PACIFIC LIFE

# YOUR POLICY'S RANGE OF POSSIBILITIES

## How Might the Indexed Accounts in Your Policy Perform in Various Market Conditions?

In addition to providing death benefit protection after both insured individuals have passed away, **Pacific Horizon Survivorship IUL 2** indexed universal life insurance[1] offers a range of indexed accounts to help you craft your cash value allocation strategy. And while past performance is no guarantee of future results, the chart below gives you an idea of the performance of your indexed accounts. Spanning 20 years, the chart shows how these indexed accounts may have performed in different market conditions. Plus, all indexed accounts offer a 0% guaranteed minimum interest crediting rate, so you never lose cash value due to index performance. Your policy's cash value is reduced by policy charges[2] and any policy distributions you take.

### Hypothetical Annualized Crediting Rates from 2005-2025[3]

| | 1-Year Indexed Account | 1-Year High Cap Indexed Account[4] | 1-Year Invesco QQQ® Indexed Account | 1-Year Barclays Large Cap Intraday VC10 Indexed Account | 1-Year SG Nasdaq-100® Edge VC10 Indexed Account | | 2-Year Indexed Account | | High Par 5-Year Indexed Account |
|---|---|---|---|---|---|---|---|---|---|
| **Current Growth Cap[5]** | 10% (2% guaranteed) | 12% (4% guaranteed) | 10.5% (1% guaranteed) | No growth cap (current and guaranteed) | No growth cap (current and guaranteed) | | 24% over 2 years (6% over 2 years guaranteed) | | No current growth cap (10% over 5 years guaranteed) |
| **Current Participation Rate** | 100% (current and guaranteed) | 100% (current and guaranteed) | 100% (current and guaranteed) | 150% (15% guaranteed) | 140% (15% guaranteed) | | 100% (current and guaranteed) | | 110% (105% guaranteed) |
| **Underlying Index** | S&P 500® Index | S&P 500® Index | Invesco QQQ® ETF Index | Barclays Large Cap Intraday VC10 Index | SG Nasdaq-100® Edge VC10 Index | | S&P 500® Index | | S&P 500® Index |
| **2005-2006** | 10.00% | 11.20% | 5.89% | 12.44% | – | **2005-2007** | 7.40% | **2005-2010** | 0.00% |
| **2006-2007** | 2.98% | 2.18% | 10.50% | 8.90% | – | **2006-2008** | 0.00% | **2006-2011** | 0.00% |
| **2007-2008** | 0.00% | -0.80% | 0.00% | 0.00% | – | **2007-2009** | 0.00% | **2007-2012** | 0.00% |
| **2008-2009** | 10.00% | 11.20% | 10.50% | 22.16% | – | **2008-2010** | 11.36% | **2008-2013** | 14.67% |

[1]Form series P26SIL, S26SHZN, varies based on state of policy issue. Indexed accounts do not directly participate in any stock or equity investment.

[2]If policy charges are greater than the interest credits earned, your policy's cash value will decrease, which may cause your policy to lapse unless you pay additional premium.

[3]These are hypothetical annualized crediting rates for each account when its current indexed account parameters are applied to historical index performance from 2005–2025. Any index data prior to the inception date is back-casted data (i.e., hypothetical data determined by retroactive application of a back-casted model). Back-casted index data is shown for illustrative purposes only and should not be given the same consideration as actual historical index data. Hypothetical data results are based on criteria applied retroactively with the benefit of hindsight and knowledge of factors that may have positively affected its performance and cannot account for risk factors that may affect actual performance. The chart assumes indexed segments are created annually on December 15th of the year indicated for each 1-year, 2-year, or 5-year segment. Historical returns are no guarantee of future performance. Pacific Horizon Survivorship IUL 2 was not offered for sale until 8/3/26, so the returns shown are not representative of actual product performance. The actual historical growth cap, participation rate and floor of the product, had it been available, over the period analyzed might have been higher or lower than assumed, and likely would have fluctuated with market conditions.

[4]The 1-Year High Cap Indexed Account assesses a monthly charge of 0.067% (0.80% annually) of accumulated value in the indexed account as part of the monthly policy charges. In the chart above, this charge is simulated by subtracting 0.80% from the crediting rate. Keep in mind that on an actual policy, the indexed account charge is included in the policy's monthly deduction and is not part of the indexed interest crediting rate calculation.

[5]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.

[6]Assumes a 45% participation rate for calculating the hypothetical annualized crediting rates shown in the chart. Actual current participation rate will be declared as frequently as monthly.

| | 1-Year Indexed Account | 1-Year High Cap Indexed Account[4] | 1-Year Invesco QQQ® Indexed Account | 1-Year Barclays Large Cap Intraday VC10 Indexed Account | 1-Year SG Nasdaq-100® Edge VC10 Indexed Account | | 2-Year Indexed Account | | High Par 5-Year Indexed Account |
|---|---|---|---|---|---|---|---|---|---|
| **Current Growth Cap**[5] | 10% (2% guaranteed) | 12% (4% guaranteed) | 10.5% (1% guaranteed) | No growth cap (current and guaranteed) | No growth cap (current and guaranteed) | | 24% over 2 years (6% over 2 years guaranteed) | | No current growth cap (10% over 5 years guaranteed) |
| **Current Participation Rate** | 100% (current and guaranteed) | 100% (current and guaranteed) | 100% (current and guaranteed) | 150% (15% guaranteed) | 140% (15% guaranteed) | | 100% (current and guaranteed) | | 110% (105% guaranteed) |
| **Underlying Index** | S&P 500® Index | S&P 500® Index | Invesco QQQ® ETF Index | Barclays Large Cap Intraday VC10 Index | SG Nasdaq-100® Edge VC10 Index | | S&P 500® Index | | S&P 500® Index |
| **2009-2010** | 10.00% | 10.64% | 10.50% | 15.89% | – | **2009-2011** | 4.29% | **2009-2014** | 12.38% |
| **2010-2011** | 0.00% | -0.80% | 0.90% | 0.00% | 0.00% | **2010-2012** | 6.70% | **2010-2015** | 11.52% |
| **2011-2012** | 10.00% | 11.20% | 10.50% | 16.07% | 19.96% | **2011-2013** | 11.36% | **2011-2016** | 12.45% |
| **2012-2013** | 10.00% | 11.20% | 10.50% | 26.33% | 27.83% | **2012-2014** | 11.36% | **2012-2017** | 12.53% |
| **2013-2014** | 10.00% | 10.57% | 10.50% | 12.23% | 21.55% | **2013-2015** | 6.39% | **2013-2018** | 9.77% |
| **2014-2015** | 1.62% | 0.82% | 9.86% | 0.00% | 0.00% | **2014-2016** | 6.42% | **2014-2019** | 8.54% |
| **2015-2016** | 10.00% | 10.64% | 7.69% | 9.65% | 5.38% | **2015-2017** | 11.36% | **2015-2020** | 10.49% |
| **2016-2017** | 10.00% | 11.20% | 10.50% | 30.78% | 35.85% | **2016-2018** | 7.42% | **2016-2021** | 14.73% |
| **2017-2018** | 0.00% | -0.80% | 3.34% | 2.82% | 8.92% | **2017-2019** | 9.70% | **2017-2022** | 9.74% |
| **2018-2019** | 10.00% | 11.20% | 10.50% | 22.68% | 21.04% | **2018-2020** | 11.36% | **2018-2023** | 11.53% |
| **2019-2020** | 10.00% | 11.20% | 10.50% | 22.13% | 40.10% | **2019-2021** | 11.36% | **2019-2024** | 12.15% |
| **2020-2021** | 10.00% | 11.20% | 10.50% | 16.43% | 17.61% | **2020-2022** | 4.66% | **2020-2025** | 12.12% |
| **2021-2022** | 0.00% | -0.80% | 0.00% | 0.00% | 0.00% | **2021-2023** | 0.92% | | |
| **2022-2023** | 10.00% | 11.20% | 10.50% | 9.24% | 22.78% | **2022-2024** | 11.36% | | |
| **2023-2024** | 10.00% | 11.20% | 10.50% | 18.98% | 14.35% | **2023-2025** | 11.36% | | |
| **2024-2025** | 10.00% | 11.20% | 10.50% | 0.00% | 0.00% | | | | |
| **Indexed Account Average Hypothetical Annualized Crediting Rate** | **7.23%** | **7.74%** | **8.21%** | **12.33%** | **15.69%** | | **7.62%** | | **9.54%** |
| **Underlying Index Average Annualized Growth Rate** | **10.20%** | **10.20%** | **16.87%** | **6.90%** | **10.12%** | | **9.24%** | | **8.47%** |

Remember, these hypothetical examples are for illustrative purposes only. Each indexed account measures the change in index values over the segment term on a point-to-point basis, except for the High Par 5-Year Indexed Account, which uses a point to last-year-average measurement of index performance. The source of all values is Pacific Life's IUL Rate Calculator output, which is available from your financial professional.[7]

[7]All individuals selling this product must be licensed insurance agents.

## Work with your financial professional to determine the mix of accounts within your policy to help meet your goals or visit our website to learn more.

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