	6,133,995	732,368	2,081,847
Total		2,500,000										
31	65	0	275,028	0	0	0	0	0	0	6,735,044	799,177	2,146,186
32	66	0	275,028	0	0	0	0	0	0	7,393,436	898,378	2,303,131
33	67	0	275,028	0	0	0	0	0	0	8,113,306	1,032,944	2,493,339
34	68	0	275,028	0	0	0	0	0	0	8,900,095	1,207,095	2,720,111
35	69	0	275,028	0	0	0	0	0	0	9,758,306	1,424,057	2,985,386
36	70	0	275,028	0	0	0	0	0	0	10,694,239	1,688,797	3,292,933
37	71	0	275,028	0	0	0	0	0	0	11,702,152	1,994,170	3,515,449
38	72	0	275,028	0	0	0	0	0	0	12,787,790	2,344,460	3,751,117
39	73	0	275,028	0	0	0	0	0	0	13,957,699	2,744,681	4,000,874
40	74	0	275,028	0	0	0	0	0	0	15,217,205	3,198,554	4,263,758
Total		2,500,000										

This is the Basic Illustration

I-1AC

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

For: Kyle Busch

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

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

				Guaranteed Values End Of Year @ 0.00% ¹			Non-Guaranteed Alternate Scale Values End Of Year @ 2.50% ²			Non-Guaranteed Values End Of Year @ 5.67% ³		
Year	Age	Premium Outlay	Policy Loan	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit
41	75	0	275,028	0	0	0	0	0	0	16,574,390	3,712,483	4,541,202
42	76	0	275,028	0	0	0	0	0	0	18,030,558	4,286,014	5,187,542
43	77	0	275,028	0	0	0	0	0	0	19,590,503	4,922,105	5,901,630
44	78	0	275,028	0	0	0	0	0	0	21,262,092	5,626,694	6,689,799
45	79	0	275,028	0	0	0	0	0	0	23,050,966	6,403,410	7,555,958
46	80	0	275,028	0	0	0	0	0	0	24,966,179	7,259,197	8,507,506
47	81	0	0	0	0	0	0	0	0	26,918,140	8,384,242	9,730,149
48	82	0	0	0	0	0	0	0	0	28,899,272	9,499,841	10,944,804
49	83	0	0	0	0	0	0	0	0	30,907,387	10,602,002	12,147,371
50	84	0	0	0	0	0	0	0	0	32,937,711	11,684,065	13,330,950
Total		2,500,000										
51	85	0	0	0	0	0	0	0	0	34,986,780	12,740,588	14,489,927
52	86	0	0	0	0	0	0	0	0	37,151,640	13,866,551	15,724,133
53	87	0	0	0	0	0	0	0	0	39,438,056	15,065,553	17,037,456
54	88	0	0	0	0	0	0	0	0	41,852,022	16,341,324	18,433,925
55	89	0	0	0	0	0	0	0	0	44,399,782	17,697,734	19,917,723
56	90	0	0	0	0	0	0	0	0	47,087,829	19,138,795	21,493,187
57	91	0	0	0	0	0	0	0	0	49,957,071	20,702,818	22,701,100
58	92	0	0	0	0	0	0	0	0	53,034,560	22,414,133	24,005,170
59	93	0	0	0	0	0	0	0	0	56,350,618	24,300,217	25,427,229
60	94	0	0	0	0	0	0	0	0	59,943,853	26,396,699	26,996,137
Total		2,500,000										

This is the Basic Illustration

I-1AC

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

For: Kyle Busch

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

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

				Guaranteed Values End Of Year @ 0.00% ¹			Non-Guaranteed Alternate Scale Values End Of Year @ 2.50% ²			Non-Guaranteed Values End Of Year @ 5.67% ³		
Year	Age	Premium Outlay	Policy Loan	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit	Accumulated Value	Net Cash Surrender Value	Death Benefit
61	95	0	0	0	0	0	0	0	0	63,758,487	28,644,680	29,282,265
62	96	0	0	0	0	0	0	0	0	67,803,904	31,050,283	31,728,322
63	97	0	0	0	0	0	0	0	0	72,092,294	33,622,278	34,343,201
64	98	0	0	0	0	0	0	0	0	76,635,384	36,368,818	37,135,172
65	99	0	0	0	0	0	0	0	0	81,443,846	39,296,832	40,111,270
66	100	0	0	0	0	0	0	0	0	86,530,007	42,414,727	43,280,028
67	101	0	0	0	0	0	0	0	0	91,912,317	45,736,854	46,655,977
68	102	0	0	0	0	0	0	0	0	97,605,322	49,273,465	50,249,518
69	103	0	0	0	0	0	0	0	0	103,624K	53,035,335	54,071,578
70	104	0	0	0	0	0	0	0	0	109,985K	57,033,871	58,133,724
Total		2,500,000										
71	105	0	0	0	0	0	0	0	0	116,706K	61,281,313	62,448,369
72	106	0	0	0	0	0	0	0	0	123,809K	65,796,295	67,034,384
73	107	0	0	0	0	0	0	0	0	131,317K	70,595,167	71,908,337
74	108	0	0	0	0	0	0	0	0	139,254K	75,696,166	77,088,702
75	109	0	0	0	0	0	0	0	0	147,645K	81,119,540	82,595,992
76	110	0	0	0	0	0	0	0	0	156,499K	86,866,962	88,431,955
77	111	0	0	0	0	0	0	0	0	165,839K	92,954,916	94,613,307
78	112	0	0	0	0	0	0	0	0	175,687K	99,399,155	101,156K
79	113	0	0	0	0	0	0	0	0	186,120K	106,269K	108,130K
80	114	0	0	0	0	0	0	0	0	197,172K	113,592K	115,564K
Total		2,500,000										
81	115	0	0	0	0	0	0	0	0	208,881K	121,398K	123,487K
82	116	0	0	0	0	0	0	0	0	221,285K	129,716K	131,929K
83	117	0	0	0	0	0	0	0	0	234,425K	138,581K	140,925K
84	118	0	0	0	0	0	0	0	0	248,346K	148,025K	150,509K
85	119	0	0	0	0	0	0	0	0	263,093K	158,088K	160,719K
86	120	0	0	0	0	0	0	0	0	278,716K	168,807K	171,594K
Total		2,500,000										

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.

This is the Basic Illustration

I-1AC

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

For: Kyle Busch

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Pacific Discovery Xelerator UL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
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 For Presentation in NC

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

	Allocation	Initial Guaranteed Interest Rate	Non-Guaranteed Alternate Scale Hypothetical Interest Rate	Non-Guaranteed Hypothetical Interest Rate
1-Year Indexed Account	100.00%	0.00%	2.50%	5.67%

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

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

The Death Benefit continues in the "Guaranteed Values" columns, even though the corresponding guaranteed Cash Surrender Value is zero. This is because the No-Lapse Guarantee Rider is in effect, based on the illustrated assumptions.

Insurance coverage will cease in year 19 based on guaranteed assumptions.
 Insurance coverage will cease in year 22 based on non-guaranteed Alternate Scale assumptions.

Insurance coverage would remain in force at least through year 86 based on illustrated assumptions.

¹Guaranteed columns reflect maximum policy charges and guaranteed interest. The values shown in the Cash Surrender Value columns and the Death Benefit columns may reflect the policy's Alternate Accumulated Value if the 2% Interest Guarantee on Termination Rider applies. 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.

This is the Basic Illustration

I-1AC

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

For: Kyle Busch

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Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
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Statement of Policy Cost and Benefit Information: Summary of Coverage

Life Insurance Cost Information

Cost Index	Guaranteed		Current	
	10 Year	20 Year	10 Year	20 Year
Surrender @ 5%	15.95	0.00	11.51	8.68
Net Payment @ 5%	15.95	0.00	15.88	11.52

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

Important Notice

Actual results will differ from the projections shown on the previous page if there is a change in the interest rates, cost of insurance rates or the timing and amount of your premium payments.

Alternate loans are also illustrated. Interest is charged on Policy Loans at an effective annual rate of 4.80% in all years, due in arrears.

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

Accounts	Non-Guaranteed Rate	Start Year	End Year
1-Year Indexed Account	5.67%	1	86

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

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

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

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

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

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

Illustrated Coverage

This is the Basic Illustration

I-1AC

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

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Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
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Type of Coverage	Amount
Basic Coverage: Flexible Premium Indexed Adjustable Life Insurance	\$17,500,000.00

Riders:

- Conversion Rider
- Enhanced Performance Factor Rider Performance Plus
- No-Lapse Guarantee Rider
- Overloan Protection 3 Rider
- Short-Term No-Lapse Guarantee Rider
- Terminal Illness Rider
- 2% Interest Guarantee on Termination Rider

This is the Basic Illustration

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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.

This is the Basic Illustration

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Illustrated Riders

Riders add benefits that can provide flexibility or additional coverage for you or a family member. Some riders are optional and others are automatically included. The next section includes a brief description of the riders, including costs, that are included in this illustration. There may be other riders available to you. Your life insurance producer can provide more information.

Enhanced Performance Factor Rider (EPFR)

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

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

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

The rider design you selected for this illustration is:

EPFR Design	Start Year	End Year
Performance Plus	1	86

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

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

	Annualized Rider Charge Rate by Design			Guaranteed Rider PF by Design			Current Rider PF by Design*			Current Rider PF for 1-Year High Cap by Design		
	A	B	C	A	B	C	A	B	C	A	B	C
Yrs 2-20	0.00%	4.98%	7.50%	0.00	0.49	0.72	0.00	1.14	1.70	0.00	0.96	1.43
Yr 21	0.00%	4.38%	6.60%	0.00	0.43	0.64	0.00	1.01	1.50	0.00	0.85	1.26
Yr 22	0.00%	3.78%	5.70%	0.00	0.37	0.56	0.00	0.87	1.30	0.00	0.73	1.09
Yr 23	0.00%	3.18%	4.80%	0.00	0.31	0.47	0.00	0.73	1.10	0.00	0.62	0.92
Yr 24	0.00%	2.58%	3.90%	0.00	0.25	0.38	0.00	0.59	0.90	0.00	0.50	0.75
Yrs 25+	0.00%	1.98%	3.00%	0.00	0.20	0.30	0.00	0.46	0.69	0.00	0.38	0.58

*Current Rider PF is the same for 1-Year Indexed Account, 1-Year High Par Indexed Account, 1-Year No Cap Indexed Account, 1-Year International Indexed Account, 2-Year Indexed Account, High Par 5-Year Indexed Account

Each segment begins with a guaranteed Indexed Account PF of 1.00. The rider PF is added to the 1.00 guaranteed rate to calculate the Segment PF. The following hypothetical example is based on the year 10 guaranteed rider PF for Design B (Performance) and will show how the two PF's can impact your policy.

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

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



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

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

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

When considering whether the rider is right for you and which rider design to select, discuss the costs, features, design options and termination with your life insurance producer. Consider obtaining additional life insurance illustrations to analyze the impact that each rider design will have on this life insurance policy.

For a full breakdown of the charges associated with the life insurance policy, please request and review the optional Policy Charges Report.

Rider Form Series ICC18 R18EPF, ICC18 S18EPF or R18EPF, S18EPF, based on state of policy issue.

Terminal Illness Rider

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

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

There is no up-front cost or monthly rider charge. The cost of exercising the rider is that the death benefit is reduced by an amount greater than the rider benefit payment itself to reflect the early payment of the death benefit. Rider benefit payments will reduce the death benefit, Cash Surrender Value, and any policy debt. 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)

Overloan Protection 3 Rider

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

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

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. We may choose, on a non-guaranteed basis, to reduce the amount of charges deducted from the Alternate Accumulated Value. Net Alternate Accumulated Value equals

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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).

Conversion Rider

Anytime during the 8th policy year, while your policy is in force, you may convert this policy to any cash value life insurance policy that is available for conversions. The Total Face Amount of the new policy will equal the current Basic Coverage of your current policy. All applicable surrender charges on the surrendered policy will be waived, and no evidence of insurability will be required for the conversion. This conversion right is subject to state availability. This rider is provided at no additional cost. (Form Series ICC13 R13CON or R13CON, based on state of policy issue.)

Short-Term No-Lapse Guarantee Rider

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
343,576.56	173,472.64	87,161.55	29,148.86

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)



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No-Lapse Guarantee Rider (NLG)

The No-Lapse guarantee, depending on how you structure your policy, has a maximum duration stated below, subject to certain limits.

Illustrated No-Lapse Guarantee Duration: 18 years; up to the insured's age 53.
Maximum No-Lapse Guarantee Duration: insured's lifetime.

If your net no-lapse guarantee value is zero, the no-lapse feature terminates. If the no-lapse feature terminates, additional premiums would be required to resume the no-lapse guarantee. If policy performance is such that your policy is being maintained solely by the no-lapse guarantee, your policy will not build cash value.

Important Information

The actual No-Lapse Guarantee Duration depends on the actual timing and amount of premium payments and distributions. Any changes in benefit amounts will also affect the No-Lapse Guarantee Duration. If actual premium payments or distributions are different than what is illustrated, or if your policy benefits change, the length of the guarantee will also change and there may be a greater chance that your benefits could terminate. Premium payments must be made at the beginning of the premium payment interval for the rider to perform as illustrated.

You must pay sufficient premium so the net no-lapse guarantee value is positive in order for the no-lapse guarantee to be in effect.

The charges for this rider are based on various factors including, but not limited to, age, sex, underwriting classification, death benefit option and coverage amount. (Form Series ICC17 R17FNL, ICC18 S18FNL or R17FNL, S18FNL, based on state of policy issue.)

No-Lapse Guarantee Summary

The No-Lapse Guarantee shown in this illustration is provided by the No-Lapse Guarantee (NLG, ICC17 R17FNL, ICC17 S17FNL or R17FNL, S17FNL). This page provides an overview of the No-Lapse Guarantee policy values, planned premium payments and projected No-Lapse Guarantee duration.

Summary of Illustrated Premiums

Illustrated premiums are assumed to be paid at the beginning of each premium payment interval in the amounts and frequencies shown below.

Premium	Frequency	Annualized Premium	Start Year	End Year
\$500,000.00	Annual	\$500,000.00	1	5
\$0.00	Annual	\$0.00	6	86

No-Lapse Guarantee Duration

Based on the assumptions of this illustration, the policy and the rider will provide:

First Year Guaranteed Death Benefit:	\$17,581,303
Illustrated No-Lapse Guarantee Duration:	18 years
Maximum No-Lapse Guarantee Duration:	Lifetime

See the guaranteed Death Benefit column of the Tabular Detail for more detail, as the Death Benefit may vary year by year.

This means that if the illustrated assumptions below are realized, then the illustrated Guaranteed Death Benefit will be provided. Those assumptions include the following:

1. The policy must be issued exactly as illustrated. This includes the face amounts, the underwriting class (approved by us after underwriting), the issue age or issue ages, and the presence of any riders and their amounts, cost, features and benefits, if applicable.
2. No changes in death benefit options or face amount, other than what is illustrated here; no riders are added or terminated after the issue of the policy.
3. All premium payments, including any 1035 Exchanges lump sums, are paid exactly as illustrated. If the actual amount or timing of premium payments is different than what is illustrated, the No-Lapse Guarantee Duration will also change.
4. Illustrated distributions were anticipated to be taken at the beginning of each policy month and are reflected in this illustration. If the actual amount or timing of distributions is different than what is illustrated, the No-Lapse Guarantee



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Duration will also change.

Backdating the Policy

Backdating a policy will affect the No-Lapse Guarantee Duration. This illustration assumes the policy will not be backdated.

Refer to the Tabular Detail page(s)

The Tabular Detail pages demonstrate the No-Lapse Guarantee even if the Accumulated Value in the "Guaranteed" columns becomes zero.

Important Information

The actual No-Lapse Guarantee Duration depends on the actual timing and amount of premium payments and distributions. Any changes in benefit amounts will also affect the No-Lapse Guarantee Duration. If actual premium payments or distributions are different than what is illustrated or if your policy benefits change, the length of the guarantee will also change. Premium payments must be made at the beginning of the premium payment interval for the rider to perform as illustrated. You must pay sufficient premium so the net no-lapse guarantee value is positive in order for the no-lapse guarantee to be in effect.

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 <u>is not</u> affected by the performance of the policy. However, the loan interest credited <u>is</u> affected by the performance of the policy. This causes Alternate Loans to be significantly more volatile than Standard Loans



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Standard Loans

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

Loan Charge Rate: 2.25%

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

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

Guaranteed Loan Interest Crediting Rate: 2.00%

This illustration also assumes that standard policy loan interest payments are allocated to the Fixed Account and earn Fixed Account Interest Credits at the declared rate.

Alternate Loans

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

Current Loan Interest Charge Rate: 4.65%

Guaranteed Loan Interest Charge Rate: 7.50%

Illustrated Loan Interest Charge Rate:

Rate	Start Year	End Year
4.65%	1	1
4.67%	2	86

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.



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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
31.00%	1	86

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 Cash Surrender Value determined under applicable tax law (the "cash value corridor test").

Guideline Premiums are calculated at issue, but are also recalculated upon certain changes in the terms or benefits of the policy. In some cases, a recalculation of the Guideline Premiums may cause the 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.

Modified Endowment Contract (MEC)

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

This is the Basic Illustration

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

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

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

A policy may be subject to retroactive 're-testing' if policy benefits are reduced. Premiums previously applied to the policy during the Seven-Pay Test Period will be retested against a new Seven-Pay Premium Limit reflecting the lower policy benefits and can cause the policy to become a MEC. Before you request a withdrawal or otherwise reduce your policy benefits, you should confirm with us whether your policy would become a MEC. **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.

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:

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I-1AC

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

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

Initial Premium Limits Summary

Seven Pay Premium: 602,591.15
 Guideline Single Premium: 3,394,213.00
 Guideline Level Premium: 547,236.40

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

Other Information

This illustration assumes you are the owner of the policy.

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

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.

Not a deposit	Not FDIC insured	Not insured by any government agency	Not bank guaranteed	May lose value
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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.

The "S&P 500 Index" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by Pacific Life Insurance Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Pacific Life Insurance Company. Pacific Life Insurance Company's Product(s) is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

EURO STOXX 50® Index

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- Have any responsibility or liability for the administration, management or marketing of Pacific Discovery Xelerator IUL 2.
- Consider the needs of Pacific Discovery Xelerator IUL 2 or the owners of Pacific Discovery Xelerator IUL 2 in determining, composing or calculating the EURO STOXX 50® Index or have any obligation to do so.

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 - The accuracy, timeliness, and completeness of the EURO STOXX 50® Index and its data;
 - The merchantability and the fitness for a particular purpose or use of the EURO STOXX 50® Index and its data;
 - The performance of Pacific Discovery Xelerator IUL 2 generally.
- STOXX, Deutsche Börse Group and their licensors, research partners or data providers give no warranty and exclude any liability, for any errors, omissions or interruptions in the EURO STOXX 50® Index or its data;
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liable (whether in negligence or otherwise) for any lost profits or indirect, punitive, special or consequential damages or losses, arising as a result of such errors, omissions or interruptions in the EURO STOXX 50® Index or its data or generally in relation to Pacific Discovery Xelerator IUL 2, even in circumstances where STOXX, Deutsche Börse Group or their licensors, research partners or data providers are aware that such loss or damage may occur.

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

MSCI Emerging Markets Index

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

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Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

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Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
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Policy Values: Numeric Summary

Year	Age	Cumulative		End of Year Guaranteed Values ¹ 0.00%		End of Year Non-Guaranteed Values ¹			
		Premium Outlay*	Policy Loan	Net Cash Surrender Value	Death Benefit	Intermediate	Death Benefit	Illustrated 5.67%	Net Cash Surrender Value
5	39	2,500,000	0	246,267	17,576,197	607,442	17,616,570	1,235,473	17,658,009
10	44	2,500,000	0	0	17,576,197	0	17,616,570	1,017,281	17,658,009
20	54	2,500,000	1,100,112	##	##	##	##	1,182,313	2,545,613
30	64	2,500,000	3,850,392					732,368	2,081,847
36	70	2,500,000	5,500,560					1,688,797	3,292,933

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.

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

Indicates that insurance coverage will cease in year 19 based on guaranteed assumptions. ## Indicates that insurance coverage will cease in year 19 based on intermediate assumptions. Insurance coverage would remain in force at least through year 86 (insured's age 120) based on illustrated assumptions.

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

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

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

APPLICANT'S SIGNATURE**

DATE

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

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

LIFE INSURANCE PRODUCER'S SIGNATURE

DATE

This is the Basic Illustration

I-1AC

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

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Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
Flexible Premium Indexed Adjustable Life Insurance
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Proposed Insured: Kyle Busch
Male, Age 35
Super Preferred Nonsmoker
Initial Flat Extra \$2.40

Initial Death Benefit Option = B -
(Increasing)
Initial Total Face Amount = \$17,500,000
Premium Frequency = Annual

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

Life Insurance Producer/Home Office Administration Worksheet

Underwriting Requirements

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

Kyle Busch
Paramedical, Home Office Specimen (HOS), EKG, Blood Profile
Inspection Report (IR) + Motor Vehicle Report Required
3rd Party Financial Statements or Equivalent
APS
Based on \$17,500,000 (all Years)

Information for Life Insurance Producer

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

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

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

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

Application Information

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

Policy Information
Product Name: Pacific Discovery Xelerator IUL 2
Planned Annual Premium: \$500,000.00

Face Amount/Death Benefit	Basic Coverage Amount:	\$17,500,000
	Total Initial Coverage=	\$17,500,000
	Death Benefit Option:	Option B - Increasing
	Basic Coverage Type:	None
	Life Insurance Qualification Test:	Guideline Premium Test (GPT)
	Guaranteed Cost of Insurance Period:	None

Optional Benefits	Enhanced Performance Factor Rider	Design C (Performance Plus)
	Flexible Duration No Lapse Guarantee Rider (No-Lapse Guarantee Rider)	
	Accelerated Death Benefit Rider for Chronic and Terminal Illness (Premier Living Benefits Rider 2)	Check Opt Out
	Accelerated Death Benefit Rider for Terminal Illness (Terminal Illness Rider)	Added

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



Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
 Flexible Premium Indexed Adjustable Life Insurance
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Automatic Benefits The following riders are automatically included in your policy:

- Conversion Rider
- No Lapse Guarantee Rider (Short-Term No Lapse Guarantee)
- Overloan Protection 3 Rider
- Other: 2% Interest Guarantee on Termination Rider

Premium and Billing Information Frequency of Payment: Annually

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

1-Year Indexed Account 100%

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

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

Premium Information	Initial Min Premium	\$341,057.81	Initial Target Premium	\$587,650.00
	Modal Premium	\$500,000.00	Varying Premium	No
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		
Tax Information	MEC	No	Initial GSP	3,394,213.00
	Initial 7-Pay Premium	602,591.15	Initial GLP	547,236.40
Term Type	ARTR Term Type	N/A		
	S-ARTR Term Type	N/A		
NLG Information	ST NLG Premium	349,786.33		
	ST NLG Duration	20		
General Information	Initial Surrender Charge	352,590.00	Initial Indexed Acct Rate	5.67%
	Concept	Ledger	Account Mix:	Custom Mix
Underwriting	Underwriting Type	Underwritten		
		First Insured		
	Date of Birth	[REDACTED]		
	Status	Super Preferred Nonsmoker		
	Letter Rating	None		
	Flat Extra	2.40 year 1 to year 20		
Life Insurance Producer	SAID Code	Not Entered		



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Sales Concept Ledger

Face Reduction Yes

Multiple Disbursements Yes

1R88-302-080-226-971-1E91

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

O-1M

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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Coverage Detail

Year	ARTR Issue Amount	ARTR Face	Base Face	Total Gross Death Benefit	Total Net Amount at Risk	Inforce Recreation ARTR Face	Inforce Recreation S-ARTR Face
1	0	0	17,500,000	17,658,009	17,500,000	0	0
2	0	0	17,658,009	17,658,009	17,283,105	0	0
3	0	0	17,658,009	17,658,009	17,006,730	0	0
4	0	0	17,658,009	17,658,009	16,680,020	0	0
5	0	0	17,658,009	17,658,009	16,299,265	0	0
6	0	0	17,658,009	17,658,009	16,381,709	0	0
7	0	0	17,658,009	17,658,009	16,456,387	0	0
8	0	0	17,658,009	17,658,009	16,522,490	0	0
9	0	0	17,658,009	17,658,009	16,579,309	0	0
10	0	0	17,658,009	17,658,009	16,640,727	0	0
11	0	0	2,029,146	2,350,953	1,257,486	0	0
12	0	0	2,029,146	2,465,728	1,285,954	0	0
13	0	0	2,029,146	2,592,551	1,315,432	0	0
14	0	0	2,029,146	2,732,142	1,345,268	0	0
15	0	0	2,029,146	2,884,888	1,374,476	0	0
16	0	0	2,029,146	3,050,675	1,401,661	0	0
17	0	0	2,029,146	3,212,255	1,407,617	0	0
18	0	0	2,029,146	3,383,814	1,404,975	0	0
19	0	0	2,029,146	3,565,083	1,391,252	0	0
20	0	0	2,029,146	3,755,054	1,363,300	0	0
21	0	0	2,029,146	3,951,150	1,317,050	0	0
22	0	0	2,029,146	4,233,034	1,333,696	0	0
23	0	0	2,029,146	4,527,935	1,339,248	0	0
24	0	0	2,029,146	4,833,739	1,331,030	0	0
25	0	0	2,029,146	5,149,128	1,306,495	0	0
26	0	0	2,029,146	5,483,416	1,265,404	0	0
27	0	0	2,029,146	5,927,947	1,296,738	0	0
28	0	0	2,029,146	6,408,547	1,322,399	0	0
29	0	0	2,029,146	6,926,147	1,340,545	0	0
30	0	0	2,029,146	7,483,474	1,349,479	0	0
31	0	0	2,029,146	8,082,053	1,347,009	0	0
32	0	0	2,029,146	8,798,189	1,404,753	0	0
33	0	0	2,029,146	9,573,701	1,460,395	0	0
34	0	0	2,029,146	10,413,111	1,513,016	0	0
35	0	0	2,029,146	11,319,635	1,561,329	0	0
36	0	0	2,029,146	12,298,375	1,604,136	0	0
37	0	0	2,029,146	13,223,431	1,521,280	0	0
38	0	0	2,029,146	14,194,447	1,406,657	0	0
39	0	0	2,029,146	15,213,892	1,256,193	0	0
40	0	0	2,029,146	16,282,410	1,065,204	0	0

O-1M

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

20.10.7333D.R Run: 3/2/2020 8:02 AM

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

Coverage Detail

Year	ARTR Issue Amount	ARTR Face	Base Face	Total Gross Death Benefit	Total Net Amount at Risk	Inforce Recreation ARTR Face	Inforce Recreation S-ARTR Face
41	0	0	2,029,146	17,403,110	828,720	0	0
42	0	0	2,029,146	18,932,085	901,528	0	0
43	0	0	2,029,146	20,570,029	979,525	0	0
44	0	0	2,029,146	22,325,197	1,063,105	0	0
45	0	0	2,029,146	24,203,514	1,152,548	0	0
46	0	0	2,029,146	26,214,488	1,248,309	0	0
47	0	0	2,029,146	28,264,047	1,345,907	0	0
48	0	0	2,029,146	30,344,236	1,444,964	0	0
49	0	0	2,029,146	32,452,756	1,545,369	0	0
50	0	0	2,029,146	34,584,597	1,646,886	0	0
51	0	0	2,029,146	36,736,119	1,749,339	0	0
52	0	0	2,029,146	39,009,222	1,857,582	0	0
53	0	0	2,029,146	41,409,958	1,971,903	0	0
54	0	0	2,029,146	43,944,623	2,092,601	0	0
55	0	0	2,029,146	46,619,771	2,219,989	0	0
56	0	0	2,029,146	49,442,220	2,354,391	0	0
57	0	0	2,029,146	51,955,354	1,998,283	0	0
58	0	0	2,029,146	54,625,597	1,591,037	0	0
59	0	0	2,029,146	57,477,630	1,127,012	0	0
60	0	0	2,029,146	60,543,292	599,439	0	0
61	0	0	2,029,146	64,396,072	637,585	0	0
62	0	0	2,029,146	68,481,943	678,039	0	0
63	0	0	2,029,146	72,813,217	720,923	0	0
64	0	0	2,029,146	77,401,738	766,354	0	0
65	0	0	2,029,146	82,258,284	814,438	0	0
66	0	0	2,029,146	87,395,307	865,300	0	0
67	0	0	2,029,146	92,831,440	919,123	0	0
68	0	0	2,029,146	98,581,376	976,053	0	0
69	0	0	2,029,146	104,661K	1,036,243	0	0
70	0	0	2,029,146	111,085K	1,099,853	0	0
71	0	0	2,029,146	117,873K	1,167,056	0	0
72	0	0	2,029,146	125,047K	1,238,089	0	0
73	0	0	2,029,146	132,630K	1,313,170	0	0
74	0	0	2,029,146	140,646K	1,392,537	0	0
75	0	0	2,029,146	149,122K	1,476,452	0	0
76	0	0	2,029,146	158,064K	1,564,993	0	0
77	0	0	2,029,146	167,498K	1,658,391	0	0
78	0	0	2,029,146	177,444K	1,756,871	0	0
79	0	0	2,029,146	187,981K	1,861,198	0	0
80	0	0	2,029,146	199,144K	1,971,721	0	0

O-1M

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

20.10.7333D.R Run: 3/2/2020 8:02 AM

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

Coverage Detail

Year	ARTR Issue Amount	ARTR Face	Base Face	Total Gross Death Benefit	Total Net Amount at Risk	Inforce Recreation ARTR Face	Inforce Recreation S-ARTR Face
81	0	0	2,029,146	210,969K	2,088,806	0	0
82	0	0	2,029,146	223,497K	2,212,845	0	0
83	0	0	2,029,146	236,769K	2,344,250	0	0
84	0	0	2,029,146	250,829K	2,483,458	0	0
85	0	0	2,029,146	265,724K	2,630,932	0	0
86	0	0	2,029,146	281,504K	2,787,164	0	0

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

O-1M

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

20.10.7333D.R Run: 3/2/2020 8:02 AM

PDX IUL 2 - GPT - NonG

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Pacific Discovery Xelerator IUL 2 - GPT - Life Insurance Illustration
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Input Summary - Ledger
 Case File: Busch, Kyle M35 \$17,500,000 PDX IUL 2 SPNS- 2
 Scenario: SPNS- 2.40 Flat Extra- Cap Rate Illy

Screen: Proposed Insured

Issue State	NC	Sex	Male
First Name	Kyle	Risk Class	Super Preferred Nonsmoker
Last Name	Busch	Temporary Flat Extra	2.40 From: 1 To 20
Issue Age or DOB	[REDACTED]		

Screen: Policy Details

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

Screen: Death Benefit and Premium

Plan Design	Basic Coverage Only	Policy Premium	500,000.00 From 1 To 5
Total Face Amount	17,500,000	Mode	Annual
Death Benefit Option	Increasing From 1 To 1	1035 Exchange	No
Reduce Face	Yes	Non-1035 Lump Sum	No
Reduce Face Year	11	PRIME Term Conversion	No

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

Premium Strategy Options	Customize	1 Year High Cap Indexed Account Crediting Rate	Maximum
1 Year High Cap Indexed Account	C.00%	1 Year Indexed Account Crediting Rate	Maximum
1 Year Indexed Account	100.00%	1 Year International Indexed Account Crediting Rate	Maximum
1 Year International Indexed Account	C.00%	1 Year No Cap Indexed Account Crediting Rate	Maximum
1 Year No Cap Indexed Account	C.00%	2 Year Indexed Account Crediting Rate	Maximum
2 Year Indexed Account	C.00%	High Par 5 Year Indexed Account Crediting Rate	Maximum
High Par 5 Year Indexed Account	C.00%	1 Year High Par Indexed Account Crediting Rate	Maximum
1 Year High Par Indexed Account	C.00%	Fixed Account Crediting Rate	Current From 1 To A120
Fixed Account:	C.00%		
Change Accumulated Value Transfers	From: High Par 5 Year Indexed		
	To: High Par 5 Year Indexed		
	1 Beginning In Year:		
	From: 2 Year Indexed		
	To: 2 Year Indexed		
	Beginning In Year:		
	From: 1 Year High Cap Indexed		
	To: 1 Year High Cap Indexed		
	Beginning In Year:		
	From: 1 Year No Cap Indexed		
	To: 1 Year No Cap Indexed		
	Beginning In Year:		
	From: 1 Year High Par Indexed		
	To: 1 Year High Par Indexed		
	Beginning In Year:		
	From: 1 Year International Indexed		
	To: 1 Year International Indexed		
	Beginning In Year:		
	From: 1 Year Indexed		
	To: 1 Year Indexed		
	Beginning In Year:		
	From: Fixed		
	To: Fixed		
	Beginning In Year:		
	From: All Open		
	To:		
	Beginning In Year:		

Screen: Distribution

Policy Distributions	Solve Alternate Loan From A51 To A80	Interest Charge Rate	Current From 1 To A120
Distribution Mode	Monthly	Switch Loan Debt from Standard to Alternate	No
Loan Interest Payment Type	Borrow From: 1 To A120	Switch Loan Debt from Alternate to Standard	No

Screen: Riders

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

Screen: Output Design

Output Option	PDF	Policy Credits	Yes
Illustration Output Package	New Business Submission Package	Policy Charges	No
Ledger Page	Yes	Additional Concept	No
Life Expectancy	No	Additional Reports	No
IRR Columns	No	Commission Summary	No
Presented by Bank	Yes		

I-1AC

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

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PDX IUL 2 - GPT - NonGI

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

PRX Version: 20.10.0105

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I-1AC

Life Insurance Producer: Rodney A Smith

For: Kyle Busch

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

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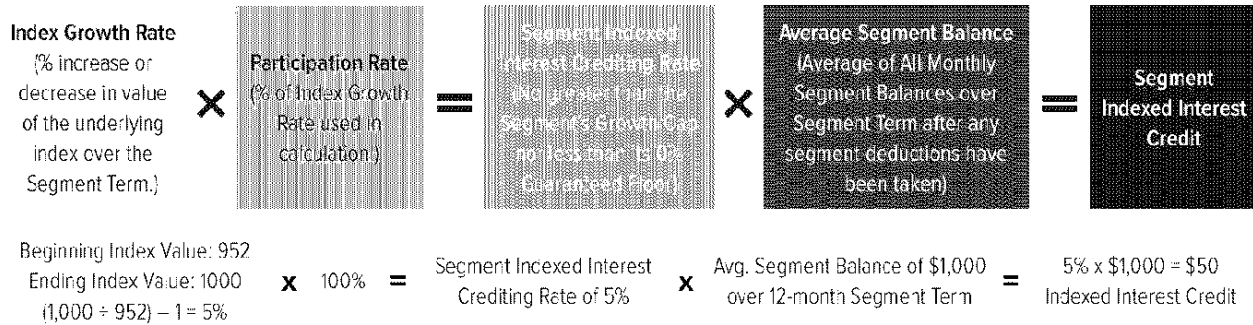
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UNDERSTANDING THE ENHANCED PERFORMANCE FACTOR RIDER

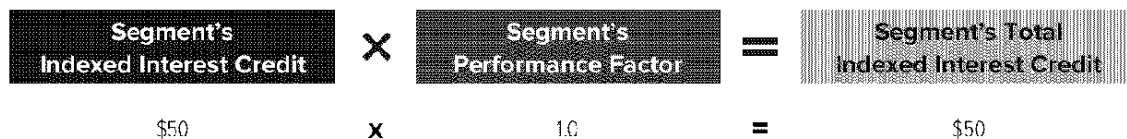
Available in Pacific Discovery Xelerator IUL 2 (PDX IUL 2) Indexed Universal Life Insurance¹

In addition to death benefit protection, indexed universal life insurance provides the potential to credit index-based interest if you allocate among the policy's indexed accounts. A typical indexed account credits interest as shown in the example below using hypothetical values.

Typical Indexed Account Interest Crediting



In PDX IUL 2, each indexed account applies a guaranteed 1.0 Performance Factor at Segment Maturity to result in the Segment's Total Indexed Interest Credit, as shown below.



Enhanced Performance Factor Rider

You may increase the Performance Factor and thus potentially increase the index-based interest credits if you elect the optional Enhanced Performance Factor Rider² at policy issue for a monthly rider charge. The rider offers three designs—Classic (A), Performance (B), and Performance Plus (C). Each design has its own level of monthly rider charges and Performance Factors as shown on page 2.

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

¹ Pacific Life Insurance Company's PDX IUL 2 (form #P15IUL and S18PDX2 or ICC 15 P15IUL and ICC 18 S18PDX2, based on state of policy issue. Indexed Universal Life insurance products do not directly participate in any stock or equity investments.
² Enhanced Performance Factor Rider (form #R18EPF and S18EPF or ICC 18 R18EPF and ICC 18 S18EPF, based on state of policy issue. Riders will likely incur additional charges and are subject to availability, restrictions and limitations. When considering a rider, request a policy illustration from your life insurance producer to see the rider's impact on your policy's values.



Choose Among Three Rider Designs

The Enhanced Performance Factor Rider (EPFR) offers the flexibility of three designs, each with its own level of rider charges and Performance Factors as shown below. At policy issue, you will choose a rider design. You may later change rider designs as often as once per year, at the policy anniversary. Any rider design change would apply to Segments created on or after the policy anniversary, giving you the flexibility to shift your rider charges and policy potential over time.

Policy Year	Classic Rider Design A			Performance Rider Design B			Performance Plus Rider Design C		
	Annualized Rider Charge	Guaranteed Performance Factor	Current Performance Factor	Annualized Rider Charge	Guaranteed Performance Factor	Current Performance Factor	Annualized Rider Charge	Guaranteed Performance Factor	Current Performance Factor
1	0.00%	1.0	1.0	0.00%	1.00	1.00	0.0%	1.00	1.00
2-20	0.00%	1.0	1.0	4.98%	1.49	2.14	7.5%	1.72	2.70
21	0.00%	1.0	1.0	4.38%	1.43	2.01	6.6%	1.64	2.50
22	0.00%	1.0	1.0	3.78%	1.37	1.87	5.7%	1.56	2.30
23	0.00%	1.0	1.0	3.18%	1.31	1.73	4.8%	1.47	2.10
24	0.00%	1.0	1.0	2.58%	1.25	1.59	3.9%	1.38	1.90
25+	0.00%	1.0	1.0	1.98%	1.20	1.46	3.0%	1.30	1.69

Each Segment Performance Factor is the sum of the 1.0 Guaranteed Performance Factor and the Rider Performance Factor. The guaranteed rider charge is assessed monthly as a percentage of each Segment's Monthly Balance and is annualized in the chart above. The Performance Factor applies at Segment maturity based on the Average Segment Monthly Balance over the Segment Term. Current Performance Factors will be different for the 1-Year High Cap Indexed Account. Request a personalized illustration for details. Current Performance Factors are as of Feb. 2019. Pacific Life reserves the right to change or modify any nonguaranteed or current elements. The right to modify these elements is not limited to a specific time or reason.

Evaluating EPFR Charges and Credits

The rider will increase the Segment's value only when the additional interest credited due to the Rider Performance Factor exceeds the deductions for the rider's monthly charges over the Segment Term, as shown in the hypothetical examples below.

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

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

† Other policy charges will occur on a monthly basis, independent of the rider's charges and may further reduce the policy's accumulated value.

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*To learn more about the Enhanced Performance Factor Rider,
request a personalized illustration from your life insurance producer.*

*Pacific Life is a product provider. It is not a fiduciary and therefore does not give advice
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