

HOW TO FIND YOUR PERFORMANCE FACTOR

You've taken an important step to protecting your financial future with an indexed universal life insurance (IUL)¹ policy from Pacific Life Insurance Company. Your policy provides financial protection should you die prematurely as well as the potential to accumulate cash value. Certain IUL policies offer the **Enhanced Performance Factor Rider**,² which provides a potential boost to your policy's interest crediting on a nonguaranteed basis.³ Performance Factors on an actual policy may be different than shown here and can vary based on product, rider design, policy year, and indexed account.

1. View Performance Factors For Matured Segments

On a current basis, each segment's Performance Factor may be higher than the guaranteed 1.0. The actual current Performance Factor applied to each matured segment is shown in the Matured Segments section of the policyowner statement (hypothetical example shown below). The Segment Indexed Interest Credit is multiplied by the current Segment Performance Factor to result in the Total Segment Indexed Interest Credit.

Hypothetical Example		MATURED SEGMENT PERFORMANCE FACTORS SHOWN HERE			
<p>The best place to find information about your policy's Performance Factor is on your IUL policyowner statement!</p>	Segment Indexed Interest Rate	Segment Indexed Interest Credit	Segment Performance Factor	Total Segment Indexed Interest Credit	Segment Ending Value
	8.00%	\$2,000.00	2.70	\$5,400.00	\$25,000.00
	Total Segment Maturity Value:				\$30,400.00
	15.00%	\$3,000.00	2.70	\$8,100.00	\$20,000.00
	Total Segment Maturity Value:				\$28,100.00
0.00%	\$0	2.70	\$0.00	\$10,000.00	
Total Segment Maturity Value:				\$10,000.00	

2. View Performance Factors For Open Segments

Although the current Performance Factor may vary, it is locked in once a segment is created and is guaranteed to not change throughout the segment's term. To view the current Segment Performance Factor for segments that have not yet matured, refer to the Open Segments section of your statement's supplemental policy information (hypothetical example shown below).

Hypothetical Example							OPEN SEGMENT PERFORMANCE FACTORS SHOWN HERE
External Index	Beginning Index Value	Ending Index Value	Segment Index Growth Rate	Participation Rate	Segment Year Growth Cap	Segment Performance Factor	
S&P 500	3621.63	—	—	100%	7.50%	2.14	
S&P 500	3621.63	—	—	100%	17.00%	2.14	
S&P 500	3621.63	—	—	100%	10.00%	1.96	



To sign up for eDelivery of your policy documents and to view your statements, login to Paclife.co/MLA.



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- 1 Indexed universal life insurance does not directly participate in any stock or equity investments.
- 2 Enhanced Performance Factor Rider (Form series R18EPF, 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.
- 3 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.

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
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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 the underwriting and approval of the application and may include monthly policy charges.

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This material reflects the Pacific Life Insurance Company 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.

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