Monthly Performance Report

PACIFIC LIFE

Pacific Life Insurance Company

For the Period Ending September 30, 2026

for underlying funds available in

Pacific Legacy Survivorship VUL

(Pacific Legacy Survivorship VUL– Form Series P22SVL and S22PLS, varies based on state of policy issue)

A Flexible Premium Variable Universal Life Insurance Product issued by Pacific Life Insurance Company

Variable universal life (VUL) insurance's primary objective is to provide death benefit protection with the opportunity for you to allocate your net premium payments and policy cash values among a selection of investment options.

Pacific Life's VUL products may offer a variety of variable investment options in the following investment categories:

- Asset Allocation
- Domestic Equity
- Fixed Income
- International Equity
- Money Market
- Sector

Work with your life insurance producer to determine a mix of investment options that can help you meet your life insurance and financial goals.

Each variable investment option invests in a corresponding fund of the DFA Investment Dimensions Group Inc., Fidelity® Variable Insurance Products Funds, Pacific Select Fund, or Vanguard Variable Insurance Fund.

Although some funds may have names of investment goals/objectives that resemble retail mutual funds managed by the fund managers, these funds will not have the same underlying holdings or performance as the retail mutual funds.

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

Important information about the performance report
Performance information for each of the underlying funds is provided by the respective fund groups. Performance for some of the underlying funds predate their availability in a Pacific Life VUL separate account.

The underlying funds are subject to market fluctuation, investment risk, and possible loss of principal. When redeemed, the value of accumulation units may be worth more or less than the original cost.

The fund performance in this report includes only fund level fees and expenses, reinvestment of dividends, and distributions. Performance **does not** include any policy charges. Performance would be significantly lower after all policy fees and expenses are deducted. Policy charges are deducted monthly. The policy charges may include, but are not limited to, Cost of Insurance charges, administrative charges, asset charge, coverage charges, and any rider charges. Additionally, a premium load is deducted from each premium payment. Policy performance would be significantly lower after all policy fees and expenses are deducted and policy cash values could be less than total premiums paid. You are encouraged to ask your life insurance producer for a personalized illustration since policy charges can vary by product. To help you understand how the policy charges affect your policy cash values, you may select the Policy Charges report with your illustration. See the applicable product prospectus for more information. Call (800) 800-7681 for the Fixed Account rates.

What you will find in the report
This report provides you and your life insurance producer with a snapshot of performance on the underlying funds for our VUL products. It shows performance data, if available, over the following periods; 1-month, year-to-date, 1-year, 3-years, 5-years, 10-years, and as of a fund's inception date (ITD). The report also includes a fund's inception date and annual fund operating expense.

The funds are listed alphabetically within their Morningstar categories and the categories are listed in order of risk by asset class. Generally, portfolios of fixed income securities are less aggressive than portfolios of equity securities. While fixed income portfolios tend to be less aggressive, they still carry a variety of risks, and some will have more risks than others. Please see the **About Risks** section for more information.

Helpful Terms
Annual Fund Operating Expense: The cost that a fund incurs for operations. Annual fund operating expenses are total operating expenses for each underlying fund. The fees and expenses are expressed as a percentage of average net assets as of the fund's most recent fiscal year end. Annual fund operating expenses for some of the funds include management fee waivers, expense caps, and reimbursements calculated at the discretion of the portfolio manager. These fee waivers, expense caps, and reimbursements are agreed upon through the expiration date listed below and may be renewable depending upon the terms of the arrangement. Performance information reflects historical or current fee waivers, expense caps, or reimbursements, without which performance would have been lower. The underlying fund expenses may vary from year to year and are fully described in each fund's prospectus. Actual fees and expenses for the underlying funds vary daily. More detail about each underlying fund's fees and expenses is available in the prospectus for each fund.

Asset Class: Groups of securities that exhibit similar characteristics and behave similarly, such as equities, fixed income, or cash.

Inception Date: The date the fund share class began operations.

Morningstar Category: Grouping of funds by sector, industry, country and market capitalization as determined by Morningstar.

Helpful Terms *continued*

Separate Account: A type of Investment Company referred to as a unit investment trust which is registered with the U.S. Securities & Exchange Commission under the Investment Company Act of 1940. The assets in the separate accounts are kept separate from the Pacific Life general account.

Share Class: Different share classes typically have different fees, expenses, and charges.

Sub-Advised Fund: A fund that is managed by a third-party money manager.
Some underlying portfolios and management of the Pacific Select Funds (PSF) are sub-advised by management firms retained by Pacific Life Fund Advisors, LLC (PLFA). PLFA oversees and monitors the performance of these sub-advisers and recommends their hiring, termination, and replacement.

The underlying portfolios and management of the M Funds are sub-advised by management firms retained by M Financial Investment Advisers, Inc. (MFIA). MFIA oversees and monitors the performance of these sub-advisers and recommends their hiring, termination, and replacement.

Historical performance may be affected by changes to the sub-adviser.

Sub-advised funds are denoted by an "x" in this performance report. Each fund's sub-adviser is specified in parenthesis next to each sub-advised fund.

Product Fund List

Fixed Income

Money Market/Short Term		Core/Core-Plus/TIPS/Bank Loan		High Yield/Multi Sector/World/EM Bond	
Fidelity® VIP Govt Money Market Svc Class	Money Market-Taxable	Fidelity® VIP Bond Index Init	Intermediate-Core Bond	Vanguard VIF High Yield Bond	High-Yield Bond
DFA VA Short-Term Fixed	Ultrashort-Term Bond	PSF Bond Plus P (PLFA/FDS)	Intermediate-Core Bond	Vanguard VIF Global Bond Index	Intermediate-Core Bond
		PSF Inflation Managed P (PIMCO)	Inflation-Protected Bond		
		PSF Floating Rate Income P (Aristotle Pacific)	Bank Loan		

Asset Allocation Funds

Target Date		Target Allocation		Tactical Allocation/World Allocation/World Stock	
		PSF Pac Dynamix – Conservative Growth P (PLFA	Moderately Conservative Allocation		
		PSF Pac Dynamix – Moderate Growth P (PLFA)	Moderate Allocation		
		PSF Pac Dynamix – Growth P (PLFA)	Moderately Aggressive Allocation		
		PSF Pac Dynamix – Aggressive Growth P (PLFA)	Aggressive Allocation		

Domestic Equity Funds

Large Cap		Mid Cap		Small Cap	
Fidelity® VIP Total Market Index Init	Large-Cap Blend	PSF Mid-Cap Plus Bond Alpha P (PLFA/FDS)	Mid-Cap Blend	PSF Small-Cap Index P (BlackRock)	Small-Cap Blend
Neuberger Berman AMT Quality Equity Port I	Large-Cap Blend	Vanguard VIF Mstar Mid-Cap Index	Mid-Cap Blend	PSF Small-Cap Plus Bond Alpha P (PLFA/FDS)	Small-Cap Blend
PSF Equity Index P (BlackRock)	Large-Cap Blend				
PSF Large-Cap Plus Bond Alpha P (PLFA/FDS)	Large-Cap Blend				
PSF QQQ® Plus Bond Alpha P (PLFA/FDS)	Large-Cap Growth				

Foreign/International

Large Cap		Mid/SMid Cap		Small Cap/Emerging Markets	
Fidelity® VIP International Index Init	Foreign Large Blend	DFA VA International Small	Foreign SMid Blend		
PSF Intl Equity Plus Bond Alpha P (PLFA/FDS)	Foreign Large Blend				

Sector

Real Estate		Utilities/Health/Technology		EquityHedged/Other	
Vanguard VIF Real Estate Index	Real Estate			PSF Hedged Equity P (JPMorgan)	Equtiy Hedged

Performance Information

Fund Code	Categories Based On Morningstar Peer Groups	Foot-Notes	Sub-Advised (x)	Expense Cap/Waiver EXP Date	Annual Operating Expense		Inception Date	Period Ending 9/30/26							Quarter Ending 9/30/26					
					Net	Gross		1-Month %	YTD %	1-Year %	3-Year %	5-year %	10-Year %	ITD %	YTD %	1-Year %	3-Year %	5-year %	10-Year %	ITD %
	Money Market-Taxable																			
MM	Fidelity® VIP Govt Money Market Svc Class			--	0.35	0.35	07/07/00	0.29	2.57	3.53	4.30	3.55	2.20	1.87	2.57	3.53	4.30	3.55	2.20	1.87
The Fidelity VIP Government Money Market SEC 7-day SEC yield was 3.57%. The SEC yield more closely reflects the current earnings of the Money Market Portfolio than the total return.																				
	Ultrashort-Term Bond																			
VQ	DFA VA Short-Term Fixed			--	0.12	0.12	01/02/01	-0.10	2.18	3.23	4.44	3.10	2.11	2.65	2.18	3.23	4.44	3.10	2.11	2.65
	Intermediate-Core Bond																			
N3	Fidelity® VIP Bond Index Init			--	0.14	0.14	04/19/18	-2.66	-2.90	-1.96	3.89	-0.80	--	1.36	-2.90	-1.96	3.89	-0.80	--	1.36
T4	PSF Bond Plus P (PLFA/FDS)		X	04/30/27	0.46	0.51	10/31/24	-2.96	-3.42	-2.53	--	--	--	1.50	-3.42	-2.53	--	--	--	1.50
	Inflation-Protected Bond																			
GZ	PSF Inflation Managed P (PIMCO)		X	--	1.10	1.10	05/02/11	-3.14	-2.87	-2.69	4.08	0.19	2.39	2.54	-2.87	-2.69	4.08	0.19	2.39	2.54
	Bank Loan																			
RH	PSF Floating Rate Income P (Aristotle Pacific)		X	--	0.74	0.74	04/30/13	0.18	3.21	4.88	7.04	6.16	5.47	4.80	3.21	4.88	7.04	6.16	5.47	4.80
	High-Yield Bond																			
N6	Vanguard VIF High Yield Bond			--	0.24	0.24	06/03/96	-2.60	-0.39	1.35	7.44	3.32	4.53	5.65	-0.39	1.35	7.44	3.32	4.53	5.65
	Global Bond																			
CE	Vanguard VIF Global Bond Index			--	0.13	0.13	09/07/17	-2.20	-2.36	-1.58	3.94	-0.54	--	1.19	-2.36	-1.58	3.94	-0.54	--	1.19
	Target Allocation																			
QE	PSF Pac Dynamix – Conservative Growth P (PLFA)			--	0.39	0.46	10/31/19	-2.13	4.11	5.97	11.24	4.52	--	6.05	4.11	5.97	11.24	4.52	--	6.05
QJ	PSF Pac Dynamix – Moderate Growth P (PLFA)			--	0.39	0.45	10/31/19	-1.83	7.29	9.56	14.67	6.80	--	8.59	7.29	9.56	14.67	6.80	--	8.60
QH	PSF Pac Dynamix – Growth P (PLFA)			--	0.39	0.45	10/31/19	-1.78	9.63	12.34	17.18	8.45	--	10.45	9.63	12.34	17.18	8.45	--	10.46
L9	PSF Pac Dynamix – Aggressive Growth P (PLFA)			--	0.39	0.84	05/01/24	-1.83	11.46	14.52	--	--	--	17.53	11.46	14.52	--	--	--	17.83
	Large-Cap Blend																			
N5	Fidelity® VIP Total Market Index Init			--	0.11	0.11	04/17/18	-0.76	12.59	15.31	22.29	12.68	--	14.14	12.59	15.31	22.29	12.68	--	14.14
NR	Neuberger Berman AMT Quality Equity Port I			--	0.87	0.87	02/18/99	-1.40	11.67	15.40	21.98	12.71	13.50	9.12	11.67	15.40	21.98	12.71	13.50	9.12
T8	PSF Large-Cap Plus Bond Alpha P (PLFA/FDS)		X	04/30/27	0.46	0.51	10/31/24	-0.75	11.42	14.06	--	--	--	17.45	11.42	14.06	--	--	--	17.45
EY	PSF Equity Index P (BlackRock)		X	--	0.09	0.09	05/02/11	-0.36	12.67	15.63	22.78	13.71	15.24	13.81	12.67	15.63	22.78	13.71	15.24	13.81
	Large-Cap Growth																			
W9	PSF QQQ® Plus Bond Alpha P (PLFA/FDS)		X	04/30/27	0.46	0.55	10/15/24	2.87	19.51	22.23	--	--	--	22.76	19.51	22.23	--	--	--	22.76

Performance Information

Fund Code	Categories Based On Morningstar Peer Groups	Foot-Notes	Sub-Advised (x)	Expense Cap/Waiver EXP Date	Annual Operating Expense		Inception Date	Period Ending 9/30/26							Quarter Ending 9/30/26					
					Net	Gross		1-Month %	YTD %	1-Year %	3-Year %	5-year %	10-Year %	ITD %	YTD %	1-Year %	3-Year %	5-year %	10-Year %	ITD %
	Mid-Cap Blend																			
M4	PSF Mid-Cap Plus Bond Alpha P (PLFA/FDS)		X	04/30/27	0.46	0.51	05/02/11	-4.58	10.27	9.67	16.08	6.88	11.26	10.06	10.27	9.67	16.08	6.88	11.26	10.06
VC	Vanguard VIF Mstar Mid-Cap Index			--	0.17	0.17	02/09/99	-4.08	9.14	8.22	16.29	7.29	10.81	10.24	9.14	8.22	16.29	7.29	10.81	10.24
	Small-Cap Blend																			
SB	PSF Small-Cap Index P (BlackRock)		X	--	0.37	0.37	05/02/11	-5.26	13.46	15.86	17.31	5.95	9.43	9.04	13.46	15.86	17.31	5.95	9.43	9.04
W7	PSF Small-Cap Plus Bond Alpha P (PLFA/FDS)		X	04/30/27	0.50	0.57	10/31/24	-5.62	12.51	14.79	--	--	--	14.12	12.51	14.79	--	--	--	14.12
	Foreign Large Blend																			
N4	Fidelity® VIP International Index Init			--	0.16	0.16	04/17/18	-2.49	14.58	20.13	20.84	9.78	--	8.15	14.58	20.13	20.84	9.78	--	8.15
T6	PSF Intl Equity Plus Bond Alpha P (PLFA/FDS)		X	04/30/27	0.47	0.52	10/31/24	-3.44	9.33	14.63	--	--	--	19.61	9.33	14.63	--	--	--	19.61
	Foreign SMid Blend																			
VP	DFA VA International Small			--	0.39	0.39	10/03/95	-3.22	9.95	14.09	20.14	8.37	8.85	7.56	9.95	14.09	20.14	8.37	8.85	7.56
	Real Estate																			
VF	Vanguard VIF Real Estate Index			--	0.26	0.26	02/09/99	-6.27	4.04	1.50	9.90	1.22	4.34	8.61	4.04	1.50	9.90	1.22	4.34	8.61
	Options Trading																			
OY	PSF Hedged Equity P (JPMorgan)		X	--	0.66	0.66	04/30/21	-0.49	0.38	2.85	10.33	7.21	--	6.90	0.38	2.85	10.33	7.21	--	6.90

Changes to the Portfolios
The performance for certain portfolios includes periods of time when other investment management firms managed these portfolios and/or when investment policies, and possibly the portfolio name, differed. The applicable portfolios and dates such changes occurred are as follows:

Pacific Select Fund: Floating Rate Income on 5/1/23. Mid-Cap Plus Bond Alpha on 11/1/23 and 11/1/24

About Risks
There is greater potential for higher returns through the variable investment options, but your investment is subject to the risk of poor investment performance and can vary depending on the performance of the variable investment options you have chosen. Each variable investment option will have its own unique risks. The value of each variable investment option will fluctuate with the value of the investments it holds, and returns are not guaranteed. You can lose money by investing in the policy, including loss of principal and prior earnings. Therefore, the actual value of any policy distribution can be greater or less than its original cost. You bear the risk of any variable investment options you choose. You should read each Fund prospectus carefully before investing. You can obtain a Fund prospectus by contacting your life insurance producer or by visiting PacificLife.com. No assurance can be given that a Fund will achieve its investment objectives.

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Pacific Life Insurance Company

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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, but they do not protect the value of the variable investment options. 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.

Pacific Life Fund Advisors LLC (PLFA) is the investment adviser to the Pacific Select Fund (PSF) and the manager of certain PSF portfolios.

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The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.