



YOUR GUIDE TO THE ENHANCED PERFORMANCE FACTOR RIDER

Available on Pacific Horizon ECV IUL¹ Policies

Indexed universal life insurance (IUL) offers death benefit protection and index-based interest crediting potential in the policy's accumulated value. Pacific Horizon ECV IUL policies from Pacific Life Insurance Company feature an optional Enhanced Performance Factor Rider (EPFR)² available at policy issue that may increase your policy's indexed interest crediting potential on a nonguaranteed basis. This guide explains the basics of the EPFR, so you can decide whether it's right for you.

Why You May Want to Consider the EPFR

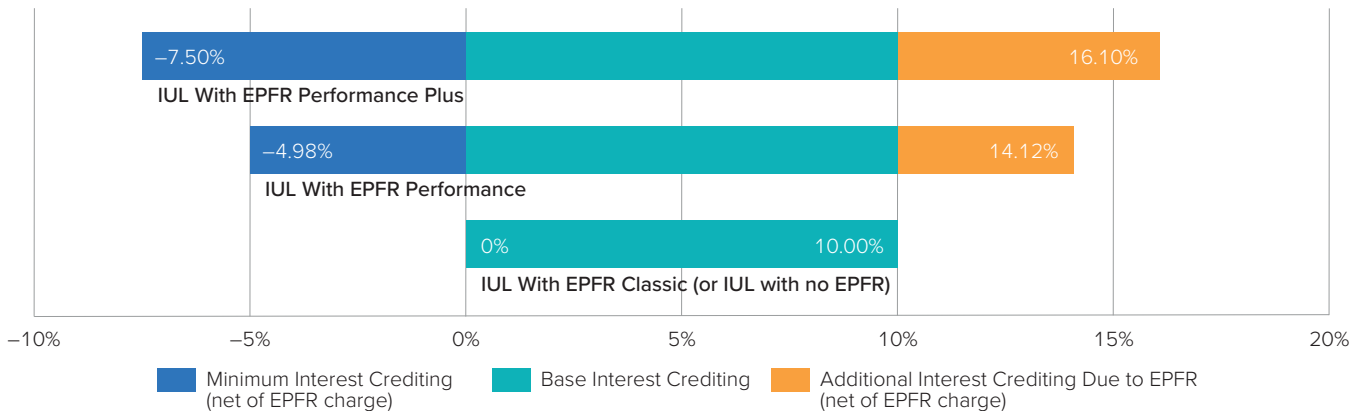
A Pacific Life IUL policy credits interest based in part on the performance of a stock market index, subject to a current growth cap (maximum interest crediting rate) and a guaranteed minimum interest rate (floor) of 0%, meaning your policy's accumulated value will never go down due to market losses. Note that not all indexed accounts have growth caps and monthly policy charges still apply and will reduce your accumulated value.

Choosing the EPFR at policy issue allows you to choose between three different rider designs: Classic, Performance, and Performance Plus. Each design has its own level of monthly rider charges and Performance Factors, as shown on page 2. The rider provides two primary benefits:

1) Greater Flexibility By electing the rider at policy issue, you add flexibility to your policy. If your life insurance needs or risk profile changes, you can change your rider's design each year.

2) Greater Upside Potential The EPFR provides a choice of three rider designs. Two of these designs offer additional cash value accumulation potential: Performance and Performance Plus. In exchange for a monthly charge, these designs offer greater potential performance in the form of a Performance Factor and more risk in the form of higher charges as shown below. You may also choose Classic, which offers no additional potential performance and no extra monthly rider charges.

Potential Range of Performance



IUL interest crediting potential based on hypothetical 1-Year Indexed Account with 100% guaranteed participation rate, 10% current growth cap (2% guaranteed), 0% guaranteed minimum interest rate (floor), and level segment balance. EPFR examples based on annualized guaranteed charges of 4.98% (Performance) and 7.5% (Performance Plus) and current Segment Performance Factors of 1.91 for Performance (1.49 guaranteed minimum) and 2.36 for Performance Plus (1.72 guaranteed minimum) in Policy Years 10–20. Performance Factors apply in all years, but are 1.0 in year 1, and are at their highest in years 10–20. Request a personalized illustration for details. This hypothetical example is not guaranteed and is no indicator of future performance. The Potential Range of Performance assumes a level segment balance, and calculates the hypothetical indexed interest rate net of the EPFR charge. Note that on an actual policy, the EPFR charge is included in the policy's monthly charges and is not part of the indexed crediting rate calculation. Other monthly policy charges still apply and will reduce policy values.

¹Form series P21IUL and S22ECV, varies based on state of policy issue.

²Form series R18EPF and S18EPF, varies 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.

How Does the Rider Work?

The EPFR must be selected at policy issue. It cannot be added after your policy has been issued. If you've elected the EPFR on your policy, you will choose one rider design—Classic, Performance, or Performance Plus—at policy issue. You can change rider design as frequently as yearly. Any changes will impact segments created after the effective date of the change.

The Classic rider design includes no additional boost to performance and no additional rider charge. In exchange for a monthly charge, Performance and Performance Plus provide a potential boost to your interest crediting rate in the form of a Performance Factor, beginning in policy year two, which multiplies your segment index interest credit.

The Performance Factor provides a potential boost to your policy's segment interest credit in exchange for a rider charge, as shown in the hypothetical example below using the Performance Plus EPFR design in policy year 10:

Hypothetical Index Performance	Segment Indexed Interest Credit	Segment Current Performance Factor	Total Segment Indexed Interest Credit	Annualized Rider Charge	Net Impact to Segment Value
10%	\$100.00	2.36	\$236.00	\$75.00	\$161.00
Subject to cap rate	10% x \$1,000*	Locked in for the segment term		7.50% x \$1,000 (Varies by EPFR design)	

Performance Factor varies by EPFR Design and Policy Year and does not always result in positive credit.

*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, we've assumed the average monthly segment balance was a level \$1000 for simplicity. See page 3 for example.

What Are the Rider Charges and Segment Performance Factors?

For Pacific Horizon ECV IUL policies, the current and guaranteed segment performance factor and the annualized rider charge for each rider design are shown in the chart below.

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%	1.00	1.00	0.00%	1.00	1.00	0.00%	1.00	1.00
2	0.00%	1.00	1.00	1.00%	1.10	1.18	1.50%	1.15	1.28
3	0.00%	1.00	1.00	1.50%	1.15	1.28	2.26%	1.22	1.42
4	0.00%	1.00	1.00	2.00%	1.20	1.37	3.00%	1.30	1.55
5	0.00%	1.00	1.00	2.50%	1.25	1.46	3.76%	1.37	1.69
6	0.00%	1.00	1.00	2.99%	1.29	1.55	4.50%	1.44	1.83
7	0.00%	1.00	1.00	3.50%	1.34	1.64	5.26%	1.51	1.96
8	0.00%	1.00	1.00	3.99%	1.39	1.73	6.00%	1.58	2.10
9	0.00%	1.00	1.00	4.49%	1.44	1.82	6.76%	1.66	2.23
10–20	0.00%	1.00	1.00	4.98%	1.49	1.91	7.50%	1.72	2.36
21	0.00%	1.00	1.00	4.38%	1.43	1.81	6.60%	1.64	2.20
22	0.00%	1.00	1.00	3.78%	1.37	1.70	5.70%	1.56	2.04
23	0.00%	1.00	1.00	3.18%	1.31	1.59	4.80%	1.47	1.88
24	0.00%	1.00	1.00	2.58%	1.25	1.48	3.90%	1.38	1.72
25+	0.00%	1.00	1.00	1.98%	1.20	1.37	3.00%	1.30	1.55

Each Segment Performance Factor is the sum of the 1.0 Guaranteed Indexed Account 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. Request a personalized illustration for details. Current Performance Factors are as of September 2025. 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. Values shown above will vary for the 1 Year High Cap Indexed Account.

When Does the Rider Provide a Benefit?

The rider's impact on the policy's accumulated value can be positive or negative. To understand how the rider's performance factors and charges may impact your policy's interest crediting potential, let's look at four hypothetical examples (subject to a hypothetical growth cap of 10.0% and the guaranteed minimum interest rate of 0%):

Net Indexed Interest Credits Based on Hypothetical Segment Indexed Interest Crediting Rates and 3 EPFR Designs



You can see that when the hypothetical index performance reached 5% and 10.0%, the Performance and Performance Plus rider designs added value, with the additional interest credits exceeding the annualized rider charges. At 0%, 4%, and 5%, the Classic design (with no rider charges and no additional interest credit) outperformed the other designs. 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 example above is hypothetical, is not an indication of future performance, and is not guaranteed. Example uses a segment performance factor of 1 for EPFR Classic, 1.91 for EPFR Performance, and 2.36 for EPFR Performance Plus. For simplicity's sake, example uses a level segment balance of \$1000.

What If the Rider Charges Are Greater Than the Segment Indexed Interest Credit?

When the rider charges exceed the Segment Indexed Interest Credit, the rider will reduce the policy's accumulated value and may increase the risk of policy lapse. Because of the rider charges, it is possible that the policy's accumulated value may decrease and/or the policy may lapse, even if the performance of the indexed accounts is positive. You should only use EPFR Rider Design Performance and Performance Plus if you are willing to accept the risk of such reductions in accumulated value.

When deciding 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.³ Consider obtaining additional life insurance illustrations to analyze the impact that each rider design will have on your policy.

³All individuals selling this product must be licensed insurance agents.



The Power of Pacific

Your life insurance policy is only as solid as the company behind it. When you purchase a life insurance policy from Pacific Life, you are buying a promise that we will be there for you today—and tomorrow.

For nearly 160 years, we've remained committed to providing quality products, service, and stability to meet your needs throughout your lifetime.

2025 WORLD'S MOST
ETHICAL
COMPANIES™
ETHISPHERE

Pacific Life has been named one of the 2025 World's Most Ethical Companies®⁴ by the Ethisphere Institute, a global leader in defining and advancing the standards of ethical business practices.

Ask your financial professional³ whether the risks and potential rewards of the Enhanced Performance Factor Rider are right for you.

⁴Based on the Ethisphere Institute's Ethics Quotient®. "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

While ratings can be objective indicators of an insurance company's financial strength and can provide a relative measure to help select among insurance companies, they are not guarantees of the future financial strength and/or claims-paying ability of a company. The independent third party from which this annuity is purchased, including the broker/dealer, the insurance agency from which this annuity is purchased, and any affiliates of those entities, make no representations regarding the quality of the analysis conducted by the rating agencies. The rating agencies are not affiliated with the above-mentioned entities nor were they involved in any rating agency's analysis of the insurance companies.

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.

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.

Indexed universal life insurance does not directly participate in any stock or equity investments.

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.

Indexed Universal Life Insurance generally requires additional premium payments after the initial premium. If either no premiums are paid, or subsequent premiums are insufficient to continue coverage, it is possible that coverage will expire.

This material reflects the Pacific Life Insurance policy features and benefits. All policy features and benefits may not be available through some Broker Dealers.

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

