PACIFIC LIFE

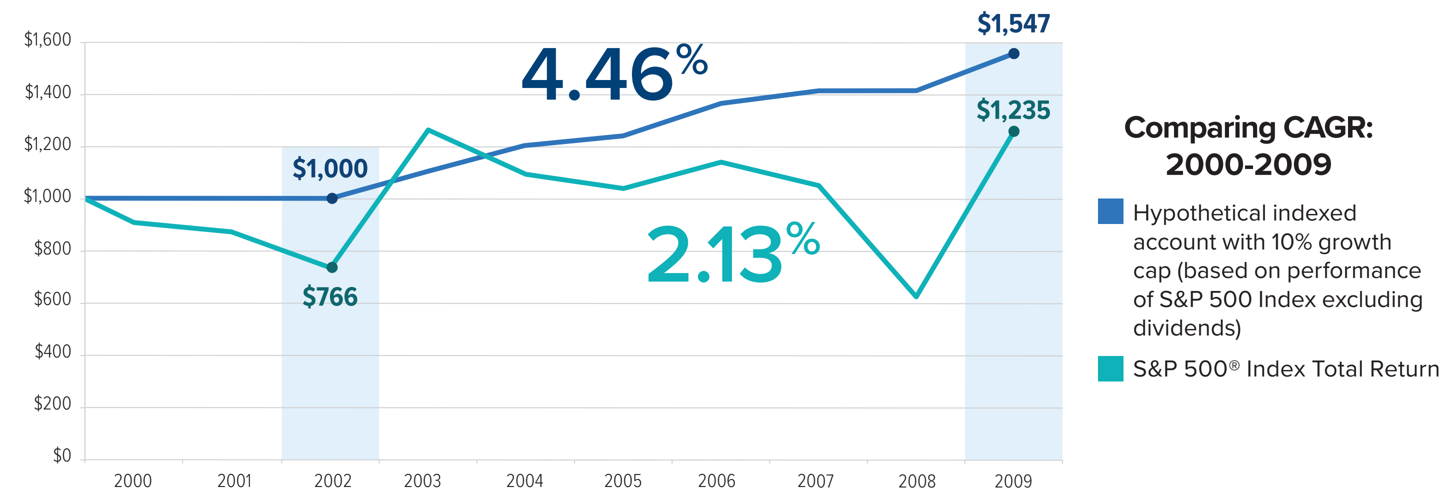
THE POTENTIAL POWER OF IUL IN VOLATILE MARKETS

If you are considering the purchase of an indexed universal life insurance (IUL), then you probably know that IUL provides financial protection against premature death plus the potential for cash value accumulation. What you may not know is that IUL can also help protect against market volatility.[1]

The indexed accounts in your IUL policy credit interest based in part on the performance of an index. When the index is up, the cash value allocated to the indexed account is credited with interest subject to a growth cap (if applicable). Your policy's cash value is protected from index-based losses with a 0% guaranteed minimum interest crediting rate and is reduced only by policy charges and any policy distribution you take.

Comparing compound annual growth rates (CAGR) during a period of high market volatility can reveal the power of IUL to help protect your policy's cash value from index losses.

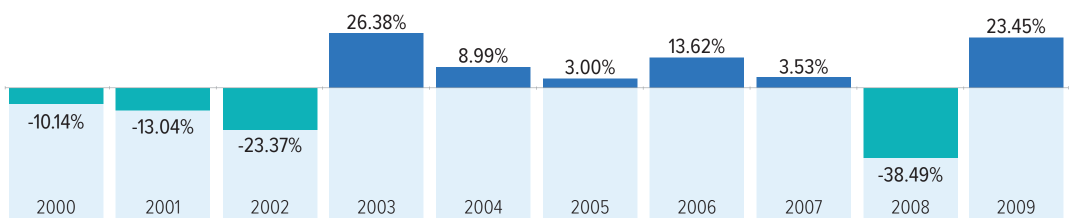
Comparison of Hypothetical Value of $1000, 2000-2009



If you capped each year's growth at 10%, credited a minimum interest crediting rate of 0%, and removed the benefit of dividends (as many indexed accounts do), the CAGR of a hypothetical indexed account over the same period would have been 4.46% compared to 2.13% for the S&P 500® Index.[2]

This hypothetical example is for illustrative purposes only and does not reflect the performance of an actual account value. The performance shown does not include any policy charges. Performance net of policy charges would be significantly lower after all policy charges are deducted. Past performance is no guarantee of future results. The indexed account is being illustrated based on the 10% current growth cap and a 0% minimum interest crediting rate. The growth cap is subject to change at the insurance carrier's discretion based in part on the current market environment. Had the indexed account been available on January 1, 2000, historical growth caps may have been higher or lower than what is depicted in this chart.

S&P 500®[2] Index Total Return, Annual Change 2000-2009



S&P 500® index CAGR 2000-2009:

2.13%

[1] Indexed universal life insurance policies do not directly participate in any stock or equity investments

[2] January 1, 2000 to December 31, 2009; 1-year annual point to point measurement; 10% growth cap rate; and 0% floor (minimum interest crediting rate) for indexed account. Source: Morningstar Direct™, May 2026.

Contact your Pacific Life representative or visit our website to learn more.

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Pacific Life Insurance Company is licensed to issue insurance products in all states except New York. Product/material 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.

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

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.

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Not all products or optional benefits are available in all states or firms, and features may vary by state and firm.

The primary purpose of life insurance is to provide death benefit protection in the event of the insured's death.

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

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