

Pacific Horizon IUL 2 Long-Term Performance

A Life Insurance Policy Illustration

Prepared For:
Valued Client

Life Insurance Producer

Mario Lizarraga
Maximize Asset Protection
1609 E Roma Ave, Unit 2
Phoenix, AZ 85016

Date Designed:
April 24, 2024

RECOGNIZED IN THE INDUSTRY

- #1 in Indexed Universal Life sales¹
- 2nd in Total Life Insurance sales¹
- 2nd in Variable Universal Life sales¹



Pacific Life

One of the World's Most Ethical Companies^{®2}

Named One of the 2023 World's Most Ethical Companies[®] by the Ethisphere Institute, a global leader in defining and advancing the standards of ethical business practices.

Pacific Life Honored with 2022 DALBAR Customer Service Award

Pacific Life was awarded for the sixth consecutive year with the Insurance Service Award which recognizes exceptional customer service support to policyholders. The DALBAR Service Award symbolizes the achievement of the highest tier of call center service to customers within the financial services industry.

FINANCIAL STRENGTH & PERFORMANCE³



¹Source: LIMRA International Q4, 2022 Confidential Sales Survey of Participating Life Insurance Companies. Sales rankings are based on recurring premium as measured against 77 participating companies. "Recurring premium" measures expected annual premiums which can be greater than the target premium.

²"World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

³These ratings refer only to the overall financial status of the company and are not presented as a recommendation of the specific policy provisions, rates, or services of the company. For additional ratings information refer to <http://www.pacificlife.com>.

Product Overview

Why choose Pacific Life's Pacific Horizon IUL 2?

Pacific Horizon IUL 2 helps provide death benefit protection and may help provide you with a potential source of supplemental retirement income. With flexible premiums, several choices for interest crediting potential, and optional benefits, this indexed universal life insurance product may provide the flexibility to help you meet a lifetime of needs and help achieve your goals.



Death Benefit protection

Your policy provides death benefit protection for your beneficiaries that will be paid upon the death of the insured. To help keep your policy in force, regardless of its interest crediting rate, the policy comes with no-lapse protection, up to the insured's age of 90 at no additional charge. If you would like longer no-lapse guarantee coverage, the optional Flexible Duration No-Lapse Guarantee Rider is available for an additional charge.¹



Choices for interest crediting potential

You may currently choose from multiple Indexed Accounts which offer the growth potential of index-based interest crediting rates and the protection of guaranteed minimum interest crediting rates (floors). A Fixed Account, which credits a currently declared interest rate no less than the guaranteed rate, is also available.



Choices to access your cash surrender value

If properly funded, you may be able to access your policy's cash surrender value for potentially tax-free² retirement income or other financial needs.



Additional optional benefits

You may elect optional riders to enhance the protection and flexibility of your policy.



Options to add protection for your future

Your Death Benefit can become a living benefit when you need it most by adding the Premier Living Benefits Rider 2, Premier Chronic Illness Rider, or the Premier LTC Rider at policy issue.

What's included in the Narrative Summary?

Death Benefit, Death Benefit Option, & Underwriting Class

This section provides information on the initial Death Benefit, Death Benefit Option, and underwriting class used in this illustration.

Premium

This section shows the illustrated premiums and premium mode.

Indexed Account Information

This section provides information on each of the components of the Indexed Accounts and their historical information.

Tabular Detail

This report shows how your policy might perform assuming the policy's guaranteed and non-guaranteed assumptions selected in this illustration.

Illustrated Riders

This section provides details on the riders that have been included in this illustration.

Numeric Summary

This section requires your signature confirming that you understand the features, benefits, and limitations of this illustration.

¹For more details on the Age 90 No-Lapse Guarantee Rider, see the Illustrated Riders section of this illustration.

²For federal income tax purposes, tax-free income assumes, among other things: 1) withdrawals do not exceed tax basis (generally, premiums paid less prior withdrawals); 2) policy remains in force until death (any outstanding policy debt at time of lapse or surrender that exceeds the tax basis will be subject to tax); 3) withdrawals taken during the first 15 policy years do not cause, occur at the time of, or during the two years prior to, any reduction in benefits; and 4) the policy does not become a modified endowment contract. See IRC Secs. 72, 7702(f)(7)(B), 7702A. Any policy Withdrawals, loans and loan interest will reduce policy values and may reduce benefits.

This report is not complete and cannot be presented without the Basic Illustration. Refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.

Proposed Insured: Valued Client
 Male, Age 39
 Preferred Nonsmoker

Initial Death Benefit Option = B -
 (Increasing)
 Initial Total Face Amount = \$102,347
 Premium Frequency = Annual

Life Insurance Producer:
 Mario Lizarraga
 Maximize Asset Protection
 1609 E Roma Ave, Unit 2
 Phoenix, AZ 85016

Non-Guaranteed Policy Values: Ledger

This illustration assumes non-guaranteed policy charges and non-guaranteed crediting rates. All values represent the end of the policy year except premiums and if applicable: Policy Loans, loan interest, and Withdrawals.

	Allocation	Hypothetical Interest Rate ¹
1-Year Indexed Account	100.00%	5.50%

Age 90 No-Lapse Guarantee Duration

Based on the assumptions of this illustration, the policy and the rider will provide:

Illustrated Initial Age 90 No-Lapse Guarantee Duration: 51 years; up to the insured's Age 90
Maximum Age 90 No-Lapse Guarantee Duration: 51 years; up to the insured's Age 90

Year	Age	Premium Outlay* (1)	Accumulated Value (2)	Cash Surrender Value (3)	Death Benefit (4)
1	39	6,000	3,565	1,023	105,912
2	40	6,000	7,315	4,809	109,662
3	41	6,000	11,259	9,129	113,606
4	42	6,000	15,413	13,534	117,760
5	43	6,000	19,789	18,286	122,136
6	44	6,000	26,635	25,382	128,982
7	45	6,000	33,854	32,977	136,201
8	46	6,000	41,465	40,964	143,812
9	47	6,000	49,491	49,241	151,838
10	48	6,000	57,952	57,952	160,299
Total		60,000			
11	49	6,000	66,871	66,871	169,218
12	50	6,000	76,272	76,272	178,619
13	51	6,000	86,180	86,180	188,527
14	52	6,000	96,620	96,620	198,967
15	53	6,000	107,968	107,968	210,315
16	54	6,000	119,942	119,942	222,289
17	55	6,000	132,559	132,559	234,906
18	56	6,000	145,883	145,883	248,230
19	57	6,000	159,930	159,930	262,277
20	58	6,000	174,733	174,733	277,080
Total		120,000			
21	59	6,000	190,354	190,354	292,701
22	60	6,000	206,819	206,819	309,166
23	61	6,000	224,194	224,194	326,541
24	62	6,000	242,584	242,584	344,931
25	63	6,000	262,012	262,012	364,359
26	64	6,000	282,555	282,555	384,902
27	65	6,000	304,271	304,271	406,618
28	66	6,000	327,262	327,262	429,609
29	67	6,000	351,606	351,606	453,953
30	68	6,000	377,251	377,251	479,598
Total		180,000			

This report is not complete and cannot be presented without the Basic Illustration. Refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.

Non-Guaranteed Policy Values: Ledger

Year	Age	Premium Outlay* (1)	Accumulated Value (2)	Cash Surrender Value (3)	Death Benefit (4)
31	69	6,000	404,278	404,278	506,625
32	70	0	427,222	427,222	491,305
33	71	0	451,461	451,461	510,151
34	72	0	477,114	477,114	529,596
35	73	0	504,225	504,225	549,605
36	74	0	532,958	532,958	570,266
37	75	0	563,382	563,382	591,551
38	76	0	595,493	595,493	625,268
39	77	0	629,293	629,293	660,758
40	78	0	664,917	664,917	698,163
Total		186,000			
41	79	0	702,411	702,411	737,531
42	80	0	741,842	741,842	778,934
43	81	0	783,375	783,375	822,544
44	82	0	827,000	827,000	868,350
45	83	0	872,884	872,884	916,528
46	84	0	920,971	920,971	967,019
47	85	0	969,714	969,714	1,018,200
48	86	0	1,020,646	1,020,646	1,071,679
49	87	0	1,073,777	1,073,777	1,127,466
50	88	0	1,129,093	1,129,093	1,185,548
Total		186,000			
51	89	0	1,186,445	1,186,445	1,245,768
52	90	0	1,245,904	1,245,904	1,308,199
53	91	0	1,308,977	1,308,977	1,361,337
54	92	0	1,376,316	1,376,316	1,417,606
55	93	0	1,448,619	1,448,619	1,477,591
56	94	0	1,526,777	1,526,777	1,542,045
57	95	0	1,608,765	1,608,765	1,624,853
58	96	0	1,694,855	1,694,855	1,711,803
59	97	0	1,785,218	1,785,218	1,803,070
60	98	0	1,880,005	1,880,005	1,898,805
Total		186,000			
61	99	0	1,979,335	1,979,335	1,999,129
62	100	0	2,083,292	2,083,292	2,104,125
63	101	0	2,191,975	2,191,975	2,213,894
64	102	0	2,305,698	2,305,698	2,328,755
65	103	0	2,424,632	2,424,632	2,448,879
66	104	0	2,548,955	2,548,955	2,574,444
67	105	0	2,678,857	2,678,857	2,705,646
68	106	0	2,814,686	2,814,686	2,842,833
69	107	0	2,956,714	2,956,714	2,986,281
70	108	0	3,104,896	3,104,896	3,135,945
Total		186,000			

This report is not complete and cannot be presented without the Basic Illustration. Refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.

Non-Guaranteed Policy Values: Ledger

Year	Age	Premium Outlay* (1)	Accumulated Value (2)	Cash Surrender Value (3)	Death Benefit (4)
71	109	0	3,259,904	3,259,904	3,292,503
72	110	0	3,422,137	3,422,137	3,456,359
73	111	0	3,592,403	3,592,403	3,628,327
74	112	0	3,771,003	3,771,003	3,808,713
75	113	0	3,958,489	3,958,489	3,998,074
76	114	0	4,155,302	4,155,302	4,196,855
77	115	0	4,361,906	4,361,906	4,405,525
78	116	0	4,578,790	4,578,790	4,624,577
79	117	0	4,806,463	4,806,463	4,854,527
80	118	0	5,045,463	5,045,463	5,095,918
Total		186,000			
81	119	0	5,296,353	5,296,353	5,349,317
82	120	0	5,558,452	5,558,452	5,614,037
Total		186,000			

The Allocations and Hypothetical Interest Rates are for policy year 1. Refer to the Premium Allocation & Transfers section of this illustration for information on allocations and hypothetical interest rates for future policy years.

¹The non-guaranteed values shown reflect the illustrated interest rate assumptions that you have requested. These values will reflect the policy's Alternate Accumulated Value if the Interest Guarantee on Termination Rider applies.

The values shown may reflect the non-guaranteed Persistency Credit and the non-guaranteed Enhanced Performance Factor Rider Credit.

*A zero in the Premium Outlay column does not mean the policy is paid up. Charges will continue to be deducted from the Accumulated Value as long as the policy remains in-force. The actual premium amounts and number of years of premium payments that are needed to maintain the illustrated non-guaranteed policy benefits will depend on the policy's non-guaranteed elements and on your actual use of the policy's options.

This report is not complete and cannot be presented without the Basic Illustration. Refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.

Future Action Required

Certain policy changes will not happen automatically and will require a written request. This illustration reflects possible future changes. Contact your life insurance producer prior to each change to see if a written request is required.

Policy Year	Calendar Year	Age	Policy Changes	Amount
32	2055	70	Change Death Benefit Option to A	N/A
32	2055	70	Reduction in Basic Coverage, amount after Reduction	464,920

Calendar years specified above assume the policy is issued in year 2024.

This report is not complete and cannot be presented without the Basic Illustration. Refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.

Policy Credits

The purpose of this report is to show a full breakdown of the illustrated Policy Credits and Enhanced Performance Factor Rider Charge by policy year.

Year	Fixed Account	Indexed Accounts			Enhanced Performance Factor Rider Charge ¹	Persistency Credit	Total Credit ²
	Basic Fixed Interest Credit (1)	Basic Indexed Interest Credit (2)	Enhanced Performance Factor Rider Credit (3)	Total Indexed Interest Credit (4)			
1	0	241	0	241	0	0	241
2	0	437	0	437	0	0	437
3	0	643	0	643	0	0	643
4	0	860	0	860	0	0	860
5	0	1,088	0	1,088	0	0	1,088
6	0	1,393	0	1,393	0	0	1,393
7	0	1,770	0	1,770	0	0	1,770
8	0	2,167	0	2,167	0	0	2,167
9	0	2,585	0	2,585	0	0	2,585
10	0	3,026	0	3,026	0	0	3,026
Total	0	14,210	0	14,210	0	0	14,210
11	0	3,491	0	3,491	0	0	3,491
12	0	3,982	0	3,982	0	0	3,982
13	0	4,498	0	4,498	0	0	4,498
14	0	5,043	0	5,043	0	0	5,043
15	0	5,618	0	5,618	0	344	5,963
16	0	6,242	0	6,242	0	368	6,610
17	0	6,900	0	6,900	0	378	7,278
18	0	7,593	0	7,593	0	415	8,008
19	0	8,326	0	8,326	0	437	8,762
20	0	9,097	0	9,097	0	458	9,555
Total	0	75,001	0	75,001	0	2,399	77,400
21	0	9,911	0	9,911	0	499	10,409
22	0	10,769	0	10,769	0	518	11,287
23	0	11,674	0	11,674	0	562	12,236
24	0	12,628	0	12,628	0	663	13,292
25	0	13,639	0	13,639	0	736	14,375
26	0	14,706	0	14,706	0	834	15,541
27	0	15,835	0	15,835	0	936	16,771
28	0	17,029	0	17,029	0	1,081	18,110
29	0	18,292	0	18,292	0	1,242	19,533
30	0	19,629	0	19,629	0	1,290	20,918
Total	0	219,112	0	219,112	0	10,761	229,873
31	0	21,037	0	21,037	0	1,336	22,374
32	0	22,222	0	22,222	0	1,410	23,632
33	0	23,484	0	23,484	0	1,447	24,931
34	0	24,818	0	24,818	0	1,520	26,338
35	0	26,229	0	26,229	0	1,549	27,779
36	0	27,722	0	27,722	0	1,637	29,360
37	0	29,305	0	29,305	0	1,667	30,972
38	0	30,976	0	30,976	0	1,762	32,738
39	0	32,740	0	32,740	0	1,791	34,530
40	0	34,596	0	34,596	0	1,880	36,476
Total	0	492,242	0	492,242	0	26,759	519,001

This report is not complete and cannot be presented without the Basic Illustration. Refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.

Policy Credits

Year	Fixed Account		Indexed Accounts			Persistence Credit (6)	Total Credit ² (7)
	Basic Fixed Interest Credit (1)	Basic Indexed Interest Credit (2)	Enhanced Performance Factor Rider Credit (3)	Total Indexed Interest Credit (4)	Enhanced Performance Factor Rider Charge ¹ (5)		
41	0	36,552	0	36,552	0	1,919	38,471
42	0	38,610	0	38,610	0	1,943	40,553
43	0	40,775	0	40,775	0	2,052	42,827
44	0	43,053	0	43,053	0	2,073	45,126
45	0	45,446	0	45,446	0	2,188	47,634
46	0	47,961	0	47,961	0	2,204	50,165
47	0	50,587	0	50,587	0	664	51,251
48	0	53,254	0	53,254	0	699	53,952
49	0	56,038	0	56,038	0	735	56,773
50	0	58,939	0	58,939	0	774	59,713
Total	0	963,456	0	963,456	0	42,010	1,005,467
51	0	61,957	0	61,957	0	678	62,634
52	0	65,082	0	65,082	0	712	65,794
53	0	68,362	0	68,362	0	748	69,110
54	0	71,852	0	71,852	0	786	72,638
55	0	75,589	0	75,589	0	827	76,415
56	0	79,615	0	79,615	0	871	80,486
57	0	83,903	0	83,903	0	734	84,637
58	0	88,401	0	88,401	0	773	89,174
59	0	93,122	0	93,122	0	815	93,937
60	0	98,077	0	98,077	0	858	98,935
Total	0	1,749,415	0	1,749,415	0	49,811	1,799,226
61	0	103,271	0	103,271	0	904	104,174
62	0	108,713	0	108,713	0	872	109,585
63	0	114,406	0	114,406	0	751	115,157
64	0	120,358	0	120,358	0	790	121,148
65	0	126,584	0	126,584	0	831	127,414
66	0	133,093	0	133,093	0	873	133,967
67	0	139,897	0	139,897	0	918	140,815
68	0	147,008	0	147,008	0	965	147,973
69	0	154,443	0	154,443	0	1,014	155,457
70	0	162,218	0	162,218	0	710	162,927
Total	0	3,059,405	0	3,059,405	0	58,437	3,117,842
71	0	170,331	0	170,331	0	745	171,077
72	0	178,822	0	178,822	0	782	179,604
73	0	187,720	0	187,720	0	821	188,541
74	0	197,056	0	197,056	0	862	197,919
75	0	206,854	0	206,854	0	905	207,759
76	0	217,138	0	217,138	0	950	218,088
77	0	227,934	0	227,934	0	997	228,932
78	0	239,268	0	239,268	0	1,047	240,315
79	0	251,165	0	251,165	0	1,099	252,264
80	0	263,654	0	263,654	0	1,154	264,808
Total	0	5,199,347	0	5,199,347	0	67,800	5,267,147

This report is not complete and cannot be presented without the Basic Illustration. Refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.

Policy Credits

Year	Fixed Account	Indexed Accounts				Persistence Credit (6)	Total Credit ² (7)
	Basic Fixed Interest Credit (1)	Basic Indexed Interest Credit (2)	Enhanced Performance Factor Rider Credit (3)	Total Indexed Interest Credit (4)	Enhanced Performance Factor Rider Charge ¹ (5)		
81	0	276,764	0	276,764	0	1,211	277,975
82	0	290,521	0	290,521	0	0	290,521
Total	0	5,766,633	0	5,766,633	0	69,011	5,835,644

All values shown are non-guaranteed and reflect the illustrated interest rate assumptions that you have requested.

¹Note: the Enhanced Performance Factor Rider (EPFR) Charge is not the only charge associated with this life insurance policy. For a full breakdown of the charges associated with this life insurance policy, refer to the Summary of Policy Charges & Credits Report.

²The Total Credit column only illustrates the credits that may be provided by the policy's Fixed Account, Indexed Accounts, Persistence Credits and the EPFR. The Total Credit column does not reflect any of the policy's charges, including but not limited to, the charges associated with the EPFR. For a full breakdown of the charges associated with this life insurance policy, request and review the optional Summary of Policy Charges & Credits Report.

This report is not complete and cannot be presented without the Basic Illustration. Refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.

Policy Credits

Column Descriptions

Column Name	Description
Year	The number of years from when the policy was issued.
Fixed Account	
Basic Fixed Interest Credit (1)	The credit that the Fixed Account earns due to the assumed current interest rate.
Indexed Accounts	
Basic Indexed Interest Credit (2)	The Indexed Interest Credit that each Indexed Account earns at segment maturity.
Enhanced Performance Factor Rider Credit (3)	The portion of the Segment Indexed Credits that are earned due to the Enhanced Performance Factor Rider.
Total Indexed Interest Credit (4)	The Basic Indexed Interest Credit (2) plus the Enhanced Performance Factor Rider Credit (3) equals the Total Indexed Interest Credit (4).
Enhanced Performance Factor Rider Charge (5)	The charge associated with the Enhanced Performance Factor Rider.
Persistency Credit (6)	The additional non-guaranteed credit that the Account Value earns due to the Persistency Credit.
Total Credit (7)	The Basic Fixed Interest Credit (1), the Total Indexed Interest Credit (4) plus the Persistency Credit (6) equals the Total Credit (7).

This report is not complete and cannot be presented without the Basic Illustration. Refer to the Basic Illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed.

Proposed Insured: Valued Client
Male, Age 39
Preferred Nonsmoker

Initial Death Benefit Option = B -
(Increasing)
Initial Total Face Amount = \$102,347
Premium Frequency = Annual

Life Insurance Producer:
Mario Lizarraga
Maximize Asset Protection
1609 E Roma Ave, Unit 2
Phoenix, AZ 85016

Narrative Summary: Understanding Your Life Insurance Illustration

Thank you for illustrating Pacific Horizon IUL 2 Long-Term Performance (LTP)*.

The primary purpose of life insurance is provide Death Benefit protection.

The illustrated product was designed for use with moderate to higher premiums. If you pay lower premiums than illustrated or policy performance is less favorable than illustrated, there is an increased risk of policy lapse, particularly in the early years.

The Narrative Summary introduces you to the policy options you have chosen to illustrate. Your life insurance producer can provide you with more information about policy options that have not been illustrated, as well as additional illustrations with different assumptions. Requesting illustrations with different assumptions may help you better understand how the policy charges and non-guaranteed elements, like interest crediting rates and/or Policy Loans and Withdrawals, will affect the policy Accumulated Value and Death Benefit. Choose your illustrated rate carefully. Once your policy is in force, consider a periodic review of your policy with your life insurance producer.

*(Form Series P21IUL or ICC21 P21IUL and S23HZN2-L or ICC23 S23HZN2-L based on state of policy issue).

Important Information

This is an illustration only. An illustration is not intended to predict actual performance. Interest rates, dividends, or values that are set forth in the illustration are not guaranteed, except for those items clearly labeled as guaranteed.

Some policy elements, such as policy charges and interest crediting rates, are not guaranteed and may be referred to as "current". 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, but cannot be less favorable to you than the policy's guarantees.

Values shown in this illustration are based on non-guaranteed policy charges and non-guaranteed crediting rates. Over time, the policy's actual non-guaranteed elements, and perhaps your actual use of the policy's options, are likely to vary from the assumptions used in this illustration. This illustration assumes that currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

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.

Refer to the Indexed Account Information section for further details on each account.

This is a life insurance illustration and not a contract. Pacific Life does not issue life insurance policies based on this or any other illustration. Rather, Pacific Life issues life insurance policies based on the application submitted by you. If you apply for a policy, you should obtain an illustration from your life insurance producer that reflects the intended Indexed Account allocations in your application. Review your application and this illustration closely with your independent tax, legal and life insurance professionals to ensure your applied-for policy meets your life insurance needs, financial objectives and goals.

Death Benefit, Death Benefit Option & Underwriting Class Initial Death Benefit \$102,347

This is the Basic Illustration

The Death Benefit is paid to the beneficiaries at the insured's death. The actual amount paid to beneficiaries will be reduced by any distributions taken from the policy. You have the flexibility to raise or lower your Death Benefit in the future, but increases may require additional underwriting.

Death Benefit Option	Start Year	End Year
B - (Increasing)	1	31
A - (Level)	32	82

The underwriting class has significant impacts on the resulting values and will be determined prior to issue.

Design Options

This product allows you to choose a design that will determine the amount and duration of the current coverage charge, the surrender charge, and the non-guaranteed Persistency Credit. Illustrations with the same Total Face Amount and premiums but with different designs will have different policy values. The design must be elected at issue and cannot be changed after the policy is in force. There are several factors to consider when choosing a design. These factors include, but are not limited to the following:

	Balanced	Enhanced Early Surrender Value	Long-Term Performance
About the Design Option	Designed for a balanced Accumulated Value in all policy years.	Designed for higher Accumulated Values in early policy years.	Designed for higher Accumulated Values in later policy years.
Current Coverage Charge Duration	10 Years	7 Years	5 Years
Surrender Charge Duration	10 Years	10 Years	10 Years

The Design Option selected for this illustration is: **Long-Term Performance**

Your life insurance producer can provide you with additional illustrations showing the effects of different designs to help you make your decision.

Coverage Type

Your Death Benefit can include Basic Coverage plus other coverage types. Each coverage type has unique features that should be considered when determining your coverage mix. Certain product features and riders may not be available through your life insurance producer.

- Annual Renewable Term Rider (ARTR, Form Series ICC17 R17ART, ICC17 S17ART or R17ART, S17ART, based on state of policy issue)

Obtaining Death Benefits through a combination of Basic and ARTR Coverage may be more economical than obtaining the same Death Benefits through Basic Coverage alone, because ARTR Coverage has different current and guaranteed charges than Basic Coverage. The charges are based on various factors including, but not limited to, Age, sex, risk classification, death benefit option and coverage amount.

Illustrations with the same Total Face Amount and premiums but with different proportions of Basic and ARTR Coverage will have different policy values. When deciding whether or not to add ARTR Coverage to your policy, there are several factors to consider. These factors include, but are not limited to the following:

- ARTR Impacts on Accumulated Value

This is the Basic Illustration

- **Non-Guaranteed** - The non-guaranteed cost of ARTR Coverage is generally less than the non-guaranteed cost of Basic Coverage. Generally, under non-guaranteed assumptions, a higher proportion of ARTR Coverage will result in higher Accumulated Values.
 - **Guaranteed** - The guaranteed maximum cost of ARTR Coverage is generally greater than the guaranteed maximum cost of Basic Coverage. Generally, under guaranteed assumptions, a higher proportion of ARTR Coverage will result in lower Accumulated Values.
- Other Impacts
 - Different combinations of Basic and ARTR Coverage will result in different amounts and patterns of life insurance producer compensation.

Your life insurance producer can provide you with additional illustrations showing the effects of different proportions of Basic and ARTR Coverage to help you make your decision.

Illustrated Coverage(s)

Basic Coverage	Face Amount	Start Year	End Year
	102,347	1	31
	464,920	32	82

Premium
Initial Premium: \$6,000.00
Initial Premium Pay Mode: Annual

Your policy's flexible premiums allow you to choose the amount and frequency of your premium payments, within limits. Flexible Premium Indexed Adjustable Life Insurance generally requires additional payments after the initial premium. If either no premiums are paid, or subsequent premiums are insufficient to continue coverage, it is possible that the coverage will expire.

Illustrated premium payments are made at the beginning of the frequency shown.

Premium	Frequency	Annualized Premium	Start Year	End Year
\$6,000.00	Annual	\$6,000.00	1	31
\$0.00	Annual	\$0.00	32	82

Based on the options you have illustrated, the level annual premium that will guarantee the initial Total Face Amount for the duration of the contract cannot be illustrated as it is subject to IRC Section 7702 to continue to qualify as life insurance. Your life insurance producer can provide you with alternative scenarios that may guarantee the initial Total Face Amount for a specified period of time.

Premium Allocation & Transfers

When you pay a premium, we subtract a premium load and then allocate the net premium to the Fixed Account. You have the option to transfer some or all of the Fixed Account to the Indexed Account, subject to restrictions outlined in the policy.

Net premiums paid are initially allocated to the Fixed Account and subsequently transferred to the Indexed Account(s) selected per your instructions. Transfers from the Fixed Account to the Indexed Accounts are processed on specified Transfer Dates, currently the 15th of every month. To make a transfer, adequate Accumulated Value must be available in the Fixed Account, and transfer instructions must be filed with us no later than two business days prior to the 15th.

The amount transferred to the Indexed Account is the lesser of: 1) your selected transfer percentage multiplied by all net premium and loan repayments paid since the last Transfer Date; and 2) the balance of the Fixed Account as of the applicable Transfer Date.

The following accounts are included in this illustration:

Account Name	Maximum Illustrated Rate*	Illustrated Interest Rate	Future Premium Account Allocation	Start Year	End Year

This is the Basic Illustration

1-Year Indexed Account	6.30%	5.50%	100.00%	1	82
------------------------	-------	-------	---------	---	----

*The maximum illustrated rates for indexed accounts are based on NAIC actuarial guidelines. For the 1-Year Indexed Account, 1-Year High Cap Indexed Account, 2-Year Indexed Account, and the High Par 5-Year Indexed Account a hypothetical Indexed Interest Rate is calculated and is the compounded average annualized credited rate for each Index Account for the 25-year period starting on 12/31/1958, based on a 65-year lookback and for each 25-year period starting on each subsequent trading day thereafter, ending with the 25-year period that ends on 12/31/2023. For the 1-Year High Par Volatility Control Indexed Account the 65-year lookback period is adjusted to a shorter lookback period starting on 7/1/1994. The maximum illustrated rate for each Indexed Account is the lesser of that account's hypothetical Indexed Interest Rate or the rate determined by the NAIC actuarial guidelines.

Lockout Period

If a deduction from an Indexed Account(s) occurs as a result of a Policy Loan or Withdrawal that is not part of the Automated Income Option (AIO), then no allocations from the Fixed Account into the Indexed Account(s) will be allowed for 12 months following the date of the deduction. This 12 month period is called the lockout period. Based on the assumptions used in this illustration, a lockout has not occurred.

Transactions that may be impacted include 1) transfers from the Fixed Account into the Indexed Accounts, 2) premium or loan repayments with allocations to the Indexed Accounts, and 3) Persistency Credit allocations to the Indexed Accounts.

Non-Guaranteed Persistency Credit

An additional credit may apply to the Accumulated Value through a non-guaranteed Persistency Credit beginning as early as year 11. The Persistency Credit, if any, is credited to the Fixed Account and if applicable, may then be allocated to the Indexed Accounts based on premium allocations, subject to any lockout periods, on the next Transfer Date. The Persistency Credit may increase the Accumulated Value and varies by several factors, including but not limited to issue age and risk class. Refer to the Policy Credits Report for more information.

Fixed Account

The Fixed Account earns interest at the current interest rate, which is declared by us. The current interest rate when the policy is issued is guaranteed for the first policy year. After the first policy year, the current interest rate may change at our discretion, but will never be less than the guaranteed interest rate.

Current Interest Rate: 4.50%
Guaranteed Interest Rate: 1.00%
Illustrated Interest Rate:

Rate	Start Year	End Year
4.50%	1	82

All policy charges, Standard Policy Loans and Withdrawals will be deducted from the Fixed Account. If the Fixed Account is depleted, any remaining deductions are taken proportionate to each Segment Value across all segments in the Indexed Accounts.

This is the Basic Illustration

Indexed Interest

Each Segment earns Indexed Interest based on the percentage change in value of its underlying index, subject to the segment components and will mature on the Segment Maturity Date. In this illustration, Indexed Interest Credits are shown as applied at the end of the policy year preceding the Segment Maturity Date. In fact, any Indexed Interest Credits will be credited on the Segment Maturity Date. To the extent that the actual Indexed Account performance is less favorable than illustrated, the sum of your policy's cost of insurance charges will be greater than those illustrated, all of which will result in an Accumulated Value and Cash Surrender Value less than illustrated.

The following is information on the Segment Lifecycle:

- Each transfer creates a new Segment in the Indexed Account.
- When a new Segment is created, the current segment components are locked-in as a minimum guarantee for that Segment's term.
- Once the Segment matures it will be credited interest, if applicable. If your policy terminates before Segment Maturity, no indexed interest will be credited above the Segment Guaranteed Interest Rate, which is credited daily prior to termination.
- At Segment Maturity, it may be reallocated to any account. If you don't specify a new account, it will create a new Segment in the same Indexed Account.

Each Indexed Account is projected at its own rate and the results are combined with the Fixed Account in this illustration. Actual policy performance will be either more or less favorable than illustrated.

This is the Basic Illustration

Indexed Account Information

The following provides information on each indexed account segment components and historical information for each of the indexed accounts.

Index Account Name	Segment Term	Underlying Index	Participation Rate	Growth Cap	Indexed Account Charge (Annualized)	Segment Guaranteed Interest Rate	Eligible Account Benefit Rider Benefit Rate	Historical Return for Underlying Index	Historical Indexed Account Return	Guaranteed Performance Factor	About the Indexed Account
1-Year Indexed Account	12 Months	S&P 500® (excluding dividends)	100% Guaranteed	10.00% Current (2.00% Guaranteed Minimum)	N/A	0%	N/A	7.64% ¹	6.30% ⁴	1.00	Potentially credits a higher annual interest rate than the Fixed Account.
1-Year High Cap Indexed Account	12 Months	S&P 500® (excluding dividends)	100% Guaranteed	12.00% Current (4.00% Guaranteed Minimum)	0.80% Current 0.80% Guaranteed	0%	N/A	7.64% ¹	7.21% ⁴	1.00	This Indexed Account has a monthly charge, and potentially credits a higher annual interest rate from the S&P 500® index gains up to the account's higher growth cap rate, excluding dividends.
1-Year High Par Volatility Control Indexed Account	12 Months	BlackRock Endura®	200% Current 25% Guaranteed	Guaranteed No Growth Cap	N/A	0%	N/A	3.71% ²	8.64% ⁴	1.00	Credits a rate based in part on the performance of an index comprising U.S. equities with daily volatility controls to help mitigate downside risk.

This is the Basic Illustration

Index Account Name	Segment Term	Underlying Index	Participation Rate	Growth Cap	Indexed Account Charge (Annualized)	Segment Guaranteed Interest Rate	Eligible Account Benefit Rider Benefit Rate	Historical Return for Underlying Index	Historical Indexed Account Return	Guaranteed Performance Factor	About the Indexed Account
2-Year Indexed Account	24 Months	S&P 500® (excluding dividends)	100% Guaranteed	24.00% over 2 years (6.00% over 2 years Guaranteed Minimum)	N/A	0%	N/A	7.54% ³	6.90% ⁴	1.00	Provides an interest credit based on the S&P 500®, excluding dividends, over two years. Must wait 2 years for any interest credit.
High Par 5-Year Indexed Account	60 Months	S&P 500® (excluding dividends)	110% Current 105% Guaranteed	No Current Growth Cap (10.00% over 5 years Guaranteed Minimum)	N/A	0%	N/A	6.98% ³	8.08% ⁴	1.00	Provides an interest credit based on the S&P 500®, excluding dividends, over five years. Must wait 5 years for any interest credit.

Note: Not all indexed accounts are available in all states. Have your life insurance producer check indexed account availability for your state.

¹Based on average annual return of the S&P 500® index, excluding dividends, over the last 65-year historical period.

²Based on a combination of historical average annual returns of the BlackRock Endura® index from 06/14/2016 - 12/31/2023 and backcasted hypothetical data from 7/01/1994 - 06/13/2016.

³Based on average annualized 5-year return of the S&P 500® index, excluding dividends, over the last 65-year historical period.

⁴Based on the Historical Return for Underlying Index column along with the current Growth Cap, Participation Rate, and Segment Guaranteed Interest Rate.

This is the Basic Illustration

Segment Growth Rates and Hypothetical Average Returns

The purpose of this report is to show the actual historical index growth rates for each underlying index account and the corresponding hypothetical indexed interest rates for each account over the most recent 20 year period.

Year Period Ending	1-Year Indexed Account		1-Year High Cap Indexed Account*		1-Year High Par Volatility Control Indexed Account		2-Year Indexed Account		High Par 5-Year Indexed Account	
	Annualized Index Growth Rate	Hypothetical Indexed Interest Rate	Annualized Index Growth Rate	Hypothetical Indexed Interest Rate	Annualized Index Growth Rate	Hypothetical Indexed Interest Rate	Annualized Index Growth Rate	Hypothetical Indexed Interest Rate	Annualized Index Growth Rate	Hypothetical Indexed Interest Rate
12/15/04	12.67%	10.00%	12.67%	12.00%	7.82%	15.64%	14.97%	11.36%	-4.25%	0.00%
12/15/05	5.76%	5.76%	5.76%	5.76%	1.32%	2.64%	9.16%	9.16%	-2.05%	0.00%
12/15/06	12.00%	10.00%	12.00%	12.00%	4.79%	9.58%	8.84%	8.84%	3.07%	3.35%
12/15/07	2.98%	2.98%	2.98%	2.98%	0.30%	0.60%	7.40%	7.40%	10.15%	10.98%
12/15/08	-40.83%	0.00%	-40.83%	0.00%	-2.89%	0.00%	-21.94%	0.00%	2.65%	2.90%
12/15/09	28.27%	10.00%	28.27%	12.00%	6.10%	12.19%	-12.88%	0.00%	-4.75%	0.00%
12/15/10	11.44%	10.00%	11.44%	11.44%	6.06%	12.12%	19.56%	11.36%	-2.10%	0.00%
12/15/11	-2.40%	0.00%	-2.40%	0.00%	3.12%	6.24%	4.29%	4.29%	-2.28%	0.00%
12/15/12	16.65%	10.00%	16.65%	12.00%	5.38%	10.77%	6.70%	6.70%	-1.29%	0.00%
12/15/13	26.38%	10.00%	26.38%	12.00%	10.99%	21.99%	21.42%	11.36%	13.62%	14.67%
12/15/14	11.37%	10.00%	11.37%	11.37%	7.18%	14.36%	18.64%	11.36%	11.46%	12.38%
12/15/15	1.62%	1.62%	1.62%	1.62%	0.93%	1.87%	6.38%	6.38%	10.65%	11.52%
12/15/16	11.44%	10.00%	11.44%	11.44%	4.26%	8.52%	6.42%	6.42%	11.53%	12.45%
12/15/17	17.70%	10.00%	17.70%	12.00%	14.88%	29.76%	14.53%	11.36%	11.60%	12.53%
12/15/18	-1.96%	0.00%	-1.96%	0.00%	0.23%	0.45%	7.42%	7.42%	9.02%	9.77%
12/15/19	22.75%	10.00%	22.75%	12.00%	8.52%	17.03%	9.70%	9.70%	7.87%	8.54%
12/15/20	14.29%	10.00%	14.29%	12.00%	2.27%	4.54%	18.44%	11.36%	9.69%	10.49%
12/15/21	27.05%	10.00%	27.05%	12.00%	7.08%	14.16%	20.50%	11.36%	13.68%	14.73%
12/15/22	-13.78%	0.00%	-13.78%	0.00%	-6.79%	0.00%	4.66%	4.66%	8.99%	9.74%
12/15/23	18.13%	0.00%	18.13%	12.00%	0.10%	0.20%	0.92%	0.92%	10.66%	11.53%

*The 1-Year High Cap Indexed Account has a benefit charge that is treated as part of the Monthly Deduction and is deducted from the Accumulated Value, based on the value of the 1-Year High Cap Indexed Account. Refer to the **Indexed Account Information** chart for more information.

The chart compares the hypothetical 1-Year Indexed Account, 1-Year High Cap Indexed Account, 2-Year Indexed Account and High Par 5-Year Indexed Account to the actual S&P 500® Index historical returns, excluding dividends, and the 1-Year High Par Volatility Control Indexed Account to the BlackRock Endura® Index. The BlackRock Endura® Index for the 1-Year High Par Volatility Control Indexed Account was created in June, 2016. The Annualized Index Growth Rate for the 1-Year High Par Volatility Control Indexed Account prior to June, 2016 represents hypothetical data determined by retroactive application of a backcasted model. The years of available historical information are based on BlackRock's® hypothetical data starting in 2003.

This is the Basic Illustration

Average Indexed Account Interest Rates

To help you better understand the potential interest rates and risks over a longer term, encompassing multiple segments, we have calculated hypothetical Average Indexed Account Rates, Minimum Indexed Account Rates, Maximum Indexed Account Rates and Standard Deviations using the historical performance of the underlying indices and assuming the Indexed Accounts' current caps, floors, and participation rates. The following is neither guaranteed, nor intended to predict your actual risk or return over any period.

	1-Year Indexed Account	1-Year High Cap Indexed Account	1-Year High Par Volatility Control Indexed Account	2-Year Indexed Account	High Par 5-Year Indexed Account
Average Indexed Rate	6.30%	7.21%	8.64%	6.90%	8.08%
Minimum Indexed Rate	3.98%	4.48%	7.24%	4.33%	3.97%
Maximum Indexed Rate	7.79%	8.99%	10.81%	9.29%	13.30%
Standard Deviation	0.62%	0.72%	0.78%	1.01%	1.87%

This table assumes an allocation of Accumulated Value (with no deductions for policy charges, Withdrawals or loans) into the Indexed Accounts, based on the Indexed Accounts' current caps, floors, and participation rates, and accumulated over a 25-year historical period to obtain a geometric mean. The 25-year period occurs within a 65-year lookback period that begins on 12/31/1958 and ends on 12/31/2023. For the 1-Year High Par Volatility Control Indexed Account, the lookback period is adjusted to a shorter lookback period starting on 7/1/1994.

Minimum Indexed Rate reflects the lowest mean interest rate achieved over the historical period measured. The Maximum Indexed Rate reflects the highest interest rate achieved over the historical period measured.

The Standard Deviation is one measure of the volatility within each Indexed Account. It is calculated using the average annual interest rate of each Indexed Account over the historical period. For a more detailed description of each Indexed Account, see the **Indexed Account Information** chart.

This is the Basic Illustration

Proposed Insured: Valued Client
 Male, Age 39
 Preferred Nonsmoker

Initial Death Benefit Option = B -
 (Increasing)
 Initial Total Face Amount = \$102,347
 Premium Frequency = Annual

Life Insurance Producer:
 Mario Lizarraga
 Maximize Asset Protection
 1609 E Roma Ave, Unit 2
 Phoenix, AZ 85016

Policy Values: Tabular Detail & Statement of Policy Cost and Benefit Information

			Allocation	Initial Guaranteed Interest Rate	Non-Guaranteed Alternate Scale Hypothetical Interest Rate	Non-Guaranteed Hypothetical Interest Rate					
1-Year Indexed Account			100.00%	0.00%	4.50%	5.50%					
			Guaranteed Values End Of Year ¹			Non-Guaranteed Alternate Scale Values End Of Year ²			Non-Guaranteed Values End Of Year ³		
Year	Age	Premium Outlay*	Accumulated Value	Cash Surrender Value	Death Benefit	Accumulated Value	Cash Surrender Value	Death Benefit	Accumulated Value	Cash Surrender Value	Death Benefit
1	39	6,000	2,823	322	105,211	3,521	979	105,868	3,565	1,023	105,912
2	40	6,000	5,630	3,233	108,087	7,190	4,683	109,537	7,315	4,809	109,662
3	41	6,000	8,421	6,498	110,976	11,012	8,881	113,359	11,259	9,129	113,606
4	42	6,000	11,199	9,655	113,881	14,997	13,118	117,344	15,413	13,534	117,760
5	43	6,000	13,970	12,959	116,809	19,157	17,654	121,504	19,789	18,286	122,136
6	44	6,000	16,735	16,159	119,759	25,721	24,469	128,068	26,635	25,382	128,982
7	45	6,000	19,492	19,507	122,731	32,577	31,700	134,924	33,854	32,977	136,201
8	46	6,000	22,243	22,877	125,725	39,738	39,237	142,085	41,465	40,964	143,812
9	47	6,000	24,987	26,146	128,744	47,216	46,965	149,563	49,491	49,241	151,838
10	48	6,000	27,724	29,438	131,785	55,024	55,024	157,371	57,952	57,952	160,299
Total		60,000									
11	49	6,000	30,453	32,503	134,850	63,177	63,177	165,524	66,871	66,871	169,218
12	50	6,000	33,171	35,585	137,932	71,687	71,687	174,034	76,272	76,272	178,619
13	51	6,000	35,872	38,683	141,030	80,571	80,571	182,918	86,180	86,180	188,527
14	52	6,000	38,554	41,791	144,138	89,842	89,842	192,189	96,620	96,620	198,967
15	53	6,000	41,213	44,908	147,255	99,863	99,863	202,210	107,968	107,968	210,315
16	54	6,000	43,846	48,031	150,378	110,336	110,336	212,683	119,942	119,942	222,289
17	55	6,000	46,449	51,153	153,500	121,265	121,265	223,612	132,559	132,559	234,906
18	56	6,000	49,017	54,272	156,619	132,696	132,696	235,043	145,883	145,883	248,230
19	57	6,000	51,544	57,382	159,729	144,630	144,630	246,977	159,930	159,930	262,277
20	58	6,000	54,027	60,477	162,824	157,102	157,102	259,449	174,733	174,733	277,080
Total		120,000									

This is the Basic Illustration

Policy Values: Tabular Detail & Statement of Policy Cost and Benefit Information

Year	Age	Premium Outlay*	Guaranteed Values End Of Year ¹			Non-Guaranteed Alternate Scale Values End Of Year ²			Non-Guaranteed Values End Of Year ³		
			Accumulated Value	Cash Surrender Value	Death Benefit	Accumulated Value	Cash Surrender Value	Death Benefit	Accumulated Value	Cash Surrender Value	Death Benefit
21	59	6,000	56,456	63,550	165,897	170,116	170,116	272,463	190,354	190,354	292,701
22	60	6,000	58,825	66,593	168,940	183,721	183,721	286,068	206,819	206,819	309,166
23	61	6,000	61,122	69,594	171,941	197,938	197,938	300,285	224,194	224,194	326,541
24	62	6,000	63,341	72,546	174,893	212,845	212,845	315,192	242,584	242,584	344,931
25	63	6,000	65,470	75,438	177,785	228,450	228,450	330,797	262,012	262,012	364,359
26	64	6,000	67,500	78,258	180,605	244,786	244,786	347,133	282,555	282,555	384,902
27	65	6,000	69,424	81,002	183,349	261,915	261,915	364,262	304,271	304,271	406,618
28	66	6,000	71,236	83,659	186,006	279,908	279,908	382,255	327,262	327,262	429,609
29	67	6,000	72,930	86,224	188,571	298,780	298,780	401,127	351,606	351,606	453,953
30	68	6,000	74,494	88,684	191,031	318,495	318,495	420,842	377,251	377,251	479,598
Total		180,000									
31	69	6,000	75,912	91,023	193,370	339,064	339,064	441,411	404,278	404,278	506,625
32	70	0	72,268	88,269	136,554	355,033	355,033	408,288	427,222	427,222	491,305
33	71	0	68,430	85,293	136,554	371,847	371,847	420,187	451,461	451,461	510,151
34	72	0	64,355	82,049	136,554	389,498	389,498	432,342	477,114	477,114	529,596
35	73	0	59,994	78,485	136,554	408,028	408,028	444,751	504,225	504,225	549,605
36	74	0	55,288	74,538	136,554	427,467	427,467	457,390	532,958	532,958	570,266
37	75	0	50,174	70,143	136,554	447,928	447,928	470,325	563,382	563,382	591,551
38	76	0	44,583	65,222	136,554	469,278	469,278	492,742	595,493	595,493	625,268
39	77	0	38,429	59,688	136,554	491,593	491,593	516,173	629,293	629,293	660,758
40	78	0	31,609	53,428	136,554	514,848	514,848	540,590	664,917	664,917	698,163
Total		186,000									

This is the Basic Illustration

Policy Values: Tabular Detail & Statement of Policy Cost and Benefit Information

Year	Age	Premium Outlay*	Guaranteed Values End Of Year ¹			Non-Guaranteed Alternate Scale Values End Of Year ²			Non-Guaranteed Values End Of Year ³		
			Accumulated Value	Cash Surrender Value	Death Benefit	Accumulated Value	Cash Surrender Value	Death Benefit	Accumulated Value	Cash Surrender Value	Death Benefit
41	79	0	23,976	46,288	136,554	539,141	539,141	566,098	702,411	702,411	737,531
42	80	0	15,340	38,068	136,554	564,452	564,452	592,675	741,842	741,842	778,934
43	81	0	5,441	28,497	136,554	590,862	590,862	620,405	783,375	783,375	822,544
44	82	0	0	17,351	136,554	618,331	618,331	649,248	827,000	827,000	868,350
45	83	0	0	4,813	136,554	646,951	646,951	679,299	872,884	872,884	916,528
46	84	0	0	0	136,554	676,644	676,644	710,476	920,971	920,971	967,019
47	85	0	0	0	136,554	705,829	705,829	741,121	969,714	969,714	1,018,200
48	86	0	0	0	136,554	735,992	735,992	772,791	1,020,646	1,020,646	1,071,679
49	87	0	0	0	136,554	767,102	767,102	805,457	1,073,777	1,073,777	1,127,466
50	88	0	0	0	136,554	799,114	799,114	839,069	1,129,093	1,129,093	1,185,548
Total		186,000									
51	89	0	0	0	136,554	831,986	831,986	873,585	1,186,445	1,186,445	1,245,768
52	90	0	0	0	0	865,606	865,606	908,887	1,245,904	1,245,904	1,308,199
53	91	0	0	0	0	900,964	900,964	937,003	1,308,977	1,308,977	1,361,337
54	92	0	0	0	0	938,501	938,501	966,656	1,376,316	1,376,316	1,417,606
55	93	0	0	0	0	978,621	978,621	998,193	1,448,619	1,448,619	1,477,591
56	94	0	0	0	0	1,021,839	1,021,839	1,032,057	1,526,777	1,526,777	1,542,045
57	95	0	0	0	0	1,066,709	1,066,709	1,077,376	1,608,765	1,608,765	1,624,853
58	96	0	0	0	0	1,113,351	1,113,351	1,124,484	1,694,855	1,694,855	1,711,803
59	97	0	0	0	0	1,161,815	1,161,815	1,173,433	1,785,218	1,785,218	1,803,070
60	98	0	0	0	0	1,212,136	1,212,136	1,224,257	1,880,005	1,880,005	1,898,805
Total		186,000									

This is the Basic Illustration

Policy Values: Tabular Detail & Statement of Policy Cost and Benefit Information

Year	Age	Premium Outlay*	Guaranteed Values End Of Year ¹			Non-Guaranteed Alternate Scale Values End Of Year ²			Non-Guaranteed Values End Of Year ³		
			Accumulated Value	Cash Surrender Value	Death Benefit	Accumulated Value	Cash Surrender Value	Death Benefit	Accumulated Value	Cash Surrender Value	Death Benefit
61	99	0	0	0	0	1,264,322	1,264,322	1,276,966	1,979,335	1,979,335	1,999,129
62	100	0	0	0	0	1,318,260	1,318,260	1,331,443	2,083,292	2,083,292	2,104,125
63	101	0	0	0	0	1,374,144	1,374,144	1,387,885	2,191,975	2,191,975	2,213,894
64	102	0	0	0	0	1,432,005	1,432,005	1,446,325	2,305,698	2,305,698	2,328,755
65	103	0	0	0	0	1,491,878	1,491,878	1,506,797	2,424,632	2,424,632	2,448,879
66	104	0	0	0	0	1,553,798	1,553,798	1,569,336	2,548,955	2,548,955	2,574,444
67	105	0	0	0	0	1,617,808	1,617,808	1,633,986	2,678,857	2,678,857	2,705,646
68	106	0	0	0	0	1,683,844	1,683,844	1,700,683	2,814,686	2,814,686	2,842,833
69	107	0	0	0	0	1,752,169	1,752,169	1,769,690	2,956,714	2,956,714	2,986,281
70	108	0	0	0	0	1,822,879	1,822,879	1,841,108	3,104,896	3,104,896	3,135,945
Total		186,000									
71	109	0	0	0	0	1,896,093	1,896,093	1,915,054	3,259,904	3,259,904	3,292,503
72	110	0	0	0	0	1,971,952	1,971,952	1,991,671	3,422,137	3,422,137	3,456,359
73	111	0	0	0	0	2,050,824	2,050,824	2,071,332	3,592,403	3,592,403	3,628,327
74	112	0	0	0	0	2,132,774	2,132,774	2,154,102	3,771,003	3,771,003	3,808,713
75	113	0	0	0	0	2,217,747	2,217,747	2,239,925	3,958,489	3,958,489	3,998,074
76	114	0	0	0	0	2,306,111	2,306,111	2,329,172	4,155,302	4,155,302	4,196,855
77	115	0	0	0	0	2,398,001	2,398,001	2,421,981	4,361,906	4,361,906	4,405,525
78	116	0	0	0	0	2,493,556	2,493,556	2,518,492	4,578,790	4,578,790	4,624,577
79	117	0	0	0	0	2,592,925	2,592,925	2,618,854	4,806,463	4,806,463	4,854,527
80	118	0	0	0	0	2,696,258	2,696,258	2,723,220	5,045,463	5,045,463	5,095,918
Total		186,000									
81	119	0	0	0	0	2,803,714	2,803,714	2,831,751	5,296,353	5,296,353	5,349,317
82	120	0	0	0	0	2,914,447	2,914,447	2,943,592	5,558,452	5,558,452	5,614,037
Total		186,000									

The Allocations and Hypothetical Interest Rates are for policy year 1. Refer to the Premium Allocation & Transfers section of this illustration for information on allocations and hypothetical interest rates for future policy years.

The Death Benefit continues in the "Guaranteed Values" columns, even though the corresponding guaranteed Cash Surrender Value is zero. This is because the Age 90 No-Lapse Guarantee Rider is in effect, based on the illustrated assumptions.

Insurance coverage will cease in year 52 based on guaranteed assumptions.

Insurance coverage would remain in force at least through year 82 based on non-guaranteed Alternate Scale and illustrated assumptions.

This is the Basic Illustration

Policy Values: Tabular Detail & Statement of Policy Cost and Benefit Information

¹Guaranteed columns reflect maximum policy charges and guaranteed interest. The values shown in the Cash Surrender Value columns and the Death Benefit columns may reflect the policy's Alternate Accumulated Value if the Interest Guarantee on Termination Rider applies.

²The Non-Guaranteed Alternate Scale Values columns reflect assumptions about non-guaranteed elements and assumes the allocated indexed accounts will receive the current Fixed Account crediting rate.

³Non-Guaranteed columns reflect assumptions about non-guaranteed elements and include the interest rate assumptions that you have requested. The values shown in the Cash Surrender Value columns and the Death Benefit columns may reflect the policy's Alternate Accumulated Value if the Interest Guarantee on Termination Rider applies.

*A zero in the Premium Outlay column does not mean the policy is paid up. Charges will continue to be deducted from the Accumulated Value as long as the policy remains in-force. The actual premium amounts and number of years of premium payments that are needed to maintain the illustrated non-guaranteed policy benefits will depend on the policy's non-guaranteed elements and on your actual use of the policy's options.

This is the Basic Illustration

I-1AO

Life Insurance Producer: Mario Lizarraga

For: Valued Client

Pacific Life Insurance Company, 700 Newport Center Drive, Newport Beach, CA 92660

Horizon 2 LTP - GPT - 4/24/2024 - NonGI

Page: 14 of 26

24.10.1D.C Run: 4/24/2024 10:53 PM

4B51CFB7-751E-426E-A68A-2D26678CAD00

Statement of Policy Cost and Benefit Information: Summary of Coverage

Life Insurance Cost Information

Cost Index	Guaranteed		Current	
	10 Year	20 Year	10 Year	20 Year
Surrender @ 5%	32.18	33.07	12.73	6.05
Net Payment @ 5%	51.20	46.60	47.39	37.51

These indices are illustrated uniformly across life insurance company illustrations and are intended to help provide you a uniform means of comparing products across insurance carriers. A more detailed explanation of the intended use of these indices is provided in the life insurance buyer's guide if required by your state.

Important Notice

The Cost Index is a figure calculated utilizing the present value of the life insurance policy's death benefit and premiums at specified time periods and is a reflection of the annual cost and benefits of the policy per \$1,000 of death benefit assuming the insured dies after 10 or 20 years. Since the cost index is essentially premiums divided by benefits, a lower number is more beneficial to the customer. A policy with a small cost index number is generally a better purchase than a comparable policy with a larger cost index number. Actual results will differ from the projections shown on the previous page if there is a change in the interest rates, cost of insurance rates or the timing and amount of your premium payments.

The non-guaranteed amounts shown on the previous page are based on the following crediting rates:

Accounts	Non-Guaranteed Rate	Start Year	End Year
1-Year Indexed Account	5.50%	1	82

We may change the current interest rate at any time but may not credit less than the guaranteed rate.

Accounts	Guaranteed Rate
Fixed Account	1.00%
1-Year Indexed Account	0.00%
1-Year High Cap Indexed Account*	0.00%
1-Year Volatility Control Indexed Account	0.00%
1-Year High Par Volatility Control Indexed Account	0.00%
2-Year Indexed Account	0.00%
High Par 5-Year Indexed Account	0.00%

*The 1-Year High Cap Indexed Account has a benefit charge that is treated as part of the Monthly Deduction and is deducted from the Accumulated Value, based on the value of the 1-Year High Cap Indexed Account.

We may change the current cost of insurance rates at any time but may not charge more than the guaranteed cost of insurance rates.

The tax status of this contract should be reviewed each year. For further information, contact the insurance company or your life insurance producer shown at the top of page one.

The projected values in this Statement of Policy Cost and Benefit Information include the costs and benefits of the basic coverage and any additional riders or benefits. In addition, all values are based on the plan of insurance as illustrated, including any face amount changes, option changes, Withdrawals and Policy Loans. A Statement of Policy Cost and Benefit Information based on the policy as issued, without any policy changes, is available on request.

Illustrated Coverage

Type of Coverage	Amount
------------------	--------

This is the Basic Illustration



Basic Coverage: Flexible Premium Indexed Adjustable Life Insurance \$102,347.00

Riders:

Age 90 No-Lapse Guarantee Rider

Conversion Rider

Enhanced Performance Factor Rider

Classic

Fixed Charge Indexed Loan Rider

Indexed Loan Rider

Interest Guarantee on Termination Rider

Overloan Protection 3 Rider

Premier Living Benefits Rider 2

This is the Basic Illustration

Column Definitions

These column definitions apply to all the reports generated in this illustration.

Column Name	Description
Accumulated Value	Premiums paid, minus premium loads, cost of insurance and other charges and deductions, and Withdrawals, accumulated at interest. If the Alternate Accumulated Value is higher than the Accumulated Value, the Alternate Accumulated Value will be used to determine the policy values at lapse, surrender, or death.
Age	The insured's illustrated insurance Age on the birthday nearest the beginning of the policy year shown.
Cash Surrender Value	The Cash Surrender Value is the greater of the Accumulated Value minus any applicable surrender charge or the Alternate Accumulated Value minus any applicable surrender charge. The surrender charge reaches zero 120 policy months after the later of the issue date or the last increase in Basic Coverage face amount.
Death Benefit	The amount payable upon your death. The Death Benefit is always reduced by any Policy Debt and increased by any applicable rider benefits.
Premium Outlay	The sum of the premium payments you plan to make each year.
Year	The number of years from when the policy was issued.

This is the Basic Illustration

Illustrated Riders

Riders add benefits that can provide flexibility or additional coverage for you or a family member. Some riders are optional and others are automatically included. The next section includes a brief description of the riders, including costs, that are included in this illustration. There may be other riders available to you. Your life insurance producer can provide more information. When considering whether a rider is right for you and which design options to select (when applicable), discuss the costs, features, design options and termination with your life insurance producer. Request additional policy illustrations to help determine the policy configuration appropriate for you and to analyze the impact that each rider may have on your policy's values.

Enhanced Performance Factor Rider (EPFR)

This optional rider, only available at policy issue, provides a rider Performance Factor (PF) on the Indexed Accounts. The rider PF may produce a credit that may increase the policy's Accumulated Value (AV) at segment maturity.

The rider offers four designs: Classic, Plus, Performance and Performance Plus. By selecting a design, it allows you the ability to select the level of charges you want to pay and its associated potential rider PF. Below is a summary of each rider design.

- **Classic (Design A):** provides no potential rider PF benefit and no cost
- **Plus (Design D):** provides a level potential rider PF benefit based on a lower segment-based charge that is assessed as a percentage of your indexed segment AV
- **Performance (Design B):** provides a potential rider PF benefit based on a segment-based charge that is assessed as a percentage of your indexed segment AV
- **Performance Plus (Design C):** provides the highest potential rider PF benefit based on a higher segment-based charge that is assessed as a percentage of your indexed segment AV

The rider design you selected for this illustration is:

EPFR Design	Start Year	End Year
Classic	1	82

The rider charges and potential rider PF will start for segments created in and after policy year 2. The charge rate will vary based on the rider design selected in the illustration and policy duration. The rider charge is a monthly deduction and is processed like any other deduction.

The following are the rider charge rates that are applied to the segment accumulated value, along with the current and guaranteed Performance Factors for each of the rider designs. The PF values below have been truncated to the nearest hundredth, values calculated throughout the illustration do not use truncated rates.

	Annualized Rider Charge Rate by Design				Guaranteed Rider PF by Design			
	A	D	B	C	A	D	B	C
Yrs 2-20	0.00%	2.496%	4.98%	7.50%	0.00	0.25	0.49	0.72
Yr 21	0.00%	2.496%	4.38%	6.60%	0.00	0.25	0.43	0.64
Yr 22	0.00%	2.496%	3.78%	5.70%	0.00	0.25	0.37	0.56
Yr 23	0.00%	2.496%	3.18%	4.80%	0.00	0.25	0.31	0.47
Yr 24	0.00%	2.496%	2.58%	3.90%	0.00	0.25	0.25	0.38
Yrs 25+	0.00%	2.496%	1.98%	3.00%	0.00	0.25	0.20	0.30

	Current Rider PF by Design*				Current Rider PF for 1-Year High Cap by Design				Current Rider PF for Loaned 1-Year Volatility Control by Design			
	A	D	B	C	A	D	B	C	A	D	B	C
Yrs 2-20	0.00	0.46	0.91	1.36	0.00	0.40	0.79	1.18	0.00	0.54	1.08	1.61
Yr 21	0.00	0.46	0.81	1.20	0.00	0.40	0.70	1.04	0.00	0.54	0.95	1.42
Yr 22	0.00	0.46	0.70	1.04	0.00	0.40	0.60	0.91	0.00	0.54	0.82	1.23
Yr 23	0.00	0.46	0.59	0.88	0.00	0.40	0.51	0.76	0.00	0.54	0.69	1.04
Yr 24	0.00	0.46	0.48	0.72	0.00	0.40	0.41	0.62	0.00	0.54	0.56	0.85
Yrs 25+	0.00	0.46	0.37	0.55	0.00	0.40	0.32	0.48	0.00	0.54	0.43	0.65

(*Current Rider PF is the same for 1-Year Indexed Account, 1-Year High Par Volatility Control Indexed Account, 2-Year Indexed Account, High Par 5-Year Indexed Account)

This is the Basic Illustration

Each segment begins with a guaranteed Indexed Account PF of 1.00. The rider PF is added to the 1.00 guaranteed rate to calculate the Segment PF. The following hypothetical example is based on the year 10 guaranteed rider PF for Design B (Performance) and will show how the two PF's can impact your policy.

Segment Indexed Credit (\$1,000 Avg. Segment Balance x 5% Crediting Rate)	Segment PF (Indexed Account PF + Rider PF)	Total Segment Interest Credit (Segment Indexed Credit x Segment PF)
\$50	1.49 (1.00 + 0.49)	\$74.50 (\$50 x 1.49)

Note: This hypothetical example illustrates the Performance (B) rider design and it is not based on any rider design selected for this illustration.

The rider's impact on the policy's AV can be positive or negative. If the rider PF credit earned is greater than the rider charge, then the net outcome of this rider on the policy's AV will be positive; however, if the rider PF credit earned is less than the rider charge, the net outcome of this rider on the policy's AV will be negative.

Segment Indexed Interest Credit (Average Segment Monthly Balance Over Segment Term* x Segment Indexed Interest Crediting Rate)	X	Segment Current Performance Factor (Assuming Performance Plus (C) Design in Policy Years -20)	=	Total Segment Indexed Interest Credit	Annualized Rider Charge	Net Impact to Segment Value**
\$1,000 x 2% = \$20	X	2.36 (Performance Plus EPFR Design)	=	\$47.20	\$75.00 (7.5% x \$1,000)	-\$27.80
\$1,000 x 2% = \$20	X	1.00 (Classic EPFR Design)	=	\$20.00	\$0.00 (0% x \$1,000)	\$20.00
\$1,000 x 6% = \$60	X	2.36 (Performance Plus EPFR Design)	=	\$141.60	\$75.00 (7.5% x \$1,000)	\$66.60
\$1,000 x 6% = \$60	X	1.00 (Classic EPFR Design)	=	\$60.00	\$0.00 (0% x \$1,000)	\$60.00

*The Average Segment Monthly Balance is the average of all Monthly Segment Balances over the Segment Term after any policy deductions, including the EPFR monthly charges, have been taken. In this example, for simplicity, we have assumed that the Segment Monthly Balance is a level \$1,000 in all months.

**Other policy charges will occur on a monthly basis, independent of the rider's charges and may further reduce the policy's Accumulated Value.

The rider allows you to switch between rider designs no more than once every year. For the rider design change to occur, you must notify Pacific Life at least two business days prior to the first Transfer Date following each policy anniversary. Any change in the rider design will impact only those indexed segments you created on or after the change. Maturing segments will receive indexed interest crediting based on the rider design in place at the time of the segment's creation date.

You may choose to terminate the rider at any time. Termination of the rider does not change the charges or the rider PF on segments created prior to the termination. In other words, Pacific Life will continue to assess the rider charge and apply the rider PF for a segment until that segment matures. Termination only impacts new segments created after the rider termination. Once the rider is terminated, you cannot reinstate it.

For a full breakdown of the charges associated with the life insurance policy, request and review the optional Summary of Policy Charges & Credits Report. (Form Series ICC18 R18EPF, ICC23 S23EPF or R18EPF, S23EPF, based on state of policy issue.)

Premier Living Benefits Rider 2

This is the Basic Illustration

Provides an accelerated payment of the Death Benefit if you have a chronic or terminal illness. Each time you receive a benefit payment, the Death Benefit and the Cash Surrender Value will be reduced based on the amount of the benefit payment. If a Policy Loan is outstanding at the time of a benefit payment, a portion of the benefit payment will go towards repaying the loan, in effect reducing the amount you owe and receive. Accelerating the entire Death Benefit will terminate the policy. The benefit payment is subject to a maximum, which will vary each time you receive a benefit payment. You can choose to receive an amount less than the maximum benefit payment. The maximum amount of Death Benefit that can be accelerated will vary depending on whether the qualification is a chronic illness or a terminal illness. For each benefit requested we must receive written certification that you have a chronic or terminal illness.

Chronic illness means that the insured is certified in writing by a Licensed Health Care Practitioner as unable to perform at least two Activities of Daily Living without substantial assistance from another individual due to a loss of functional capacity and the condition is expected to be permanent; or requiring substantial supervision to protect the individual from threats to health and safety due to severe cognitive impairment and the condition is expected to be permanent.

Terminal illness means that the insured has been diagnosed by a licensed physician as terminally ill, resulting in a life expectancy of 12 months or less. The terminal illness rider gives you access to a portion of the policy's Basic, ARTR, and/or SVER Coverage face amount(s). We will pay the terminal illness benefit proceeds only once per policy.

The Premier Living Benefit Rider 2 may be attached to only one policy per insured. If you have existing Pacific Life Insurance Company policies with a chronic illness rider, you may choose to either:

1. terminate the chronic illness rider on your existing policy, and obtain a new chronic illness rider with a newly-issued policy, if you qualify; or
2. maintain the chronic illness rider on your existing policy, and accept any applied for life insurance, if issued, without the chronic illness rider.

You should not terminate any existing Pacific Life Insurance Company chronic illness rider until the new application with a chronic illness rider has been approved by Pacific Life Insurance Company. If an insured's chronic illness has generated benefits under any existing Pacific Life Insurance Company policy, that insured does not qualify for a new chronic illness rider. Understand that chronic illness benefits may be higher or lower based upon the policy to which it is attached.

Benefits paid by accelerating the policy's Death Benefit may or may not qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code of 1986. Tax treatment of an accelerated Death Benefit may depend on factors such as life expectancy at the time benefits are accelerated, the amount of benefits, the amount of qualified expenses incurred, or if similar benefits are being received under other contracts. Receipt of accelerated death benefits may affect eligibility for public assistance programs such as Medicaid. When benefits are received from multiple policies providing long-term care or chronic illness benefits for a given insured, including policies with different owners, all those benefits must be aggregated to determine their taxability. Tax laws relating to accelerated death benefits are complex. Pacific Life cannot determine whether the benefits are taxable. Clients are advised to consult with qualified and independent legal and tax advisors for more information.

The table below shows the non-guaranteed maximum annual benefit payment on the following eligible insured(s), if they qualify. Benefit payments are subject to a maximum, which will vary each time you receive a benefit. Benefits are not guaranteed and actual benefit payments may be less than illustrated.

Valued Client	
Age	Maximum Annual Payment for Chronic Illness
75	\$131,326
80	\$173,230

The 2024 IRS per diem limitation is \$410.00 and may change annually.

There is no up-front cost or monthly rider charge. The cost of exercising the rider is that the Death Benefit is reduced by an amount greater than the rider benefit payment itself to reflect the early payment of the Death Benefit. Rider benefit payments will reduce the Death Benefit, Cash Surrender Value, and any policy debt and may adversely affect the benefits under other riders. (Form Series ICC18 R18ADB, ICC18 S18ADB or R18ADB, S18ADB, based on state of policy issue.)

Overloan Protection 3 Rider

If exercised and as long as the rider remains in-force, the policy will not lapse even if the policy debt exceeds the Accumulated Value. The rider can be exercised only if all of the conditions of the rider are met. You may not be able to

This is the Basic Illustration

exercise this rider as illustrated if your actual use of the policy's options, actual interest rate, or policy charges, differs from those assumed. Upon exercising this rider, a one-time rider exercise charge will be assessed. This amount will vary depending on the actual Accumulated Value at the time of exercising this rider. Certain transactions and policy charges after exercising the rider will terminate the rider. If this rider terminates other than by the death of the insured, any amount by which the policy debt exceeds the Accumulated Value is due and payable. This rider is provided at no additional cost until the rider is exercised.

The potential tax consequences of the Overloan Protection 3 Rider have not specifically been ruled on by the IRS or the courts. Consult your tax adviser. (Form Series R15OLP, R15OLP SP or ICC15 R15OLP, ICC15 R15OLP SP, based on state of policy issue.)

Interest Guarantee on Termination Rider

This rider is automatically included in your policy and is provided at no additional cost. This rider provides an Alternate Accumulated Value (AAV) that grows at an Alternate Interest Rate of 1% on eligible accounts. Under this rider, the AAV is equal to premiums paid, minus premium loads, cost of insurance, other charges and deductions, and Withdrawals plus an interest credit. We may choose, on a non-guaranteed basis, to reduce the amount of charges deducted from the AAV. Net AAV equals the AAV minus any outstanding Policy Debt. There are no excess interest credits payable on the AAV.

The Alternate Interest Rate applies only to eligible accounts which are the Fixed Account, Loan Account, and all the available 1-Year Indexed Accounts. Pacific Life Insurance Company may change the eligible accounts at any time. The Alternate Interest Rate equals the sum of the value of all eligible accounts divided by the policy's Accumulated Value, multiplied by 1%. If the policy's Accumulated Value is less than or equal to zero, then the Alternate Interest Rate will be 1%.

If greater than the Accumulated Value, the AAV will be used to determine the policy values at lapse or surrender. The AAV will also be used to determine policy values at death if Death Benefit Option B or if the policy is in corridor. (Form Series ICC20 R20IGT or R20IGT, based on state of policy issue.)

Conversion Rider

Anytime during the 8th policy year, while your policy is in force, you may convert this policy to any cash value life insurance policy that is available for conversions. The Total Face Amount of the new policy will equal the current Basic Coverage of your current policy. All applicable surrender charges on the surrendered policy will be waived, and no evidence of insurability will be required for the conversion. This conversion right is subject to state availability. This rider is provided at no additional cost.

There are circumstances in which replacing your existing life insurance or annuity can benefit you. As a general rule, however, replacement is not in your best interest. Your life insurance producer can provide you with detailed information as to how a replacement may affect your plan of insurance. You should make a careful comparison of the costs and benefits, including any applicable surrender charges, of your existing policy and the proposed policy to determine whether replacement is in your best interest. (Form Series ICC13 R13CON or R13CON, based on state of policy issue.)

Age 90 No-Lapse Guarantee Rider

This rider is provided at no additional cost. While the Age 90 No-Lapse Guarantee Rider (Age 90 NLG) is in effect, your Death Benefit is guaranteed, regardless of future changes to interest rates or policy charges. For the rider to be in effect, a minimum premium must be paid.

Illustrated Initial Age 90 No-Lapse Guarantee Duration: 51 years; up to the insured's Age 90
Maximum Age 90 No-Lapse Guarantee Duration: 51 years; up to the insured's Age 90

Initial Age 90 NLG Premiums			
Annual	Semi-Annual	Quarterly	Monthly
\$2,592.90	\$1,306.97	\$656.14	\$219.30

Paying only the Age 90 NLG premium will guarantee the Death Benefit for the Guaranteed Period, but will not guarantee cash value accumulation. If you discontinue paying the Age 90 NLG premiums or take a loan or Withdrawal from the policy, the no-lapse feature may terminate before the initial guaranteed duration. If this occurs, additional premiums in an amount equal to the catch-up amount may be required to bring the no-lapse feature back in-force or to continue the policy beyond the guaranteed duration. (Form Series ICC22 R22NLG or R22NLG, based on state of policy issue)

This is the Basic Illustration

Tax Information

Pacific Life, its affiliates, their distributors and respective representatives do not provide tax, accounting, or legal advice. Any taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor or attorney.

Although the information contained in this illustration is based on our understanding of the Internal Revenue Code (IRC) and on certain tax and legal assumptions, it is not intended to be tax or legal advice. Such advice should be obtained from your own counsel or other tax advisor. Tax laws or interpretations of tax laws can change. This may cause the performance and underlying tax assumptions of this policy, including any riders, to be different than illustrated. For example, tax law changes may result in distributions that are more or less than illustrated. In some cases, these changes could result in a decrease in policy values or lapse. You should request an inforce illustration from your life insurance producer periodically so that you can monitor your policy's performance in light of any tax law changes. Your actual taxes will be different from those illustrated.

Tax Rates

The following tax rates have been used to estimate your taxes, if any, on distributions.

Illustrated Tax Rates		
Rate	Start Year	End Year
31.00%	1	82

Death Proceeds

For federal income tax purposes, life insurance death benefits generally pay income tax-free to beneficiaries pursuant to IRC Sec. 101(a)(1). In certain situations, however, life insurance death benefits may be partially or wholly taxable. Situations include, but are not limited to: the transfer of a life insurance policy for valuable consideration unless the transfer qualifies for an exception under IRC Sec. 101(a)(2)(i.e. the transfer-for-value rule); arrangements that lack an insurable interest based on state law; and an employer-owned policy unless the policy qualifies for an exception under IRC Sec. 101(j).

Guideline Premium Test

A life insurance policy will qualify as life insurance under IRC Section 7702 if it meets one of two alternative tests. This illustration uses the Guideline Premium Test (GPT) which requires that the sum of premiums paid reduced by non-taxable Withdrawals at any time does not exceed the GPT Limit. The GPT Limit is the greater of the guideline single premium or the sum of the guideline level premiums at such time, and the Death Benefit payable under the policy at any time is at least equal to an applicable percentage of the Cash Surrender Value determined under applicable tax law (the "cash value corridor test").

Guideline Premiums are calculated at issue, but are also recalculated upon certain changes in the terms or benefits of the policy. In some cases, a recalculation of the Guideline Premiums may cause the GPT Limit to reduce either immediately or over time. This may require us to force out a portion of your Accumulated Value in one or more Withdrawals. Such Withdrawals may become taxable to you. See the **Taxable Income** section for more information. Your policy would be allowed to pay premiums in excess of the GPT Limit under certain conditions in order to prevent your policy from lapsing.

Modified Endowment Contract (MEC)

A Modified Endowment Contract (MEC) is a life insurance policy and like other life insurance policies provides favorable tax treatment of death benefits and the tax deferred growth of cash value. However, a MEC is subject to less favorable taxation on distributions of cash value, including Withdrawals, Policy Loans and certain other "deemed" distributions. Rules defining a MEC and its tax treatment can be found in IRC Section 7702A and 72, respectively. Depending upon whether or not future distributions are taken from a policy, the MEC status may or may not impact the taxation of the policy. **As such, we recommend you consult your tax advisor prior to taking any action on your policy that may cause it to become a MEC.**

As provided in IRC Section 7702A, a life insurance policy becomes a MEC if it fails the Seven-Pay Test. The Seven-Pay Test compares the premiums paid into the policy during the testing period against the Seven-Pay Premium Limit, which grows from year to year over that period. The Seven-Pay Test starts at policy issue and continues for seven years. Also, upon any Seven-Pay Material Change a new Seven-Pay Test with a new limit will start and continue for seven more years. A policy may never have a Seven-Pay Material Change, or it may have more than one, depending upon any policy

This is the Basic Illustration

changes made over the life of the policy.

A Seven-Pay Material Change will generally occur if there are both: 1) an increase in policy benefits; and 2) a premium payment not necessary to fund the policy benefits assumed in the most recent Seven-Pay Premium Limit determination. This can occur whether or not the policy is currently in a Seven-Pay Test Period. A Seven-Pay Material Change may also occur as a result of certain other policy changes.

Generally, once a policy is a MEC, it is always a MEC. However, if premiums in excess of the Seven-Pay Premium Limit are paid, the MEC status can be avoided if the excess premium payments, plus interest (which is taxable), are returned to you prior to 60 days after the end of the 'measuring year' in which the premium payment was made.

A policy may be subject to retroactive 're-testing' if policy benefits are reduced. Premiums previously applied to the policy during the Seven-Pay Test Period will be retested against a new Seven-Pay Premium Limit reflecting the lower policy benefits and can cause the policy to become a MEC. Before you request a Withdrawal or otherwise reduce your policy benefits, you should confirm with us whether your policy would become a MEC. Any reduction in policy benefits as part of a 1035 Exchange is also subject to the retroactive 're-testing'. **Prior to any Seven-Pay Material Change you should consider whether future reductions or Withdrawals may take place. If so, we recommend that you request an in-force illustration and consult your tax advisor.**

MEC Status

Based on our understanding of the Internal Revenue Code a policy issued and maintained consistent with the assumptions in this illustration would not be a MEC at issue or become one thereafter.

Whether and when your policy might actually become a MEC depends on the timing and amounts of premium payments and Withdrawals, the policy's non-guaranteed elements, your actual use of the policy's options, and any policy changes made pursuant to your request. The federal income tax consequences of a MEC can be significant. Consult your tax advisor for further details.

Tax-Free Income

For federal income tax purposes, tax-free income assumes, among other things: 1) Withdrawals do not exceed tax basis (generally, premiums paid minus prior Withdrawals); 2) policy remains in force until death (any outstanding policy debt at time of lapse or surrender that exceeds the tax basis will be subject to tax); 3) Withdrawals taken during the first 15 policy years do not cause, occur at the time of, or during the two years prior to, any reduction in benefits; and 4) the policy does not become a modified endowment contract. See IRC Secs. 72, 7702(f)(7)(B), 7702A. Any Withdrawals, Policy Loans and loan interest will reduce policy values and may reduce benefits.

Taxable Income

Lapses or Surrenders With an Outstanding Policy Loan:

If a life insurance Policy Loan is still outstanding when a policy is surrendered or lapses, the Policy Loan is automatically repaid from policy values. This will result in taxable income to the extent the Net Cash Surrender Value plus the amount of the repaid loan exceeds the cost basis of the policy. This potential tax is not reflected in any tax calculation(s) included in this illustration.

Assuming the life insurance policy is not a MEC:

1. Withdrawals (and other distributions) are taxed under the "cost recovery rule" and are generally taxable only to the extent the Withdrawal exceeds the cost basis of the policy. Policy cost basis generally equals the gross premiums paid less prior untaxed Withdrawals.
2. However, Withdrawals in the first 15 policy years may be taxable in part or in full under IRC 7702(f)(7)(B) if they occur in connection with a reduction in benefits.
3. Further, when such a reduction in benefits has occurred during the first 15 policy years, it is possible that earlier Withdrawals (within the two years prior to the reduction in benefits) may be similarly taxable. This illustration does not reflect this "two years prior" taxation.
4. After 15 policy years, Withdrawals up to policy cost basis are not taxable.

If the life insurance policy is a MEC:

1. Distributions from a MEC, including Withdrawals, Policy Loans, and certain assignments, are taxed to the extent of gain in the policy and may be subject to additional penalties. Generally, gain in the policy is the excess, if any, of the Accumulated Value, not reduced by Policy Debt over the policy cost basis.
2. Further, distributions taken from a policy during the two years prior to the policy becoming a MEC will be subject to MEC rules in the year the policy became a MEC and may become taxable at that time. This illustration does not reflect this "two years prior" taxation.

This is the Basic Illustration

Initial Premium Limits Summary

Seven Pay Premium: 6,893.20
Guideline Single Premium: 34,534.10
Guideline Level Premium: 6,000.00

When the Death Benefit is greater than the Face Amount due to Accumulated Value growth, payment of additional premium will be subject to approval.

Other Information

This illustration assumes you are the owner of the policy.

Life insurance is subject to underwriting and approval of the application and will incur monthly policy charges.

Premium payments that increase the net amount at risk are subject to underwriting.

The sale or liquidation of any stock, bond, individual retirement account (IRA), certificate of deposit (CD), mutual fund, annuity, or other asset to fund the purchase of this product may have tax consequences, early Withdrawal penalties, or other costs or penalties as a result of the sale or liquidation. You may wish to consult independent legal or financial advice before selling or liquidating any assets, prior to the purchase of the life insurance product being solicited.

Pacific Life Insurance Company does not provide qualified plan administrative services or investment advice, and does not act in a fiduciary capacity for any plan.

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.

Not a deposit | Not FDIC insured | Not insured by any government agency | Not bank guaranteed | May lose value

This is the Basic Illustration

Index Disclosures

Overview

Neither the policy nor the Indexed Account directly invests in the stock market or the S&P 500[®] and the BlackRock Endura[®] Indexes. Historical performances of any Index should not be considered a representation of past or future performance of the Indexed Accounts. Actual Indexed Account crediting rates under this life insurance policy may be greater or less than the performance shown for the Indexes. The descriptions below are in the format required by the index providers.

While the BlackRock Endura[®] Index tracks the impact of dividends which may affect the Segment Indexed Interest, you cannot purchase, directly participate in or receive any dividend payments from the Index through the Policy.

S&P 500[®] Index

The S&P 500[®] index is composed of 500 common stocks representing major U.S. industry sectors. Segment Indexed Interest Credits are added to each Segment at Segment Maturity using a calculation that is based, in part, on the performance of the S&P 500[®] index, excluding dividends.

The "S&P 500 Index" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by Pacific Life Insurance Company. Standard & Poor's[®] and S&P[®] are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Pacific Life Insurance Company. Pacific Life Insurance Company's Product(s) is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

BlackRock Endura[®] Index

BlackRock, Inc., and its affiliates ("BlackRock[®]") is not the issuer or producer of any life insurance product associated with Pacific Life Insurance Company, and BlackRock has no responsibilities, obligations, or duties to investors in such products. The BlackRock iBLD Endura[®] VC 5.5 ER Index (hereinafter, the "BlackRock Endura[®] Index") is a product of BlackRock Index Services, LLC, and has been licensed for use by Pacific Life Insurance Company. BLACKROCK, BlackRock Endura[®] Index, and the corresponding logos are registered and unregistered trademarks of BlackRock. While Pacific Life Insurance Company may for itself execute transactions with BlackRock in or relating to the BlackRock Endura[®] Index in connection with its life insurance products, investors acquire all such life insurance products from Pacific Life Insurance Company and neither acquire any interest in the BlackRock Endura[®] Index nor enter into any relationship of any kind with BlackRock upon investing in such products. Pacific Life Insurance Company life insurance products are not sponsored, endorsed, sold, or promoted by BlackRock. BlackRock makes no representation or warranty, express or implied, to the owners of any Pacific Life Insurance Company life insurance product or any member of the public regarding the advisability of investing in such products, nor does it have any liability for any errors, omissions, or interruptions of the BlackRock Endura[®] Index. BlackRock shall not be liable in any way to the issuer, investors, or any other party in respect of the use or accuracy of the BlackRock Endura[®] Index or any data included therein.

This is the Basic Illustration

Policy Values: Numeric Summary

Year	Age	Cumulative Premium Outlay*	End of Year Guaranteed Values ¹ 0.00%		End of Year Non-Guaranteed Values ¹			
			Cash Surrender Value	Death Benefit	Intermediate		Illustrated 5.50%	
		Cash Surrender Value			Death Benefit	Cash Surrender Value	Death Benefit	Cash Surrender Value
5	43	30,000	12,959	116,809	15,221	119,071	18,286	122,136
10	48	60,000	29,438	131,785	41,498	143,845	57,952	160,299
20	58	120,000	60,477	162,824	102,510	204,857	174,733	277,080
30	68	180,000	88,684	191,031	180,550	282,897	377,251	479,598
32	70	186,000	88,269	136,554	193,022	249,958	427,222	491,305

¹Guaranteed columns reflect maximum policy charges and guaranteed interest. Intermediate columns reflect non-guaranteed elements, including charges and credits at rates that are halfway between the rates used in the "guaranteed" and "illustrated" columns. Illustrated columns reflect assumptions about non-guaranteed elements, including the interest rate assumptions that you have requested. These values will reflect the policy's Alternate Accumulated Value if the Interest Guarantee on Termination Rider applies.

*A zero in the Premium Outlay column does not mean the policy is paid up. Charges will continue to be deducted from the Accumulated Value as long as the policy remains in-force. The actual premium amounts and number of years of premium payments that are needed to maintain the illustrated non-guaranteed policy benefits will depend on the policy's non-guaranteed elements and on your actual use of the policy's options.

Indicates that insurance coverage will cease in year 52 based on guaranteed assumptions. Insurance coverage would remain in force at least through year 82 (insured's Age 120) based on intermediate and illustrated assumptions.

Historical performance of the underlying Index should not be considered a representation of past or future performance of the Indexed Accounts under this life insurance policy. Actual Segment Indexed Interest Credits will vary from year to year depending on the underlying Index, Growth Cap, Participation Rate, Performance Factor and Threshold Rate if applicable.

I understand that unless the fixed and indexed account credits in my policy are greater than the policy charges (including the charges associated with the Enhanced Performance Factor Rider (EPFR)), it will result in a reduction of my policy's Accumulated Value which may cause my policy to lapse, unless I pay additional premium. I understand this product, including the EPFR, should only be used if I am willing to accept these risks. I have had the opportunity to review the Policy Credits Report, as well as to request and review the optional Summary of Policy Charges & Credits Report, available with this illustration. I acknowledge the importance of actively monitoring my policy's performance through statements and inforce illustrations.

Some or all of your premiums in this illustration may have been allocated to the 1-Year High Par Volatility Control Account. For more information on the 1-Year High Par Volatility Control Account, please see the Indexed Account Information section of this illustration, or, consult with your life insurance producer to determine if this is appropriate for you based on your insurance needs and objectives.

I have received and read a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be higher or lower. The life insurance producer has told me that they are not guaranteed. I understand this is an illustration and not a contract. For full policy details, I will refer to the contract.

 APPLICANT'S SIGNATURE**

 DATE

**If a Corporation, the signature and title of an authorized officer is required, and the full name of the Corporation must be shown. If a Trust all required Trustees must sign according to the trust agreement.

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with this illustration nor have I made any promises about the expected future Index Credits of this contract.

 LIFE INSURANCE PRODUCER'S SIGNATURE

 DATE

This is the Basic Illustration

Proposed Insured: Valued Client
 Male, Age 39
 Preferred Nonsmoker

Initial Death Benefit Option = B -
 (Increasing)
 Initial Total Face Amount = \$102,347
 Premium Frequency = Annual

Life Insurance Producer:
 Mario Lizarraga
 Maximize Asset Protection
 1609 E Roma Ave, Unit 2
 Phoenix, AZ 85016

Life Insurance Producer/Home Office Administration Worksheet

Underwriting Requirements

Pacific Life Insurance Company reserves the right to alter these requirements. Life insurance is subject to underwriting and approval of the application and will incur monthly policy charges.

For the current age and amount underwriting requirements chart, please refer to the Underwriting Guidelines link within the Reference tab of Navigator or the Underwriting & New Business section of Lifeline (www.Lifeline.PacificLife.com).

Valued Client

Based on \$102,347 (all Years)

Information for Life Insurance Producer

Pacific Life Insurance Company uses the fully allocated expense method in complying with illustration regulations.

Information that you will need to know to submit a life insurance application is summarized in this section.

New Business Forms

When submitting the illustration with the application, please include the complete illustration, including these sections:

- Basic Illustration
- Home Office Administrative Worksheet (required for underwriting)
- Input Summary (required for policy issue)

If your client applies for a policy, you should obtain an illustration that reflects the Indexed Account allocations in the application. Each Indexed Account represents a different potential risk and reward to a policyowner. Refer to the Indexed Accounts section in the Narrative Summary for further details on each account.

Application Information

Information from this illustration that applies to the application is summarized in this section.

Policy Information

Product Name: Pacific Horizon IUL 2 Long-Term Performance
 Planned Annualized Premium: \$6,000.00

Face Amount/Death Benefit

Basic Coverage Amount: \$102,347
Total Initial Coverage= **\$102,347**
Death Benefit Option: Option B - Increasing
Basic Coverage Type: None
Life Insurance Qualification Test: Guideline Premium Test (GPT)
Guaranteed Cost of Insurance Period: None

Optional Benefits	Enhanced Performance Factor Rider Accelerated Death Benefit Rider for Chronic and Terminal Illness (Premier Living Benefits Rider 2)	Design A (Classic) Added
-------------------	-----------------------------------------------------------------------------------------------------------------------------------------	-----------------------------

Riders will likely incur additional charges and are subject to availability, restrictions and limitations. Clients should be shown policy illustrations with and without riders to help show the rider's impact on the policy's values.

Automatic Benefits The following riders are automatically included in your policy:

- Age 90 No-Lapse Guarantee Rider (Age 90 NLG)
- Conversion Rider
- Overloan Protection 3 Rider
- Other: Interest Guarantee on Termination Rider

Premium and Billing Information	Frequency of Payment: Annually
---------------------------------	-----------------------------------------------------

Automatic Transfers After Premium Payment and/or Loan Repayment	These are automatic transfer instructions. 100% of your payments will remain in the Fixed Account by default, unless you indicate below where your new payments should be transferred to on the next transfer date.
-----------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

1-Year Indexed Account	100%
------------------------	------

Segment Maturity	Complete the Segment Maturity section of the Supplement to the Application for Indexed Universal Life Insurance form if requesting to have matured segments transfer to different Indexed Account(s) or to the Fixed Account. Otherwise, the value of the matured segment will remain in the Indexed Account(s) and be applied to new segment of the same duration.
------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

For Life Insurance Producer Use Only
Not For Use With The Public

**New Business
Submission
Information**

Information a Pacific Life Insurance Company employee will need to issue a life insurance policy is included in this section.

Premium Information	Initial Min Premium	\$2,409.38	Initial Target Premium	\$3,953.66
	Modal Premium	\$6,000.00	Varying Premium	No
Additional Premium Information	Internal Lump Sum	\$0.00	1035 Exchange Qualified	No
	Initial External Lump Sum	\$0.00		No
	Internal 1035	\$0.00		
	External 1035	\$0.00		
Tax Information			Tax Effective Date	4/24/2024
	MEC	No	Initial GSP	34,534.10
	Initial 7-Pay Premium	6,893.20	Initial GLP	6,000.00
Term Type	ARTR Term Type	N/A		
NLG Information	Age 90 NLG Premium	2,631.66		
	Age 90 NLG Duration	51		
General Information	Initial Surrender Charge	2,576.07	Initial Indexed Acct Rate	5.50%
	Concept	Ledger		
Underwriting	Underwriting Type	Underwritten		
		<u>First Insured</u>		
	Status	Preferred Nonsmoker		
	Letter Rating	None		
	Flat Extra	0.00		
Life Insurance Producer	SAID Code	Not Entered		
Sales Concept	Ledger			
Face Reduction	No			
Multiple Disbursements	No			

1CA4-418-225-318-645-1ECA

Coverage Detail

Year	ARTR Issue Amount	ARTR Face	Base Face	Total Gross Death Benefit	Total Net Amount at Risk	Inforce Recreation ARTR Face
1	0	0	102,347	105,912	102,347	0
2	0	0	102,347	109,662	102,347	0
3	0	0	102,347	113,606	102,347	0
4	0	0	102,347	117,760	102,347	0
5	0	0	102,347	122,136	102,347	0
6	0	0	102,347	128,982	102,347	0
7	0	0	102,347	136,201	102,347	0
8	0	0	102,347	143,812	102,347	0
9	0	0	102,347	151,838	102,347	0
10	0	0	102,347	160,299	102,347	0
11	0	0	102,347	169,218	102,347	0
12	0	0	102,347	178,619	102,347	0
13	0	0	102,347	188,527	102,347	0
14	0	0	102,347	198,967	102,347	0
15	0	0	102,347	210,315	102,347	0
16	0	0	102,347	222,289	102,347	0
17	0	0	102,347	234,906	102,347	0
18	0	0	102,347	248,230	102,347	0
19	0	0	102,347	262,277	102,347	0
20	0	0	102,347	277,080	102,347	0
21	0	0	102,347	292,701	102,347	0
22	0	0	102,347	309,166	102,347	0
23	0	0	102,347	326,541	102,347	0
24	0	0	102,347	344,931	102,347	0
25	0	0	102,347	364,359	102,347	0
26	0	0	102,347	384,902	102,347	0
27	0	0	102,347	406,618	102,347	0
28	0	0	102,347	429,609	102,347	0
29	0	0	102,347	453,953	102,347	0
30	0	0	102,347	479,598	102,347	0
31	0	0	102,347	506,625	102,347	0
32	0	0	464,920	491,305	64,083	0
33	0	0	464,920	510,151	58,690	0
34	0	0	464,920	529,596	52,483	0
35	0	0	464,920	549,605	45,380	0
36	0	0	464,920	570,266	37,307	0
37	0	0	464,920	591,551	28,169	0
38	0	0	464,920	625,268	29,775	0
39	0	0	464,920	660,758	31,465	0
40	0	0	464,920	698,163	33,246	0

Coverage Detail

Year	ARTR Issue Amount	ARTR Face	Base Face	Total Gross Death Benefit	Total Net Amount at Risk	Inforce Recreation ARTR Face
41	0	0	464,920	737,531	35,121	0
42	0	0	464,920	778,934	37,092	0
43	0	0	464,920	822,544	39,169	0
44	0	0	464,920	868,350	41,350	0
45	0	0	464,920	916,528	43,644	0
46	0	0	464,920	967,019	46,049	0
47	0	0	464,920	1,018,200	48,486	0
48	0	0	464,920	1,071,679	51,032	0
49	0	0	464,920	1,127,466	53,689	0
50	0	0	464,920	1,185,548	56,455	0
51	0	0	464,920	1,245,768	59,322	0
52	0	0	464,920	1,308,199	62,295	0
53	0	0	464,920	1,361,337	65,359	0
54	0	0	464,920	1,417,606	68,489	0
55	0	0	464,920	1,477,591	71,682	0
56	0	0	464,920	1,542,045	75,038	0
57	0	0	464,920	1,624,853	78,557	0
58	0	0	464,920	1,711,803	82,239	0
59	0	0	464,920	1,803,070	86,084	0
60	0	0	464,920	1,898,805	90,093	0
61	0	0	464,920	1,999,129	94,266	0
62	0	0	464,920	2,104,125	98,604	0
63	0	0	464,920	2,213,894	103,107	0
64	0	0	464,920	2,328,755	107,775	0
65	0	0	464,920	2,448,879	112,607	0
66	0	0	464,920	2,574,444	117,604	0
67	0	0	464,920	2,705,646	122,766	0
68	0	0	464,920	2,842,833	128,093	0
69	0	0	464,920	2,986,281	133,585	0
70	0	0	464,920	3,135,945	139,242	0
71	0	0	464,920	3,292,503	145,064	0
72	0	0	464,920	3,456,359	151,051	0
73	0	0	464,920	3,628,327	157,203	0
74	0	0	464,920	3,808,713	163,529	0
75	0	0	464,920	3,998,074	170,029	0
76	0	0	464,920	4,196,855	176,703	0
77	0	0	464,920	4,405,525	183,551	0
78	0	0	464,920	4,624,577	190,573	0
79	0	0	464,920	4,854,527	197,779	0
80	0	0	464,920	5,095,918	205,169	0
81	0	0	464,920	5,349,317	212,742	0
82	0	0	464,920	5,614,037	220,497	0

Input Summary - Ledger
Case File: M A39 SVR-LIRP
Scenario: F A44 LIRP 6K for 26 years

Screen: Proposed Insured

Issue State	AZ	Sex	Male
First Name	Valued	Risk Class	Preferred Nonsmoker
Last Name	Client	Temporary Flat Extra	0 From 1 To 20
Issue Age or DOB	39		

Screen: Policy Details

Effective Date	Today	Seven Pay Testing	Avoid MEC
Policy Back Date	None	Definition of Life Insurance	GPT
Multilife	No	Limit GPT Face Reductions	Yes
Owner	Insured	Tax Effective Date	Today
Tax Rate	31%	Policy Charges Assumption	Current
Unisex Rates	No		

Screen: Death Benefit and Premium

Design Option	Long-Term Performance	Reduce Face Year	Earliest
Use Death Benefit Calculator?	No	Policy Premium	6,000 From A39 To A69
Plan Design	Basic Coverage Only	Mode	Annual
Total Face Amount	Minimum	1035 Exchange	No
% To Increase Total Face Amount	0%	Non-1035 Lump Sum	No
Death Benefit Option	Increasing From 1 To A69	Term Conversion	No
Reduce Face	Yes		

Screen: Indexed Accounts

1 Year High Par Volatility Control Indexed Account	0.00%	1 Year High Par Volatility Control Indexed Account	Maximum
1 Year High Cap Indexed Account	0.00%	1 Year High Cap Indexed Account Crediting Rate	Maximum
1 Year Indexed Account	100.00%	1 Year Indexed Account Crediting Rate	5.5%
2 Year Indexed Account	0.00%	2 Year Indexed Account Crediting Rate	Maximum
High Par 5 Year Indexed Account	0.00%	High Par 5 Year Indexed Account Crediting Rate	Maximum
Fixed Account	0.00%	Fixed Account Crediting Rate	Current
Change Account Value Transfers			
	From: High Par 5 Year Indexed		
	To: High Par 5 Year Indexed		
	Beginning In Year:		
	From: 2 Year Indexed		
	To: 2 Year Indexed		
	Beginning In Year:		
	From: 1 Year High Par Volatility		
	Control Indexed		
	To: 1 Year High Par Volatility		
	Control Indexed		
	Beginning In Year:		
	From: 1 Year High Cap Indexed		
	To: 1 Year High Cap Indexed		
	Beginning In Year:		
	From: 1 Year Indexed		
	To: 1 Year Indexed		
	Beginning In Year:		
	From: Fixed		
	To: Fixed		
	Beginning In Year:		
	From: All Open		
	To:		
	Beginning In Year:		

Screen: Distribution

Policy Distributions	0 Withdraw / Standard Loan From	Switch Loan Debt from Standard to Indexed	No
	A70 To A99	Switch Loan Debt from Indexed to Standard	No
Distribution Mode	Monthly	Loaned 1 Year Volatility Control Indexed Account	Maximum From 1 To A120
Withdrawal Cap	Basis	Switch Loan Debt from Standard to Fixed Charge	No
Loan Interest Payment Type	Borrow From 1 To A120	Switch Loan Debt from Fixed Charge Indexed to	No
Interest Charge Rate	Current From 1 To A120		

Screen: Riders

Enhanced Performance Factor Rider	Yes	Premier Living Benefits Rider 2	Yes
EPFR Design	Classic	Premier Living Benefits Rider 2 Report	No
Exercise Overloan Protection 3 Rider	No	Age 90 No-Lapse Guarantee Rider	Yes
Premier LTC Rider	No	Flexible Duration No-Lapse Guarantee Rider	No
Premier Chronic Illness Rider	No		

Screen: Output Design

Output Option	Print Preview	Policy Credits	Yes
Illustration Output Package	New Business Submission	Summary of Policy Charges & Credits	No
	Package	Additional Concept	None
Ledger Page	Yes	Product Overview Page	Yes
Life Expectancy	No	Additional Reports	No
IRR Columns	No	Commission Summary	No
Presented by Bank	Yes		

PRX Version : 24.10.0127