

CHOOSE YOUR INVESTMENT STRATEGY

A guide to your variable universal life insurance
policy's automated transfer services



Pacific Life Insurance Company

We'll Help Make it Easier



Client Guide

Making Your Next Move

Automated transfer services can help make it easier to manage your policy's accumulated cash value.

In addition to death benefit protection, your Pacific Life Insurance Company variable universal life (VUL) insurance policy allows you to allocate policy net premiums and cash values among a variety of available investment options.

With the assistance of your life insurance producer, you have chosen an asset allocation strategy for your VUL policy, based on your risk tolerance, investment time horizon and

life insurance objectives. Now it is time for your next move – applying your policy accumulated cash value to the variable investment option(s) in your asset allocation strategy. You may have concerns about the markets' ups and downs. This brochure discusses automated services available to your VUL policy that may help you easily manage your asset allocation strategy.



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

At Your Own Pace

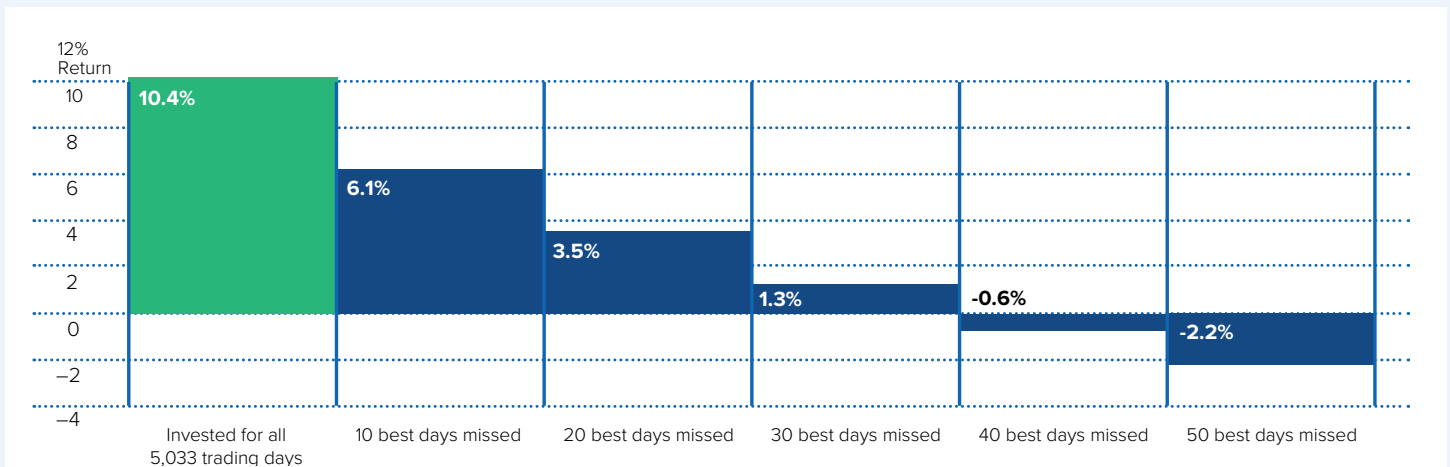
Dollar Cost Averaging Service helps you ease into one or more variable investment options.

Dollar Cost Averaging¹ helps you invest based on your long-term financial goals at a pace that's right for you. Once a frequency and time frame have been specified, the Dollar Cost Averaging Service automatically moves your policy cash value from one variable investment option into your choice of other variable investment options. Each variable investment option is made up of units. More units can be bought when prices are down during a market dip, and fewer units when prices are up. Over time, each unit's average cost may be less than its average market price. In practice, you're attempting to add the investment option you need in your long-term financial plan at your own pace.

The Dollar Cost Averaging service may be especially helpful

with net single premium transfers (1035 exchanges) and annual premium payments. You may, however, achieve the same results of the service when you pay your premiums in shorter intervals, such as monthly. Simply direct your monthly net premium payment into the variable investment options you've chosen.

The chart below illustrates the risk of attempting to time the stock market over the past 20 years. Dollar Cost Averaging may provide a strategy to maintain investment in the market during downturns. Remaining invested in the market may increase returns by capturing the best days during a long period of time. Market timing is extremely difficult and may lead to significantly less returns.



Past performance is no guarantee of future results. This is for illustrative purposes only and not indicative of any investment. An investment cannot be made directly in an index. ©2025 Morningstar and Precision Information, dba Financial Fitness Group 2025. All Rights Reserved. About the data: Stocks in this example are represented by the Ibbotson® Large Company Stock Index. An investment cannot be made directly in an index. The data assumes reinvestment of income and does not account for taxes or transaction costs.

It's important to remember that Dollar Cost Averaging does not assure a profit or protect against loss in any market. Units of each variable investment option are redeemed at their current accumulation value, and may be worth more or less than their original cost. Also, Dollar Cost Averaging requires ongoing investing in investment options, regardless of price fluctuation. So, you should carefully consider your financial ability to continue to use this service during declining market periods.

¹ Dollar Cost Averaging cannot be used with the Fixed Account, Fixed LT Account, Indexed Fixed Options or Automatic Portfolio Rebalancing. Refer to the variable universal life insurance policy prospectus for more information. Each transfer must be \$50.00 or more and there must be at least \$5,000 in a variable investment option prior to beginning this service.
² There are circumstances in which replacing your existing life insurance or annuity can benefit you. As a general rule, however, replacement is not in your best interest. Your life insurance producer can provide you with detailed information as to how a replacement may affect your plan of insurance. You should make a careful comparison of the costs and benefits, including any applicable surrender charges, of your existing policy and the proposed policy to determine whether replacement is in your best interest.

Stick to Your Strategy

The Automatic Portfolio Rebalancing Service allows you to rebalance your accumulated value back to your selected asset allocation.

This automated service can help you maintain a disciplined approach by periodically rebalancing the variable investment options to match the selected future net premium allocations. Rebalancing your policy's accumulated value on a quarterly, semi-annual, or annual basis maintains your pre-selected asset allocation strategy based on your risk tolerance and time horizon.

Automatic Portfolio Rebalancing Service may be selected when applying for your VUL policy. However, Automatic Portfolio Rebalancing may not be used while Dollar Cost Averaging is active. Talk with your life insurance producer for more information about this service.

Stick to a Schedule

The Scheduled Indexed Transfer Program allows you to schedule automatic monthly transfers from the Fixed Account to an Indexed Account of your choosing.

Allocations into the indexed options^{3,4} must come from the Fixed account and generally occurs on the 15th of the month. With the Scheduled Indexed Transfer Program you are able to automate transfers out of the Fixed Account and into an Indexed Account on a monthly or quarterly basis. The automatic transfers may be set up in two ways:

- 1** Specified Amount method - You will request a specific amount to be transferred. This amount will be transferred until the Fixed Account has been depleted or the number of transfers specified have been completed.
- 2** Period Depletion method - You will specify the number of transfers you wish to make. Amounts will be reallocated from the Fixed Account into an Indexed Fixed Option using a declining balance calculation until the Fixed Account has been depleted.

The transfer program does not guarantee higher crediting rates and your financial goals should be considered when setting up on-going transfers to the 1-Year Indexed Options due to the limitations on the transfers and withdrawals once a segment has been created. This service may be elected when applying for a new VUL policy. Talk with your life insurance producer for more information about this service.

³ Not available with all VUL products. Check your prospectus and contract.

⁴ The 1-Year Indexed Options do not directly participate in any stock or equity investments.

Easier by the Dozen

The First Year Transfer Service moves your policy cash value in the Fixed Account to your choice of investment options over 12 months.

Stability and competitive crediting rates are the hallmarks of the Fixed Account. For this reason, many new policyowners might consider the First Year Transfer Service for their net single and/or annual premium payment.

The First Year Transfer Service allows multiple transfers from the Fixed Account to your choice of variable investment options or the Fixed LT Account during the first policy year. This service automates the process of dollar cost averaging from the Fixed Account into the variable investment options of your choosing.

The First Year Transfer Service may be elected when you apply for your variable universal life insurance policy. Talk with your life insurance producer for more information. Keep in mind that using the First Year Transfer Service does not guarantee increased returns or protection from loss.



Put Your Earnings to Work

Use the Fixed Option Interest Sweep Service to expose the interest earned in the Fixed options to the markets.

The Fixed Option Interest Sweep Service allows you to reallocate the interest earned (\$50 minimum) on the accumulated value in either the Fixed Account or Fixed LT Account - into your choice of variable investment options.

As with the Dollar Cost Averaging Option and the First Year Transfer Service, the Fixed Option Interest Sweep service helps you gradually gain exposure to the market.

The Fixed Option Interest Sweep Service can be elected when you apply for your variable universal life insurance policy. Talk with your life insurance producer for more information about this service.

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

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Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. Insurance products can be issued in all states, except New York, by Pacific Life Insurance Company or Pacific Life & Annuity Company. In New York, insurance products are only issued by Pacific Life & Annuity Company. Product/material availability and features may vary by state. Each insurance company is solely responsible for the financial obligations accruing under the products it issues. Variable insurance products and shares of Pacific Select Fund are distributed by **Pacific Select Distributors, LLC** (member FINRA and SIPC), a subsidiary of Pacific Life Insurance Company and an affiliate of Pacific Life & Annuity Company, and are available through licensed third party broker-dealers.

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.

You should carefully consider a variable life insurance product's risks, charges, limitations, and expenses, as well as the risks, charges, expenses and investment goals/objectives of the underlying investment options. This and other information about Pacific Life Insurance Company insurance products are provided in the applicable product and underlying fund prospectuses. These prospectuses are available from your life insurance producer or at www.Pacificlife.com. Read them carefully before investing or sending money.

Variable 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.

Asset allocation is the process of distributing a fund's investments among varying asset classes of investments (e.g., equity and debt). It does not guarantee diversification, assure a profit, or protect against loss.

Pacific Life's individual life insurance products are marketed exclusively through independent third-party life insurance producers, which may include bank affiliated entities. Some selling entities may limit availability of some optional riders and investment options based on their client's age and other factors. Your life insurance producer can help you determine which optional riders are available and appropriate for you.

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