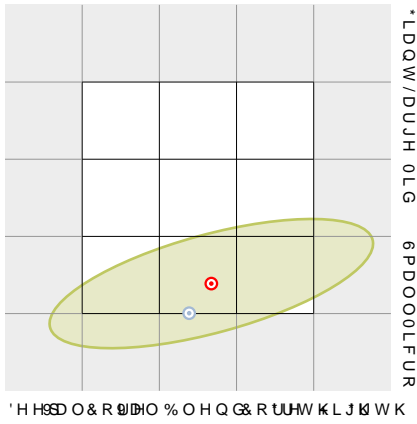




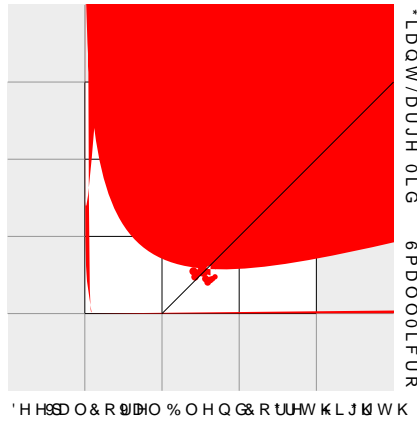
# Style Orientation

Equity Style Ownership Zone → DV RI →



\* , QYHVWPHQW    • %HQFKPDUN

Equity Style Trail → DV RI →



○                      ●

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](http://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.

~ ~ ~9DULDEOH 8QLYHUVDO /LIH ,QVXUDQFH JHQUHDOO\ UHTXLUHV  
DGGLWLRQDO SUHPLXP SD\PHQWV DIWHU WKH LQLWLDO SUHPLXP ,I  
HLWKHU QR SUHPLXPV DUH SDLG RU VXEVTXHQQW SUHPLXPV DUH  
LQVXIIILFLHQW WR FRQWLQXH FRYHUDJH LW LV SRVVLEOH WKDW FRYHUDJH  
ZLOO H[SLUH /LIH LQVXUDQFH LV VXEWHFW WR XQGHUZULWLQJ DQG  
DSSURYDO RI WKH DSSOLFDWLRQ DQG ZLOO LQFXU PRQWKO\ SROLF\  
FKDUJHV  
~ ~ ~(DFK YDULDEOH LQYHVWPHQW RSWLRQ LQYHVWV LQ D  
FRUUHVSRQGLQJ SRUWROLR RI WKH \$PHULFDQ )XQGV ,QVXUDQFH  
6HULHVŠ )XQGV %1< 0HOORQ 9DULDEOH ,QYHVWPHQW )XQG  
%ODFN5RFNŠ 9DULDEOH 6HULHV )XQGV ,QF '\$ ,QYHVWPHQW  
'LPHQVLRQV \*URXS ,QF )LGHOLW\Š 9DULDEOH ,QVXUDQFH 3URGXFWV  
)XQGV )UDQNOLQ 7HPSOHWRRQ 9DULDEOH ,QVXUDQFH 3URGXFWV 7UXVW  
,QYHVFR 9DULDEOH ,QVXUDQFH )XQGV -DQXV \$VSHQ 6HULHV /D]DUG  
5HWLUHPHQW 6HULHV ,QF /HJJ 0DVRQ 3DUWQHUV 9DULDEOH (TXLW\  
7UXVW /HJJ 0DVRQ 3DUWQHUV 9DULDEOH ,QFRPH 7UXVW /LQFROQ  
9DULDEOH ,QVXUDQFH 3URGXFW 7UXVW /RUG \$EEHWW 6HULHV )XQG  
,QF 0)6Š 9DULDEOH ,QVXUDQFH 7UXVW 0 )XQG ,QF 1HXEHUJHU

ERQGV LQ D SRUWIROLR FRPSXWHG E\ ZHLJKWLQJ HDFK ERQG V  
HIIHFWLYH PDWXULW\ E\ WKH PDUNHW YDOXH RI WKH VHFUXULW\ ,W WDNHV  
LQWR FRQVLGHUDWLRQ DOO PRUWJDJH SUHSD\PHQWV SXWV DQG  
DGMXVWDEOH FRXSRQV /RQJHU PDWXULW\ IXQGV DUH JHQHUDOO\  
FRQVLGHUHG PRUH LQWHUHVW UDWLH 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\ GLYLGQLQJ WKH FRPSDQ\ V HVWLPDWHG  
VKDUHKROGHUV HTXLW\ SHU VKDUH IRU WKH FXUUHQW ILVFDQ \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 FDK IORZ UDWLHV RI WKH VWRFNV  
LQ D IXQG V SRUWIROLR 3ULFH FDK IORZ UHSUHVHQWV WKH DPRXQW  
DQ LQYHVWRU LV ZLOOLQJ WR SD\ IRU D GROODU JHQHUDWHG IURP D  
SDUWLFXODU FRPSDQ\ V RSHUDWLRQV 3ULFH FDK IORZ VKRZV WKH  
DELOLW\ RI D EXVLQHVV WR JHQHUDWH FDK 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\ GLYLGQLQJ WKH  
FRPSDQ\ V HVWLPDWHG HDUQLQJV SHU VKDUH IRU WKH FXUUHQW ILVFDQ  
\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 UDWLHV 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 5DWLW\ WKH EHWWHU WKH  
IXQG V KLVWRULFDQ ULVN DGMXVWHG SHUIRUPDQFH

*Standard deviation*~LV D VWDWLVWLFDO PHDVXUH RI WKH YRODWLW\

RI WKH IXQG V UHWXUQV

*R-squared*~UHIOHFWV WKH SHUFHQWDJH RI D IXQG V PRYHPHQWV

WKDW DUH H[SODLQH E\ PRYHPHQWV LQ LWV EHQFKPDUN LQGH[  
VKRZLQJ WKH GHJUHH RI FRUUDODWLRQ 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  
DQG 0RUQLQJVWDU &DWHJRU\ 6WDQGDUG GHYLDWLRQ LV D VWDWLVWLFDO  
PHDVXUHPHQW RI GLVSHUVRQ DERXW DQ DYHUDJH ZKLFK IRU D  
PXWXDO IXQG GHSLFWV KRZ ZLGHQ\ WKH UHWXUQV YDULHG RYHU D  
FHUWDLQ SHULRG RI WLPH ,QYHVWRUV XVH WKH VWDQGDUG GHYLDWLRQ RI  
KLVWRULFDQ SHUIRUPDQFH WR WU\ WR SUHGLFW WKH UDQJH RI UHWXUQV  
WKDW DUH PRVW OLNHO\ IRU D JLYHQ IXQG :KHQ D IXQG KDV D KLJK  
VWDQGDUG GHYLDWLRQ WKH SUHGLFWHG UDQJH RI SHUIRUPDQFH LV  
ZLGH LPSO\LQJ JUHDWHU YRODWLW\ 0RUQLQJVWDU FRPSXWHV  
VWDQGDUG GHYLDWLRQ XVLQJ WKH WUDLWLRQ PRQWKO\ WRWDO UHWXUQV IRU  
WKH DSSURSULDWH WLP SHULRG \$OO RI WKH PRQWKO\ VWDQGDUG



