INVESTMENT SELECTIONS

For Pacific Life's Pacific Legacy Survivorship VUL

PAC F C L FE

Paci c Life Insurance Company

A variable life insurance policy is primarily purchased to provide death benefit protection. Additionally, owning a variable universal life insurance policy requires decisions about allocating your net premiums and policy cash values among the product's variable and fixed investment options. Work with your financial professional[1] to determine which option—or combination of options—may be right for you.

1 In order to sell life insurance, a financial professional must be a properly licensed and appointed life insurance producer.

Variable Universal Life Insurance generally requires additional premium payments after the initial premium. If either no premiums are
to continue coverage, it is possible tha.

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

This brochure provides an overview of the investment options available in Pacific Life's variable universal life insurance product, Pacific Legacy Survivorship VUL.

Each variable investment option[2] invests in a corresponding portfolio of the DFA Investment Dimensions Group Inc., Fidelity

Investment styles and categories based on Morningstar Direct as of 11/1/24. Investment options current as o

Pacific Select Fund (continued)

PORTFOLIO MANAGER	PORTFOLIO	INVESTMENT SUMMARY
Paci c Life Fund Advisors LLC	PSF ESG Diversi ed Growth Class P	Seeks long-term growth of capital and low to moderate income while giving consideration to certain environmental, social and governance (“ESG”) criteria, with a target equity/debt blend of 70-85% equity/15-30% debt through investment in underlying funds that meet the adviser’s ESG criteria.
Paci c Life Fund Advisors LLC	PSF Paci c Dynamix – Aggressive Growth Class P	An asset allocation fund-of-funds that seeks high, long-term growth of capital with a target equity/debt blend of 85-100%/ 0-15%, through investment in certain underlying portfolios of Paci c Select Fund.
Paci c Life Fund Advisors LLC	PSF Paci c Dynamix – Conservative Growth Class P	An asset allocation fund-of-funds that seeks current income and moderate growth of capital along with a target equity/ debt blend of 30-50%/50-70%, through investment in certain underlying portfolios of Paci c Select Fund.
Paci c Life Fund Advisors LLC	PSF Paci c Dynamix – Growth Class P	An asset allocation fund-of-funds that seeks moderately high, long-term growth of capital with low, current income along wit target equity/debt blend of 70-90%/10-30%, through investme in certain underlying portfolios of Paci c Select Fund.
Paci c Life Fund Advisors LLC	PSF Paci c Dynamix – Moderate Growth Class P	An asset allocation fund-of-funds that seeks long-term growth capital and low to moderate income along with a target equity debt blend of 50-70%/30-50%, through investment in certain underlying portfolios of Paci c Select Fund.
Paci c Life Fund Advisors LLC / Fidelity Diversifying Solutions LLC	PSF Bond Plus P	Under normal circumstances, this Fund invests at least 80% o its assets in a combination of (1) derivatives that provide exposure to bonds and (2) bonds. The term “bond” in the Fun name refers to debt securities and derivatives that provide exposure to debt securities.
Pacific Life Fund Advisors LLC / Fidelity Diversifying Solutions LLC	PSF Large-Cap Plus Bond Alpha P	Under normal circumstances, this Fund invests at least 80% of its assets in a combination of (1) derivatives that provide exposure to the U.S. large-capitalization equity market and (2) bonds. The term “large-cap” in the Fund’s name refers to derivative investments used to gain exposure to the U.S. large-capitalization equity market. The term “bond” in the Fund’s name refers to debt securities and derivatives that provide exposure to debt securities.
Pacific Life Fund Advisors LLC / Fidelity Diversifying Solutions LLC	PSF QQQ® Plus Bond Alpha P	Under normal circumstances, this Fund invests at least 80% of its assets in a combination of (1) derivatives that provide exposure to the Nasdaq-100 Index and/or the Nasdaq-100 To Return Index (the “Nasdaq-100 Indices”) and (2) bonds. The term “QQQ” in the Fund’s name refers to derivative investments used to gain exposure to the Nasdaq-100 Indices, large-cap growth equity indices designed to track the performance of 100 of the largest domestic and international non- nancial companies listed on the Nasdaq® Stock Market based upon market capitalization. The term “bond” in the Fund’s name refers to debt securities and derivatives that provide exposure to debt securities.
Pacific Life Fund Advisors LLC / Fidelity Diversifying Solutions LLC	PSF Mid-Cap Plus Bond Alpha P	Under normal circumstances, this Fund invests at least 80% of its assets in a combination of (1) derivatives that provide exposure to the U.S. mid-capitalization equity market and (2) bonds. The term “mid-cap” in the Fund’s name refers to derivative investments used to gain exposure to the U.S. mid-capitalization equity market. The term “bond” in the Fund’s name refers to debt securities and derivatives that provide exposure to debt securities.

Pacific Select Fund (continued)

PORTFOLIO MANAGER	PORTFOLIO	INVESTMENT SUMMARY
Pacific Life Fund Advisors LLC / Fidelity Diversifying Solutions LLC	PSF Small-Cap Plus Bond Alpha P	Under normal circumstances, this Fund invests at least 80% of its assets in a combination of (1) derivatives that provide exposure to the U.S. small-capitalization equity market and (2) bonds. The term “small-cap” in the Fund’s name refers to derivative investments used to gain exposure to the U.S. small-capitalization equity market. The term “bond” in the Fund’s name refers to debt securities and derivatives that provide exposure to debt securities.
Pacific Life Fund Advisors LLC /		

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 avail
Variable insurance products are distributed by Pacific Select Distributors, LLC (member FINRA & SIPC), a subsidiary of Pacific Life Insurance Compan
through licensed third-party broker/dealers.

Pacific Select Fund Advisors LLC (PLFA) is the investment adviser to the Pacific Select Fund (PSF) and the manage

Unless otherwise noted, all aforementioned money managers and their distributors, are not affiliated companies of Pacific Lif

Morningstar, Inc., a provider of independent investment research in North America, Europe, Australia, and Asia, and Morningsta
investment adviser and subsidiary of Morningstar, Inc. are not affiliated companies of Pacific Life. The Morningstar name and lo
Insurance products and their guarantees, including optional benefits and any crediting rates, are backed by the financial strength a
company, but they do not protect the value of the variable investment options. Look to the strength of the life insurance company
guarantees are not backed by the broker/dealer, insurance agency, or their affiliates from which products are purchased. Neither t
representation or assurance regarding the claims-paying ability of the life insurance company.

Pacific Life Insurance Company reserves the right to change or modify any non-guaranteed or current eleme
The right to modify these elements is not limited to a specific time or reason.

Not all investment options may be available in all VUL products. Please check your product prospectus for d

This material must be preceded or accompanied by the variable life insurance product prospectus. Contact your life insurance p
information, including product and underlying fund prospectuses that contain more complete information about Pacific Life Insuranc
policy s risks, charges, limitations, and expenses, as well as the risks, charges, expenses, and investment goals/objectives o
Read them carefully before investing or sending money.