Monthly Performance Report

PACIFIC LIFE

Pacific Life Insurance Company

For the Period Ending September 30, 2026

for underlying funds available in

Pacific Select Harbor VUL

(Pacific Select Harbor VUL– Form Series P19PHV and S19PHV, 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:

- Alternatives
- Asset Allocation
- Domestic Equity
- Emerging Markets Debt
- Emerging Markets Equity
- Fixed Income
- Global Debt
- Global Equity
- 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 American Funds Insurance Series® Funds, BlackRock® Variable Series Funds, Inc., DFA Investment Dimensions Group Inc., Fidelity® Variable Insurance Products Funds, Franklin Templeton Variable Insurance Products Trust, Invesco Variable Insurance Funds, Legg Mason Partners Variable Equity Trust, Lincoln Variable Insurance Product Trust, Lord Abbett Series Fund, Inc., MFS® Variable Insurance Trust, Neuberger Berman Advisers Management Trust, Pacific Select Fund, PIMCO Variable Insurance Trust, T. Rowe Price Equity Series, Inc., 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

Fidelity® VIP Govt Money Market Svc Class	Money Market-Taxable
PSF Short Duration Bond P (T. Rowe Price)	Short-Term Bond

Core/Core-Plus/TIPS/Bank Loan

Fidelity® VIP Bond Index Svc Cl 2	Intermediate-Core Bond
PSF Intermediate Bond Class P (JPMorgan)	Intermediate-Core Bond
PSF Diversified Bond P (Loomis Sayles)	Intermediate-Core Plus Bond
Lord Abbett Ser Total Return VC	Intermediate-Core Plus Bond

High Yield/Multi Sector/World/EM Bond

American Funds IS® American High-Inc Cl 2	High-Yield Bond
Lord Abbett Ser Bond Debenture VC	Multisector Bond
PIMCO VIT Income Administrative Class	Multisector Bond
Templeton Global Bond VIP Cl 1	Global Bond

Asset Allocation Funds

Target Date

Fidelity® VIP Freedom Retirement Init Cl	Target-Date Ret
Fidelity® VIP Freedom 2030 Init Cl	Target-Date 2030
Fidelity® VIP Freedom 2035 Init Cl	Target-Date 2035
Fidelity® VIP Freedom 2045 Init Cl	Target-Date 2045

Target Allocation

PSF Pac Dynamix – Conservative Growth P (PLFA)	Moderately Conservative Allocatio
American Funds IS® Asset Allocation Cl 2	Moderate Allocation
BlackRock 60/40 Target Allocation ETF V.I. Cl I	Moderate Allocation
MFS VIT Total Return Series Init Cl	Moderate 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

Tactical Allocation/World Allocation/World Stock

BlackRock Global Allocation V.I. Cl I	Global Moderate Allocation
Invesco V.I. Global Ser I	Global LRG-Stock Growth

Domestic Equity Funds

Large Cap

DFA VA US Large Value	Large-Cap Value
MFS VIT Value Series Init Cl	Large-Cap Value
PSF Value Advantage P (JPMorgan)	Large-Cap Value
PSF Value Portfolio Cl P (Putnam)	Large-Cap Value
T. Rowe Price Equity Income-I	Large-Cap Value
American Funds IS® Growth-Income Cl 2	Large-Cap Blend
Fidelity® VIP Total Market Index Svc Cl 2	Large-Cap Blend
Neuberger Berman AMT Quality Equity Port I	Large-Cap Blend
PSF Dividend Growth P (T. Rowe Price)	Large-Cap Blend
PSF Equity Index P (BlackRock)	Large-Cap Blend
PSF Large-Cap Core Class P (JPMorgan)	Large-Cap Blend
American Funds IS® Growth Cl 2	Large-Cap Growth
PSF Growth P (MFS)	Large-Cap Growth
T. Rowe Price Blue Chip Growth-I	Large-Cap Growth

Mid Cap

Invesco V.I. American Value I	Mid-Cap Value
LVIP American Century VP Mid Cap Value Std II	Mid-Cap Value
ClearBridge Var Mid Cap Cl I	Mid-Cap Blend
Fidelity® VIP Mid Cap Init Cl	Mid-Cap Blend
Vanguard VIF Mstar Mid-Cap Index	Mid-Cap Blend
ClearBridge Variable Growth Cl I	Mid-Cap Growth

Small Cap

DFA VA US Targeted Value	Small-Cap Value
PSF Small-Cap Eqty P (Franklin/BlackRock)	Small-Cap Value
PSF Small-Cap Value P (Avantis)	Small-Cap Value
Invesco V.I. Main Street Small Cap Ser I	Small-Cap Blend
PSF Small-Cap Index P (BlackRock)	Small-Cap Blend
ClearBridge Var Small Cap Growth Cl I	Small-Cap Growth
Lord Abbett Ser Developing Growth VC	Small-Cap Growth
MFS VIT New Discovery Series Init Cl	Small-Cap Growth

Product Fund List

Foreign/International

Large Cap		Mid/SMid Cap		Small Cap/Emerging Markets	
DFA VA International Value	Foreign Large Value	PSF International Small-Cap P (Fidelity)	Foreign SMid Blend	American Funds IS® New World 2	Emerging Markets
Templeton Foreign VIP Cl 1	Foreign Large Value				
Fidelity® VIP International Index Svc Cl 2	Foreign Large Blend				
American Funds IS® EUPAC 2	Foreign Large Growth				
Invesco V.I. EQV International Eqty I	Foreign Large Growth				
PSF International Growth Class P (ClearBridge)	Foreign Large Growth				

Sector

Real Estate		Utilities/Health/Technology			
PSF Real Estate P (Principal REI)	Real Estate	MFS VIT Utilities Series Init Cl	Utilities		
Vanguard VIF Real Estate Index	Real Estate				

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.																				
	Short-Term Bond																			
D4	PSF Short Duration Bond P (T. Rowe Price)		X	--	0.45	0.45	05/02/11	-0.65	0.77	1.97	4.79	2.24	2.25	1.96	0.77	1.97	4.79	2.24	2.25	1.96
	Intermediate-Core Bond																			
MI	Fidelity® VIP Bond Index Svc Cl 2			--	0.39	0.39	04/19/18	-2.68	-3.05	-2.19	3.63	-1.02	--	1.11	-3.05	-2.19	3.63	-1.02	--	1.11
PB	PSF Intermediate Bond Class P (JPMorgan)		X	--	0.45	0.45	10/23/20	-2.68	-3.10	-2.16	4.27	-0.41	--	-0.32	-3.10	-2.16	4.27	-0.41	--	-0.32
	Intermediate-Core Plus Bond																			
LT	Lord Abbett Ser Total Return VC			--	0.71	0.71	04/30/10	-2.83	-3.17	-2.20	4.40	-0.51	1.26	2.66	-3.17	-2.20	4.40	-0.51	1.26	2.66
U1	PSF Diversified Bond P (Loomis Sayles)		X	--	0.45	0.45	05/02/11	-2.85	-2.77	-1.74	4.43	-1.92	1.40	2.73	-2.77	-1.74	4.43	-1.92	1.40	2.73
	High-Yield Bond																			
AW	American Funds IS® American High-Inc Cl 2			05/01/27	0.62	0.70	04/30/97	-2.41	-0.44	0.70	8.20	3.98	5.49	5.85	-0.44	0.70	8.20	3.98	5.49	5.85
	Multisector Bond																			
LB	Lord Abbett Ser Bond Debenture VC			--	1.05	1.05	12/03/01	-2.50	-0.94	0.62	6.72	1.29	3.54	5.88	-0.94	0.62	6.72	1.29	3.54	5.88
PI	PIMCO VIT Income Administrative Class			--	0.92	0.92	04/29/16	-3.14	-2.15	0.37	6.15	2.59	3.92	4.22	-2.15	0.37	6.15	2.59	3.92	4.22
	Global Bond																			
TE	Templeton Global Bond VIP Cl 1			04/30/27	0.50	0.53	01/24/89	-1.84	2.88	3.39	5.12	0.73	0.68	5.49	2.88	3.39	5.12	0.73	0.68	5.49
	Target Date																			
MR	Fidelity® VIP Freedom Retirement Init Cl			--	0.36	0.36	04/26/05	-2.00	2.03	3.11	7.51	2.39	4.10	4.26	2.03	3.11	7.51	2.39	4.10	4.26
MT	Fidelity® VIP Freedom 2030 Init Cl			--	0.49	0.49	04/26/05	-2.14	5.75	7.50	13.60	5.87	8.83	7.60	5.75	7.50	13.60	5.87	8.83	7.60
MU	Fidelity® VIP Freedom 2035 Init Cl			--	0.53	0.53	04/08/09	-2.02	6.96	8.88	15.21	7.03	10.08	11.46	6.96	8.88	15.21	7.03	10.08	11.46
MV	Fidelity® VIP Freedom 2045 Init Cl			--	0.60	0.60	04/08/09	-1.74	10.62	13.11	18.85	9.36	11.55	12.45	10.62	13.11	18.85	9.36	11.55	12.45

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 %
	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
MX	MFS VIT Total Return Series Init Cl			04/30/27	0.61	0.71	01/03/95	-4.85	2.80	4.87	10.32	5.16	7.13	7.87	2.80	4.87	10.32	5.16	7.13	7.87
AO	American Funds IS® Asset Allocation Cl 2			--	0.54	0.54	04/30/97	-2.65	5.22	7.82	15.97	8.27	9.53	7.83	5.22	7.82	15.97	8.27	9.53	7.83
BB	BlackRock 60/40 Target Allocation ETF V.I. Cl I			06/30/27	0.33	0.53	05/01/14	-1.30	8.16	10.58	15.23	7.65	8.84	7.42	8.16	10.58	15.23	7.65	8.84	7.42
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
	Global Allocation																			
BZ	BlackRock Global Allocation V.I. Cl I			06/30/27	0.76	0.80	02/28/92	-1.56	6.85	10.52	15.35	6.33	7.87	7.39	6.85	10.52	15.35	6.33	7.87	7.39
	Global LRG-Stock Growth																			
OK	Invesco V.I. Global Ser I			--	0.81	0.81	11/12/90	1.64	8.06	12.39	18.38	6.52	11.87	10.19	8.06	12.39	18.38	6.52	11.87	10.19
	Large-Cap Value																			
VN	DFA VA US Large Value			--	0.21	0.21	01/12/95	-3.08	18.85	23.85	19.34	12.07	11.43	9.95	18.85	23.85	19.34	12.07	11.43	9.95
MZ	MFS VIT Value Series Init Cl			04/30/27	0.69	0.72	01/02/02	-4.59	5.62	7.85	13.38	7.99	9.68	8.53	5.62	7.85	13.38	7.99	9.68	8.53
Y3	PSF Value Portfolio Cl P (Putnam)		X	04/30/27	0.67	0.76	05/02/11	-2.53	13.24	20.08	17.75	10.71	9.74	9.44	13.24	20.08	17.75	10.71	9.74	9.44
VZ	PSF Value Advantage P (JPMorgan)		X	04/30/27	0.69	0.71	04/30/13	-4.29	10.99	14.09	16.39	9.84	10.55	10.30	10.99	14.09	16.39	9.84	10.55	10.30
L1	T. Rowe Price Equity Income-I			--	0.74	0.74	03/31/94	-3.26	15.00	19.41	17.50	10.76	10.90	9.67	15.00	19.41	17.50	10.76	10.90	9.67
	Large-Cap Blend																			
AU	American Funds IS® Growth-Income Cl 2			--	0.53	0.53	04/30/97	-1.44	10.91	13.44	22.54	13.20	14.18	10.12	10.91	13.44	22.54	13.20	14.18	10.12
M8	Fidelity® VIP Total Market Index Svc Cl 2			--	0.36	0.36	04/17/18	-0.80	12.36	14.99	21.99	12.39	--	13.85	12.36	14.99	21.99	12.39	--	13.85
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
V4	PSF Dividend Growth P (T. Rowe Price)		X	04/30/27	0.68	0.71	05/02/11	-2.98	8.02	10.70	15.71	9.78	12.47	12.04	8.02	10.70	15.71	9.78	12.47	12.04
ES	PSF Large-Cap Core Class P (JPMorgan)		X	--	0.49	0.49	05/02/11	-1.03	5.32	5.91	18.94	10.82	12.77	12.39	5.32	5.91	18.94	10.82	12.77	12.39
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																			
AQ	American Funds IS® Growth Cl 2			--	0.58	0.58	04/30/97	0.63	7.60	9.28	24.98	12.22	17.98	12.75	7.60	9.28	24.98	12.22	17.98	12.75
G3	PSF Growth P (MFS)		X	--	0.59	0.59	05/02/11	1.22	5.98	5.28	21.01	9.72	16.00	14.02	5.98	5.28	21.01	9.72	16.00	14.02
K1	T. Rowe Price Blue Chip Growth-I			--	0.75	0.75	12/29/00	2.06	3.86	5.96	23.92	9.82	15.84	9.50	3.86	5.96	23.92	9.82	15.84	9.50

Performance Information

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					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 Value																			
RJ	Invesco V.I. American Value I			--	0.89	0.89	05/05/03	-5.52	14.21	21.18	25.95	17.04	12.93	10.73	14.21	21.18	25.95	17.04	12.93	10.73
AK	LVIP American Century VP Mid Cap Value Std II			04/30/27	0.86	0.88	12/01/04	-6.14	9.28	9.51	12.66	7.79	8.62	9.38	9.28	9.51	12.66	7.79	8.62	9.38
	Mid-Cap Blend																			
CZ	ClearBridge Var Mid Cap Cl I			--	0.82	0.82	11/01/99	-5.96	-1.65	-5.28	7.31	0.71	7.11	7.62	-1.65	-5.28	7.31	0.71	7.11	7.62
M7	Fidelity® VIP Mid Cap Init Cl			--	0.55	0.55	12/28/98	-2.86	18.42	23.31	20.02	10.58	11.70	12.27	18.42	23.31	20.02	10.58	11.70	12.27
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
	Mid-Cap Growth																			
CY	ClearBridge Variable Growth Cl I	2		--	0.87	0.87	11/01/99	-1.63	2.42	0.59	15.00	4.21	7.54	7.72	2.42	0.59	15.00	4.21	7.54	7.72
	Small-Cap Value																			
VM	DFA VA US Targeted Value			--	0.29	0.29	10/03/95	-6.09	13.55	16.93	15.55	10.52	11.13	11.00	13.55	16.93	15.55	10.52	11.13	11.00
V5	PSF Small-Cap Eqty P (Franklin/BlackRock)		X	04/30/27	0.72	0.82	05/02/11	-5.34	14.75	18.10	15.62	7.15	9.03	8.80	14.75	18.10	15.62	7.15	9.03	8.80
SS	PSF Small-Cap Value P (Avantis)		X	04/30/27	0.64	0.81	05/02/11	-5.68	16.17	19.38	13.85	4.37	7.75	8.12	16.17	19.38	13.85	4.37	7.75	8.12
	Small-Cap Blend																			
OH	Invesco V.I. Main Street Small Cap Ser I			--	0.84	0.84	05/01/98	-6.50	9.29	12.09	14.88	6.86	10.75	8.87	9.29	12.09	14.88	6.86	10.75	8.87
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
	Small-Cap Growth																			
CW	ClearBridge Var Small Cap Growth Cl I			--	0.81	0.81	11/08/99	-4.00	7.66	5.02	10.58	-0.51	9.67	8.74	7.66	5.02	10.58	-0.51	9.67	8.74
LD	Lord Abbett Ser Developing Growth VC	1		--	1.04	1.27	04/30/10	-1.25	13.37	15.27	20.90	1.19	12.27	12.14	13.37	15.27	20.90	1.19	12.27	12.14
MW	MFS VIT New Discovery Series Init Cl			04/30/27	0.87	0.95	05/01/98	-3.09	12.56	17.30	14.40	0.64	11.21	9.00	12.56	17.30	14.40	0.64	11.21	9.00
	Foreign Large Value																			
VO	DFA VA International Value			--	0.27	0.27	10/03/95	-3.23	14.68	24.65	23.77	15.70	11.57	7.75	14.68	24.65	23.77	15.70	11.57	7.75
TD	Templeton Foreign VIP Cl 1			04/30/27	0.83	0.84	05/01/92	-3.01	3.23	7.90	13.09	8.02	5.86	6.56	11.22	16.26	15.94	9.64	6.66	6.79
	Foreign Large Blend																			
M6	Fidelity® VIP International Index Svc Cl 2			--	0.41	0.41	04/17/18	-2.51	14.35	19.76	20.55	9.49	--	7.88	14.35	19.76	20.55	9.49	--	7.88

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 %
	Foreign Large Growth																			
AY	American Funds IS® EUPAC 2			05/01/27	0.72	0.78	04/30/97	-2.78	14.26	19.11	18.00	5.76	7.63	7.08	14.26	19.11	18.00	5.76	7.63	7.08
OL	Invesco V.I. EQV International Eqty I			--	0.90	0.90	05/05/93	-2.07	8.97	11.28	12.96	5.16	6.80	6.96	8.97	11.28	12.96	5.16	6.80	6.96
PD	PSF International Growth Class P (ClearBridge)		X	--	0.79	0.79	10/29/21	-2.56	-1.21	-0.52	13.22	--	--	3.12	-1.21	-0.52	13.22	--	--	3.12
	Foreign SMid Blend																			
I3	PSF International Small-Cap P (Fidelity)		X	04/30/27	0.92	0.94	05/02/11	-1.33	7.01	8.82	13.63	5.31	6.72	6.40	7.01	8.82	13.63	5.31	6.72	6.40
	Emerging Markets																			
AZ	American Funds IS® New World 2			05/01/27	0.82	0.90	06/17/99	-1.07	14.82	19.63	19.56	7.28	9.82	8.52	14.82	19.63	19.56	7.28	9.82	8.52
	Real Estate																			
R1	PSF Real Estate P (Principal REI)		X	04/30/27	0.81	0.90	05/02/11	-4.98	10.65	8.77	12.08	3.42	5.64	6.99	10.65	8.77	12.08	3.42	5.64	6.99
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
	Utilities																			
MY	MFS VIT Utilities Series Init Cl			04/30/27	0.78	0.79	01/03/95	-5.30	-4.03	-3.29	10.82	6.16	7.61	10.26	-4.03	-3.29	10.82	6.16	7.61	10.26

Footnotes

1. Effective May 3, 2021, VUL premium allocations and transfers into the Lord Abbett Ser Developing Growth VC are no longer available.

2. Effective January 17, 2025, VUL premium allocations and transfers into ClearBridge Var Growth are **ONLY AVAILABLE** to policyowners with existing account values in the fund as of the effective date.

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: Diversified Bond on 11/1/23. International Small-Cap on 5/2/16 and 11/1/21. Large-Cap Core on 5/24/19 and 5/2/22. Small-Cap Value on 10/30/15, and 5/1/24. Value on 11/2/20 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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