Investment Strategy

Morningstar Sustainability

Style Orientation

Equity Style Ownership Zone

Equity Style Trail

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Value Measures

Growth Measures

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Risk Evaluation Institutional Class Risk Measures 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.

Performance

M Fund, Inc.:

Pacific Select Fund:

Average Market Cap

Beta

Credit Analysis

Duration Average

Equity Style Ownership Zone

Equity Style Trail

Information Ratio

Maturity

Definitions

Alpha

Price/Prospective Book Ratio

Price/Prospective Cash Flow Ratio

Price/Prospective Earnings Ratio

Price/Prospective Sales Ratio

Sharpe Ratio

Standard deviation

R-squared

Risk Evaluation Chart

Morningstar Sustainability Rating™