7KH LQYHVWPHQW VHHNV WR SURYLGH LQYHVWPHQW UHVXOWV WKDW FRUUHVSRQG WR WKH WRWDO UHWXUQ RI IRUHLJQ GHYHORSHG DQG HPHUJLQJ VWRFN PDUNHWV

7KH IXQG QRUPDOO\ LQYHVWV DW OHDVW RI DVVHWV LQ VHFXULWLHV LQFOXGHG LQ WKH)LGHOLW\ *OREDO H[86 ,QGH[

You should carefully consider the risks, charges, limitations, and expenses associated with a variable life insurance policy, as well as the risks, charges, expenses, and investment goals/objectives of the underlying investment options. This fact sheet is authorized for distribution only when preceded or accompanied by the variable life insurance product prospectus. Contact your life insurance producer or visit www.PacificLife.com for more information, including product and underlying fund prospectuses that contain more complete information about Pacific Life and a variable universal life insurance policy. Read them carefully before investing or sending money.

SURVSHFWXV IRU GHWDLOHG LQIRUPDWLRQ

Performance

¬ ¬ ¬7KH 7RWDO 5HWXUQV OLVWHG LQ WKLV UHSRUW LQFOXGH RQ
OHYHO IHHV DQG H[SHQVHV UHLQYHVWPHQW RI GLYLGHQGV DQG
GLVWULEXWLRQ &XUUHQW SHUIRUPDQFH PD\ EH ORZHU RU KLJKHU
WKDQ WKH SHUIRUPDQFH UHIOHFWHG LQ WKLV 5HSRUW 5HWXUQV
LQFOXGH DQ\ SROLF\ FKDUJHV 3HUIRUPDQFH ZRXOG EH
VLJQLILFDQWO\ ORZHU DIWHU DOO SROLF\ IHHV DQG H[SHQVHV DU
GHGXFWHG 7KH FRVW RI OLIH LQVXUDQFH DQG EHQHILWV SURYLG
WKURXJK WKH SROLF\ LV GHGXFWHG PRQWKO\ LQ WKH IRUP RI SR
FKDUJHV ZKLFK PD\ LQFOXGH EXW DUH QRW OLPLWHG WR &RVW
,QVXUDQFH FKDUJHV DGPLQLVWUDWLYH FKDUJHV PRUWDOLW\ DQ

¬ ¬ ¬9DULDEOH 8QLYHUVDO /LIH LQVXUDQFH LV VNH VKDOO DOHV UFRRTXLLUUDHJHV FKDUJHV DQG DQ\ ULGHU
DGGLWLRQDO SUHPLXP SD\PHQWV FK DUJHV WKLQ ELSRLWDOO\SFKDUPLXPV ,YDU E\ SURGXFW \RX DUH
HLWKHU QR SUHPLXPV DUH SDLGH QRU RU \OXLEWUHGVWXGHOOPDQEQOGH LSEULORP \V K OR UK X4JKGD
LQVXIILFLHQW WR FRQWLQXH FRYHSHUDJH LWWLV LSROLF\ILOH@QPH €WOKH IDP\ •PRYHUDJH
ZLOO H[SLUH /LIH LQVXUDQFH LWLV KWMZHZW WR XQGHUZULWLQJ DQG
DSSURYDO RI WKH DSSOLFDWLRQ DQG ZLOO LQFXU PRQWKO\ SROLF\
FKDUJHV   WKDQ WKH Ð`0 €LRQ pÀ`ððUH GHP"•À`ðÀ• @ mDY @JKHU

¬ ¬ ¬(DFK YDULDEOH LQYHVWPHQWWKDORSWLLRQLQYWHVSWHO @QpD,ôp0 P
FRUUHVSRQGLQJ SRUWIROLR RI \pKHP$PHULFDQ)XQG ,QVXUDQFH
6HULHVŠ)XQG %1< 0HOORQ 9DDFLDFLRELDSOPHDQOLQ YHGLVVWP HQ,P PXEOG0 Pp•URXJK D
%ODFN5RFNŠ 9DULDEOH 6HULHVp€EWXQOPGÀ9À ,QF€P0€@@€ð,QQyPH 7 EPHQOQ@W
'LPHQVLRQ *URXS ,QF)LGHOLW\Š 9DULDEOH ,QVXUDQFH 3URGXFWV
)XQGV)UDQNOLQ 7HPSOHWRQ 9DULDEOH ,QVXUDQFH 3URGXFWV 7UXVW
,QYHVFR 9DULDEOH ,QVXUDQFH)XQGV -DQXV $VSHQ 6HULHV /D]DUG
5HWLUHPHQW 6HULHV ,QF /HJJ 0DVRQ 3DUWQHU 9DULDEOH (TXLW\
7UXVW /HJJ 0DVRQ 3DUWQHU 9DULDEOH ,QFRPH 7UXVW /LQFROQ
9DULDEOH ,QVXUDQFH 3URGXFW 7UXVW /RUG $EEHWW 6HULHV)XQG
,QF 0)6Š 9DULDEOH ,QVXUDQFH 7UXVW 0)XQG ,QF 1HXEHUJHU
%HUPDQ $GYLVHU 0DQDJHPHQW 7UXVW 3DFLILF 6HOHFW)XQG
30&2 9DULDEOH ,QVXUDQFH 7UXVW 5R\FH &DSLWDO)XQG 6WDWH
6WUHHW 9DULDEOH ,QVXUDQFH 6HULHV)XQGV ,QF 7 5RZH 3ULFH
(TXLW\ 6HULHV ,QF 9DQ(FN 9,3 7UXVW DQG 9DQJXDUG 9DULDEOH
,QVXUDQFH)XQG

¬ ¬ ¬$OWKRXJK VRPH IXQGV PD\ KDYH QDPHV RU LQYHVWPHQW
JRDOV REMHFWLYHV WKDW UHVHPEOH UHWDLO PXWXDO IXQGV PDQDJHG
E\ WKH IXQG PDQDJHU WKHVH IXQGV ZLOO QRW KDYH WKH VDPH
XQGHUO\LQJ KROGLQJV RU SHUIRUPDQFH DV WKH UHWDLO PXWXDO IXQGV
JRDOV REMHFWLYHV

¬ ¬ ¬7KHUH LV JUHDWHU SRWHQWLDO IRU KLJKHU UHWXUQV WKURXJK WKH
YDULDEOH LQYHVWPHQW RSWLRQV EXW \RXU LQYHVWPHQW LV VXEMHFW WR
WKH ULVN RI SRRU LQYHVWPHQW SHUIRUPDQFH DQG FDQ YDU\
GHSHQGLQJ RQ WKH SHUIRUPDQFH RI WKH YDULDEOH LQYHVWPHQW
RSWLRQV \RX KDYH FKRVHQ (DFK YDULDEOH LQYHVWPHQW RSWLRQ ZLOO
KDYH LWV RZQ XQLTXH ULVNV 7KH YDOXH RI HDFK YDULDEOH
LQYHVWPHQW RSWLRQ ZLOO IOXFWXDWH ZLWK WKH YDOXH RI WKH
LQYHVWPHQWV LW KROGV DQG UHWXUQV DUH QRW JXDUDQWHHG <RX FDQ
ORVH PRQH\ E\ LQYHVWLQJ LQ WKH SROLF\ LQFOXGLQJ ORVV RI
SULQFLSDO DQG SULRU HDUQLQJV 7KHUHIRUH WKH DFWXDO YDOXH RI DQ\
SROLF\ GLVWULEXWLRQ FDQ EH JUHDWHU RU OHVV WKDQ LWV RULJLQDO FRVW
<RX EHDU WKH ULVN RI DQ\ YDULDEOH LQYHVWPHQW RSWLRQV \RX
FKRRVH <RX VKRXOG UHDG HDFK)XQG SURVSHFWXV FDUHIXOO\
EHIRUH LQYHVWLQJ <RX FDQ REWDLQ D)XQG SURVSHFWXV E\
FRQWDFWLQJ \RXU OLIH LQVXUDQFH SURGXFHU RU E\ YLVLWLQJ
ZZZ 3DFLILF/LIH FRP 1R DVVXUDQFH FDQ EH JLYHQ WKDW D)XQG
ZLOO DFKLHYH LWV LQYHVWPHQW REMHFWLYHV

¬ ¬ ¬([SHQVH UDWLRV VKRZQ ZHUH GHWHUPLQHG EDVHG RQ
DYHUDJH QHW DVVHWV DV RI WKH ILVFDO \HDU HQGHG   XQOHVV
RWKHUZLVH LQGLFDWHG &HUWDLQ SRUWIROLRV QHW H[SHQVH UHIOHFW D
FRQWUDFWXDO DGYLVRU\ IHH ZDLYHU DQG RU H[SHQVH FDS WKURXJK D
VSHFLILHG SHULRG 3OHDVH VHH WKH DSSOLFDEOH SRUWIROLR V

FRQVLGHUHG PRUH LQWHUHVW UDWH VHQVLWLYH WKDQ WKHLU VKRUWHU FRXQWHUSDUWV ¬

Price/Prospective Book Ratio¬LV WKH DVVHW ZHLJKWHG DYHUDJH RI WKH SURVSHFWLYH ERRN YDOXH \LHOGV RI DOO WKH GRPHVWLF VWRFNV LQ WKH IXQG V SRUWIROLR DV RI WKH GDWH RI WKH SRUWIROLR ,W LV FDOFXODWHG E\ GLYLGLQJ WKH FRPSDQ\ V HVWLPDWHG VKDUHKROGHUV HTXLW\ SHU VKDUH IRU WKH FXUUHQW ILVFDO \HDU E\ WKH FRPSDQ\ V PRQWK HQG VWRFN SULFH DV RI WKH SRUWIROLR GDWH

Price/Prospective Cash Flow Ratio¬UHSUHVHQWV WKH ZHLJKWHG DYHUDJH RI WKH SULFH FDVK IORZ UDWLRV RI WKH VWRFNV LQ D IXQG V SRUWIROLR 3ULFH FDVK IORZ UHSUHVHQWV WKH DPRXQW DQ LQYHVWRU LV ZLOOLQJ WR SD\ IRU D GROODU JHQHUDWHG IURP D SDUWLFXODU FRPSDQ\ V RSHUDWLRQV 3ULFH FDVK IORZ VKRZV WKH DELOLW\ RI D EXVLQHVV WR JHQHUDWH FDVK DQG DFWV DV D JDXJH RI OLTXLGLW\ DQG VROYHQF\

Price/Prospective Earnings Ratio¬LV WKH DVVHW ZHLJKWHG DYHUDJH RI WKH SURVSHFWLYH HDUQLQJV \LHOGV RI DOO WKH GRPHVWLF VWRFNV LQ WKH IXQG V SRUWIROLR DV RI WKH GDWH RI WKH SRUWIROLR ¬ $ VWRFN V SURVSHFWLYH HDUQLQJV \LHOG LV FDOFXODWHG E\ GLYLGLQJ WKH FRPSDQ\ V HVWLPDWHG HDUQLQJV SHU VKDUH IRU WKH FXUUHQW ILVFDO \HDU E\ WKH FRPSDQ\ V PRQWK HQG VKDUH SULFH DV RI WKH SRUWIROLR GDWH

Price/Prospective Sales Ratio¬LV WKH ZHLJKWHG DYHUDJH RI WKH SULFH VDOHV UDWLRV RI WKH VWRFNV LQ D SRUWIROLR 3ULFH VDOHV UHSUHVHQWV WKH DPRXQW DQ LQYHVWRU LV ZLOOLQJ WR SD\ IRU D GROODU JHQHUDWHG IURP D SDUWLFXODU FRPSDQ\ V RSHUDWLRQV

Sharpe Ratio¬LV D ULVN DGMXVWHG PHDVXUH GHYHORSHG E\ 1REHO /DXUHDWH :LOOLDP 6KDUSH ,W LV FDOFXODWHG E\ XVLQJ VWDQGDUG GHYLDWLRQ DQG H[FHVV UHWXUQ WR GHWHUPLQH UHZDUG SHU XQLW RI ULVN 7KH KLJKHU WKH 6KDUSH 5DWLR WKH EHWWHU WKH IXQG V KLVWRULFDO ULVN DGMXVWHG SHUIRUPDQFH

Standard deviation¬LV D VWDWLVWLFDO PHDVXUH RI WKH YRODWLOLW\ RI WKH IXQG V UHWXUQV

R-squared¬UHIOHFWV WKH SHUFHQWDJH RI D IXQG V PRYHPHQWV WKDW DUH H[SODLQHG E\ PRYHPHQWV LQ LWV EHQFKPDUN LQGH[VKRZLQJ WKH GHJUHH RI FRUUHODWLRQ EHWZHHQ WKH IXQG DQG WKH EHQFKPDUN

Risk Evaluation Chart¬SURYLGHV D JUDSKLF RI WKH WKUHH \HDU VWDQGDUG GHYLDWLRQ RI IXQG UHWXUQV FRPSDUHG WR LWV EHQFKPDUN

1RWH   ,QWHUHVW UDWH VHQVLWLYLW\ IRU QRQ 8 6 GRPLFLOHG
SRUWIROLRV H[FOXGLQJ WKRVH LQ 0RUQLQJVWDU FRQYHUWLEOH
FDWHJRULHV PD\ EH DVVLJQHG XVLQJ DYHUDJH PRGLILHG GXUDWLRQ
ZKHQ DYHUDJH HIIHFWLYH GXUDWLRQ LV QRW DYDLODEOH
)RU SRUWIROLRV 0RUQLQJVWDU FODVVILHV DV 8 6 7D[DEOH)L[HG
,QFRPH LQWHUHVW UDWH VHQVLWLYLW\ FDWHJRU\ DVVLJQPHQW LV
EDVHG RQ WKH HIIHFWLYH GXUDWLRQ RI WKH 0RUQLQJVWDU &RUH %RQG
,QGH[0&%,   7KH FODVVLILFDWLRQ DVVLJQPHQW LV G\QDPLFDOO\
GHWHUPLQHG UHODWLYH WR WKH EHQFKPDUN LQGH[YDOXH $
´/LPLWHGµ FDWHJRU\ ZLOO EH DVVLJQHG WR SRUWIROLRV ZKRVH
DYHUDJH HIIHFWLYH GXUDWLRQ LV EHWZHHQ   WR   RI 0&%,
DYHUDJH HIIHFWLYH GXUDWLRQ ZKHUH WKH DYHUDJH HIIHFWLYH
GXUDWLRQ LV EHWZHHQ   WR   RI WKH 0&%, WKH SRUWIROLR
ZLOO EH FODVVILHG DV ´0RGHUDWHµ DQG WKRVH SRUWIROLRV ZLWK DQ
DYHUDJH HIIHFWLYH GXUDWLRQ YDOXH   RU JUHDWHU RI WKH
DYHUDJH HIIHFWLYH GXUDWLRQ RI WKH 0&%, ZLOO EH FODVVLILHG DV
´([WHQVLYHµ

¬

Morningstar Sustainability Rating™

¬ ¬ ¬7KH 0RUQLQJVW7⁷–ri Sustainabilit\ indicatio XVQWWDLHQ GOD EH LG OWR\L¬R 5DWLQJ
PHDVXUH KRZ ZHOO WKH LVVXLQJ FRPSDQLHV RU FRXQWULHV RI WKH
VHFXULWLHV¬ZLWKLQ D IXQG·V SRUWIROLR DUH PDQDJLQJ WKHLU
ILQDQFLDOO\ PDWHULDO HQYLURQPHQWDO VRFLDO DQG JRYHUQDQFH RU
(6* ULVNV UHODWLYH WR WKH IXQG·V 0RUQLQJVWDU *OREDO &DWHJRU\
SHHUV 0RUQLQJVWDU DVVLJQV 6XVWDLQDELOLW\ 5DWLQJV E\
FRPELQLQJ D SRUWIROLR V &RUSRUDWH 6XVWDLQDELOLW\ 5DWLQJ DQG
6RYHUHLJQ 6XVWDLQDELOLW\ 5DWLQJ SURSRUWLRQDO WR WKH UHODWLYH
ZHLJKW RI WKH ORQJ RQO\ FRUSRUDWH DQG VRYHUHLJQ
SRVLWLRQV ¬¬ ¬ ¬7KH 0RUQLQJVWDU 6XVWDLQDELOLW\ 5DWLQJ
FDOFXODWLRQ LV D ILYH VWHS SURFHVV)LUVW WKH &RUSRUDWH
6XVWDLQDELOLW\ 6FRUH DQG 6RYHUHLJQ 6XVWDLQDELOLW\ 6FRUH DUH
ERWK GHULYHG)XQGV UHTXLUH DW¬OHDVW¬
RI¬FRUSRUDWH¬DVVHWV¬EH¬FRYHUHG E\ D FRPSDQ\ OHYHO (6*
5LVN¬6FRUH¬IURP¬6XVWDLQDO\WLFV¬WR¬UHFHLYH D 0RUQLQJVWDU
3RUWIROLR¬&RUSRUDWH¬6XVWDLQDELOLW\ 6FRUH)XQGV UHTXLUH¬DW
OHDVW¬   RI¬VRYHUHLJQ¬DVVHWV¬EH¬FRYHUHG E\ D &RXQWU\
5LVN¬6FRUH¬IURP¬6XVWDLQDO\WLFV¬WR¬UHFHLYH D 0RUQLQJVWDU
3RUWIROLR¬6RYHUHLJQ¬6XVWDLQDELOLW\ 6FRUH ¬7KH
0RUQLQJVWDU¬&RUSRUDWH DQG 6RYHUHLJQ¬6XVWDLQDELOLW\ 6FRUHV
DUH DVVHW ZHLJKWHG DYHUDJHV¬RI FRPSDQ\ OHYHO (6*¬5LVN
6FRUHV IRU FRUSRUDWH KROGLQJV RU &RXQWU\ 5LVN 6FRUHV IRU
VRYHUHLJQ KROGLQJV ¬%RWK VFRUHV¬UDQJH EHWZHHQ   WR
ZLWK D KLJKHU VFRUH LQGLFDWLQJ¬WKDW D IXQG KDV RQ DYHUDJH

$PHULFDQ &HQWXU\ ,QYHVWPHQW 6HUYLFHV ,QF $PHULFDQ)XQGV
'LVWULEXWRUV ,QF %1< 0HOORQ 6HFXULWLHV &RUSRUDWLRQ
%ODFN5RFN ,QYHVWPHQWV //& ')$ 6HFXULWLHV //&)LGHOLW\
'LVWULEXWRUV &RUSRUDWLRQ)UDQNOLQ 7HPSOHWRQ 'LVWULEXWRUV ,QF
,QYHVFR 'LVWULEXWRUV ,QF -DQXV 'LVWULEXWRUV //& /D]DUG
$VVHW 0DQDJHPHQW 6HFXULWLHV //& /HJJ 0DVRQ ,QYHVWRU
6HUYLFHV //& /RUG $EEHWW 'LVWULEXWRU //& 0%6& 6HFXULWLHV
&RUSRUDWLRQ 0)LQDQFLDO *URXS 0 +ROGLQJV 6HFXULWLHV ,QF
0)DQFLDO *UR3`ð 0%6& 6HFXU€0o W€ $EPDQDPF Ð`PÀ`E p P0ðÀpÀXQW 6HUYLFHV ,QF YCRU€LW %O°FD0