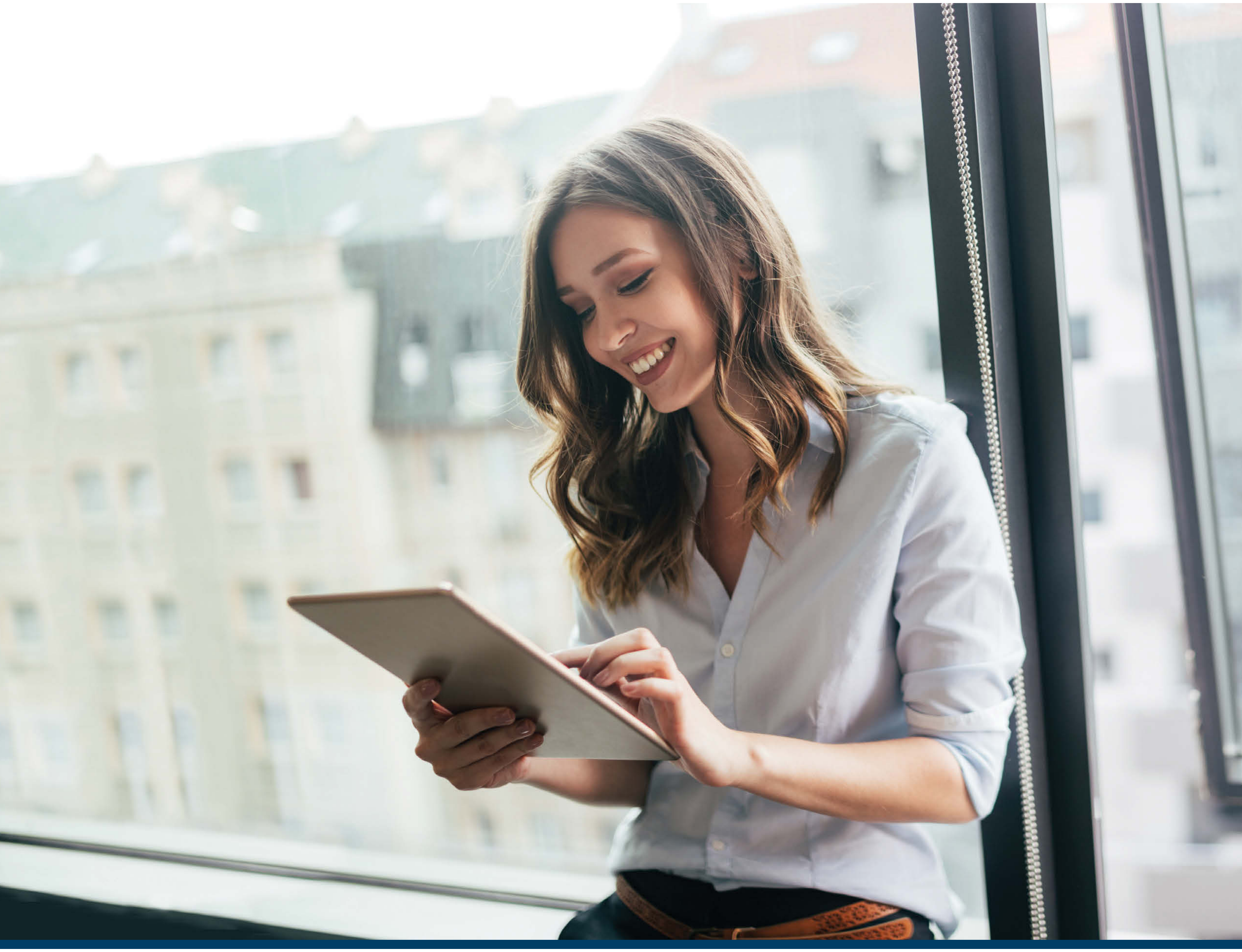
INVESTMENT OPTIONS

For Pacific Life's Variable Universal Life Insurance Products

Pacific Life Insurance Company



AllianceBernstein ∘ American Century ∘ Aristotle Pacific ∘ BlackRock® ∘ Boston Partners ∘ Brandywine ∘ Capital Research ∘ ClearBridge ∘ DFA ∘ DSM ∘ Fidelity® Investments ∘ Franklin ∘ Frontier ∘ Invesco ∘ Janus ∘ JPMorgan ∘ Lazard ∘ Loomis Sayles ∘ Lord Abbett ∘ MFS® ∘ Neuberger Berman ∘ PIMCO ∘ Pacific Life Fund Advisors ∘ Principal ∘ T. Rowe Price ∘ Templeton ∘ VanEck ∘ Vanguard ∘ Western Asset

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

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

Variable Universal Life Insurance generally requires additional premium payments after the initial premium. If either no premiums are paid, or subsequent premiums are insufficient to continue coverage, it is possible that coverage will expire.

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

This brochure provides an overview of the investment options available in Pacific Life's variable universal life insurance products.

Each variable investment option[2] invests in a corresponding portfolio of the American Century Variable Portfolios, Inc., American Funds Insurance Series®, BlackRock Variable Series Funds, Inc., DFA Investment Dimensions Group Inc., Fidelity Variable Insurance Products Funds, Franklin Templeton Variable Insurance Products Trust, Invesco Variable Insurance Funds, Janus Aspen Series, Lazard Retirement Series, Inc., Legg Mason Partners Variable Equity Trust, Lord Abbett Series Fund, Inc., M Fund, Inc., MFS Variable Insurance Trust, Neuberger Berman Advisers Management Trust, PIMCO Variable Insurance Trust, Pacific Select Fund, T. Rowe Price Equity Series, Inc., Vanguard Variable Insurance Fund, or VanEck VIP Trust. The portfolios are managed by firms recognized in their particular fields of investment expertise.

There is a greater potential for higher returns through the variable investment options, but policy values will fluctuate with the changing market value of the underlying investment. Therefore, the actual value of any policy distribution can be greater or less than its original cost.

All investing involves risk, including the possible loss of the principal amount invested. The value of the variable investment options will fluctuate so that shares, when redeemed, may be worth more or less than the original cost. Funds are subject to the specific investment risks described in the fund prospectuses which are available at www.PacificLife.com. Please see fund prospectuses for detailed descriptions of these risks.

The fixed options, on the other hand, have guaranteed minimum interest rates, but can earn higher rates based on the company's current declared interest rate. The guarantees associated with the fixed options are subject to Pacific Life's claims-paying ability.

2 *Although some funds may have names or investment goals/objectives that resemble retail mutual funds managed by the fund manager, these funds will not have the same underlying holdings or performance as the retail mutual funds.*

DOMESTIC EQUITY FUNDS

VALUE	BLEND	GROWTH
LARGE-CAP	**LARGE-CAP**	**LARGE-CAP**
◦ DFA VA US Large Value ◦ M Large Cap Value (Brandywine) ◦ MFS® VIT Value Initial Class ◦ PSF Large-Cap Value Class P (ClearBridge) ◦ PSF Value Class P (American Century) ◦ T. Rowe Price Equity Income	◦ American Funds IS Growth-Income Class 2 ◦ ClearBridge Variable Aggressive Growth Class I ◦ Fidelity® VIP Total Market Index Service Class 2 ◦ Neuberger Berman AMT Sustainable Equity Class I ◦ PSF Equity Index Class P (BlackRock) ◦ PSF Large-Cap Core (JPMorgan)	◦ American Funds IS Growth Class 2 ◦ Fidelity® VIP Contrafund® Initial Class ◦ M Large Cap Growth (DSM) ◦ PSF Growth Class P (MFS) ◦ T. Rowe Price Blue Chip Growth
MID-CAP	**MID-CAP**	**MID-CAP**
◦ American Century VP Mid Cap Value Class I ◦ PSF Mid-Cap Value Class P (Boston Partners)	◦ ClearBridge Variable Mid Cap Class I ◦ Fidelity® VIP Mid Cap Initial Class ◦ Vanguard VIF Mid Cap Index	◦ Janus Henderson VIT Enterprise Institutional Class ◦ PSF Mid-Cap Growth Class P (Delaware)
SMALL-CAP	**SMALL-CAP**	**SMALL-CAP**
◦ DFA VA US Targeted Value ◦ PSF Small-Cap Value Class P (AllianceBernstein)	◦ Invesco V.I. Main Street® Small Cap Series I ◦ PSF Small-Cap Index Class P (BlackRock)	◦ ClearBridge Variable Small Cap Growth Class I ◦ M Capital Appreciation (Frontier) ◦ MFS® VIT New Discovery Initial Class

ASSET ALLOCATION FUNDS

TARGET DATE	STRATEGIC ASSET ALLOCATION	TACTICAL ASSET ALLOCATION
◦ Fidelity® VIP Freedom 2035 Initial Class ◦ Fidelity® VIP Freedom 2045 Initial Class ◦ Fidelity® VIP Freedom Income℠ Initial Class	◦ PSF Pacific Dynamix – Conservative Growth Class P (PLFA) ◦ PSF Pacific Dynamix – Growth Class P (PLFA) ◦ PSF Pacific Dynamix – Moderate Growth Class P (PLFA) ◦ PSF Portfolio Optimization Aggressive-Growth Class P (PLFA) ◦ PSF Portfolio Optimization Conservative Class P (PLFA) ◦ PSF Portfolio Optimization Growth Class P (PLFA) ◦ PSF Portfolio Optimization Moderate Class P (PLFA) ◦ PSF Portfolio Optimization Moderate-Conservative Class P (PLFA)	◦ American Funds IS Asset Allocation Class 2 ◦ BlackRock® Global Allocation V.I. Class I ◦ Lazard Retirement Global Dynamic Multi-Asset Investor Shares ◦ PIMCO VIT Global Managed Asset Allocation Institutional Class ◦ PSF Avantis Balanced Allocation Class P (PLFA) ◦ PSF ESG Diversified Class P (PLFA) ◦ PSF ESG Diversified Growth Class P (PLFA)

FIXED INCOME FUNDS

SHORT-TERM / MONEY MARKET	BANK LOAN / INFLATION PROTECTED	HIGH YIELD / MULTI-SECTOR
◦ Fidelity® VIP Government Money Market Service Class ◦ PSF Short Duration Bond Class P (T. Rowe Price)	◦ PSF Floating Rate Income Class P (Aristotle Pacific) ◦ PSF Inflation Managed Class P (PIMCO)	◦ Lord Abbett Series Fund Bond Debenture VC Shares ◦ PIMCO VIT Income Administrative Class ◦ PSF High Yield Bond Class P (Aristotle Pacific)
CORE / CORE-PLUS / CORPORATE		
◦ PSF Diversified Bond Class P (Loomis Sayles) ◦ PSF Intermediate Bond Class P (JPMorgan)		

FOREIGN / INTERNATIONAL FUNDS

VALUE	BLEND	GROWTH
LARGE-CAP	LARGE-CAP	LARGE-CAP
◦ DFA VA International Value ◦ Templeton Foreign VIP Class 1	◦ Fidelity® VIP International Index Service Class 2 ◦ Janus Henderson VIT Overseas Institutional Shares ◦ Lazard Retirement International Equity Service Shares ◦ M International Equity (DFA) ◦ PSF International Large-Cap Class P (MFS)	◦ Invesco V.I. EQV International Equity Series I ◦ PSF International Growth Class P (ClearBridge)
	SMALL/MID	
	◦ PSF International Small-Cap Class P (FIAM)	

EMERGING MARKETS / WORLD STOCK / WORLD BOND FUNDS

WORLD BOND	WORLD STOCK	EMERGING MARKETS
◦ Templeton Global Bond VIP Class 1	◦ Invesco V.I. Global Series I	◦ PSF Emerging Markets Class P (Invesco) ◦ PSF Emerging Markets Debt Class P (Principal)

SPECIALTY FUNDS

NATURAL RESOURCES / REAL ESTATE	HEALTH / / UTILITIES	COMMODITIES
◦ VanEck VIP Global Hard Assets Initial Class ◦ Vanguard VIF Real Estate Index	◦ PSF Health Sciences Class P (BlackRock) ◦ PSF Technology Class P (MFS)	◦ PSF Hedged Equity Class P (JPMorgan)

Investment styles and categories based on Morningstar Direct as of 5.1.23. Investment options current as of 11.1.23.

American Century Variable Portfolios, Inc.

Portfolio Manager	Portfolio	Investment Summary
American Century Investment Management, Inc.	American Century VP Mid Cap Value Class I	Seeks long-term capital growth through investment in mid-cap stocks. Income is a secondary objective.

American Funds Insurance Series®

Portfolio Manager	Portfolio	Investment Summary
Capital Research and Management Company	American Funds IS Asset Allocation Class 2	Seeks high total return (including income and capital gains) consistent with preservation of capital over the long term through investment in equity and fixed income securities of both U.S. and non-U.S. companies and in money market instruments.
Capital Research and Management Company	American Funds IS Growth Class 2	Seeks long-term growth of capital through investment in equity securities of both U.S. and non-U.S. companies of any size that appear to offer superior opportunities for growth of capital.
Capital Research and Management Company	American Funds IS Growth-Income Class 2	Seeks long-term growth of capital and income through investment in equity securities of both U.S. and non-U.S. companies of any size and other securities which demonstrate the potential for appreciation and/or dividends.

BlackRock Variable Series Funds, Inc.

Portfolio Manager	Portfolio	Investment Summary
BlackRock Advisors, LLC	BlackRock® Global Allocation V.I. Class I	Seeks high total investment return through investment in a mix of U.S. and foreign equity, debt and money market securities.

DFA Investment Dimensions Group Inc.

Portfolio Manager	Portfolio	Investment Summary
Dimensional Fund Advisors LP	DFA VA International Value	Seeks to achieve long-term capital appreciation through investment in securities of large non-U.S companies that are deemed to be value stocks
Dimensional Fund Advisors LP	DFA VA Large Value	Seeks to achieve long-term capital appreciation through investment in securities of large U.S companies that are deemed to be value stocks
Dimensional Fund Advisors LP	DFA VA US Targeted Value	Seeks to achieve long-term capital appreciation through investment in securities of small and mid cap U.S companies that are deemed to be value stocks with higher profitability

Fidelity Variable Insurance Products Funds

Portfolio Manager	Portfolio	Investment Summary
FMR Co., Inc.	Fidelity® VIP Bond Index Service Class 2	Seeks to provide investment results that correspond to the aggregate price and interest performance of the debt securities in the Bloomberg Barclays U.S. Aggregate Bond Index.
FMR Co., Inc.	Fidelity® VIP Contrafund® Initial Class	Seeks long-term capital appreciation through investment primarily in equity securities of companies whose value is believed to be not fully recognized by the public.
FMR Co., Inc.	Fidelity® VIP Freedom 2035 Initial Class	Seeks high total return through investment in underlying Fidelity VIP equity, fixed income, and short-term funds.
FMR Co., Inc.	Fidelity® VIP Freedom 2045 Initial Class	Seeks high total return through investment in underlying Fidelity VIP equity, fixed income, and short-term funds.
FMR Co., Inc.	Fidelity® VIP Freedom Income Initial Class	Seeks high total return with a secondary objective of principal preservation.
FMR Co., Inc.	Fidelity® VIP Government Money Market Service Class	Seeks as high a level of current income as is consistent with preservation of capital and liquidity.
FMR Co., Inc.	Fidelity® VIP International Index Service Class 2	Seeks to provide investment results that correspond to the total return of foreign developed and emerging stock markets.
FMR Co., Inc.	Fidelity® VIP Mid Cap Initial Class	Seeks long-term growth of capital through investment primarily in equity securities of companies with medium market capitalization.
FMR Co., Inc.	Fidelity® VIP Total Market Index Service Class 2	Seeks to provide investment results that correspond to the total return of a broad range of U.S. stocks.

Franklin Templeton Variable Insurance Products Trust

Portfolio Manager	Portfolio	Investment Summary
Franklin Advisers, Inc.	Templeton Global Bond VIP Fund Class 1	Seeks high current income, consistent with preservation of capital, with capital appreciation as a secondary consideration. Under normal market conditions, the fund invests at least 80% of its net assets in bonds, which include debt securities of any maturity, such as bonds, notes, bills, and debentures.
Templeton Investment Counsel, LLC	Templeton Foreign VIP Fund Class 1	Seeks long-term capital growth. Under normal market conditions, the fund invests at least 80% of its net assets in investments of issuers located outside the U.S., including those in emerging markets.

Invesco Variable Insurance Funds

Portfolio Manager	Portfolio	Investment Summary
Invesco Advisers, Inc.	Invesco V.I. EQV International Equity Fund Series I	Seeks long-term growth of capital through investment primarily in a diversified portfolio of international equity securities whose issuers are considered to have strong earnings growth.
Invesco Advisers, Inc	Invesco V.I. Global Fund Series I	Seeks capital appreciation through investment in common stock of U.S and foreign companies. The fund does not limit its investments to companies of a particular market capitalization range, but primary invests in mid and large cap companies.
Invesco Advisers, Inc.	Invesco V.I. Main Street® Small Cap Fund Series I	Seeks capital appreciation through investment in at least 80% of its assets in securities of small cap companies, and in derivatives and other instruments that have economic characteristic similar to such securities.

Janus Aspen Series

Portfolio Manager	Portfolio	Investment Summary
Janus Capital Management LLC	Janus Henderson VIT Enterprise Institutional Class	Seeks long-term growth of capital through investment primarily in securities of companies with medium market capitalizations selected for their growth potential.
Janus Capital Management LLC	Janus Henderson VIT Overseas Institutional Class	Seeks long-term growth of capital through investment primarily in securities of issuers from countries outside of the United States.

Lazard Retirement Series, Inc.

Portfolio Manager	Portfolio	Investment Summary
Lazard Asset Management LLC	Lazard Retirement Global Dynamic Multi Asset Portfolio Investor Shares	Seeks total return by allocating the Portfolio's assets among various US and non-US equity and fixed-income strategies managed by the Investment Manager in proportions consistent with the Investment Manager's evaluation of various economic and other factors designed to estimate probabilities, including volatility.
Lazard Asset Management LLC	Lazard Retirement International Equity Portfolio Service Shares	Seeks long-term capital appreciation through investment in equity securities, principally common stocks, of relatively large non-U.S. companies that the Investment Manager believes are undervalued based on their earnings, cash flow, or asset values.

Legg Mason Partners Variable Equity Trust

Portfolio Manager	Portfolio	Investment Summary
ClearBridge Investments, LLC	ClearBridge Variable Aggressive Growth Portfolio Class I	Seeks capital appreciation through investment in common stocks of companies the manager believes are experiencing, or will experience, growth in earnings that exceeds the average rate of earnings growth of the companies which comprised the S&P 500® index.
ClearBridge Investments, LLC	ClearBridge Variable Mid Cap Portfolio Class I	Seeks long-term growth of capital through investment in at least 80% of its assets equity securities of medium capitalization companies.
ClearBridge Investments, LLC	ClearBridge Variable Small Cap Growth Portfolio Class I	Seeks long-term growth of capital through investment in at least 80% of its assets in equity securities of companies with small market capitalizations and related investments.

Lord Abbett Series Fund, Inc.

Portfolio Manager	Portfolio	Investment Summary
Lord, Abbett & Co. LLC	Lord Abbett Series Fund Bond Debenture VC Shares	Seeks to deliver high current income and the opportunity for capital appreciation to produce a high total return by investing primarily in a variety of fixed income securities and select equity-related securities.
Lord, Abbett & Co. LLC	Lord Abbett Series Fund Total Return VC Shares	Seeks to deliver income and capital appreciation to produce a high total return by investing primarily in U.S. investment grade corporate, government, and mortgage- and asset-backed securities, with select exposure to high yield, emerging market, and convertible debt securities.

M Fund, Inc.

Portfolio Manager	Portfolio	Investment Summary
Brandywine Global Investment Management, LLC	M Large Cap Value	Seeks long-term capital appreciation through investment primarily in equity securities of U.S. issuers in the large-to-medium capitalization segment of the U.S. stock market.
Dimensional Fund Advisors LP	M International Equity	Seeks long-term capital appreciation through investment in at least 80% of its total assets in equity securities of issuers in at least three countries other than the United States.
DSM Capital Partners LLC	M Large Cap Growth	Seeks long-term capital appreciation through investment primarily in common stocks of U.S. companies that show strong earnings potential.
Frontier Capital Management Co., LLC	M Capital Appreciation	Seeks maximum capital appreciation through investment primarily in common stocks of U.S. companies of all sizes.

MFS Variable Insurance Trust

Portfolio Manager	Portfolio	Investment Summary
MFS Investment Management	MFS VIT New Discovery Initial Class	Seeks capital appreciation and invests primarily in equity securities of small capitalization companies. Focuses on the stocks of companies believed to have above average earnings growth potential compared to other companies (growth companies).
MFS Investment Management	MFS® VIT Value Initial Class	Seeks capital appreciation and invests primarily in equity securities of large capitalization companies. Focuses on the stocks of companies believed to be undervalued compared to their perceived worth (value companies).

Neuberger Berman Advisers Management Trust

Portfolio Manager	Portfolio	Investment Summary
Neuberger Berman Management LLC	Neuberger Berman AMT Sustainable Equity Class I	Seeks long-term growth of capital by investing primarily in securities of companies that meet the Fund's financial criteria and social policy.

PIMCO Variable Insurance Trust

Portfolio Manager	Portfolio	Investment Summary
Pacific Investment Management Company LLC	PIMCO VIT Global Managed Asset Allocation Institutional Class	Global asset allocation strategy that seeks total return in excess of a blended 60 equity/40 fixed income benchmark by investing in a diversified mix of individual securities and funds.
Pacific Investment Management Company LLC	PIMCO VIT Income—Administrative Class	Seeks to maximize current income with long-term capital appreciation as a secondary objective by investing under normal circumstances at least 65% of its total assets in a multi-sector portfolio of Fixed Income Instruments of varying maturities. Long-term capital appreciation is a secondary objective.

Pacific Select Fund

Portfolio Manager	Portfolio	Investment Summary
AllianceBernstein	Small-Cap Value Class P	Seeks long-term growth of capital through investment in at least 80% of its assets in small-capitalization equity securities.
American Century Investment Management, Inc.	Value Class P	Seeks long-term growth of capital by investing at least 80% of its assets in common stock.
Aristotle Pacific Capital, LLC	Floating Rate Income Class P	Seeks a high level of current income principally through investment in income producing floating rate loans and floating rate debt securities.
Aristotle Pacific Capital, LLC	High Yield Bond Class P	Seeks a high level of current income through investment in at least 80% of its assets in non-investment grade (high yield/high risk) debt instruments or in instruments with characteristics of non-investment grade debt instruments.
BlackRock Investment Management, LLC	Equity Index Class P	Seeks investment results that correspond to the total return of common stocks publicly traded in the U.S. through investment in at least 80% of its assets in equity securities of companies included in the portfolio's applicable benchmark index, including derivatives.

Portfolio Manager	Portfolio	Investment Summary
BlackRock Investment Management, LLC	Health Sciences Class P	Seeks long-term growth of capital through investment in at least 80% of its assets in equity securities of companies in the health sciences sector.
BlackRock Investment Management, LLC	Small-Cap Index Class P	Seeks investment results that correspond to the total return of an index of small capitalization companies through investment in at least 80% of its assets in securities of companies with small market capitalizations, included in the portfolio's applicable benchmark index, including derivatives.
Boston Partners Global Investors, Inc.	Mid-Cap Value Class P	Seeks long-term growth of capital through investment in at least 80% of its assets in equity securities of mid-capitalization companies.
ClearBridge Investments, LLC	Large-Cap Value Class P	Seeks long-term growth of capital through investment in at least 80% of its assets in common stocks of large U.S. companies; current income is of secondary importance.
Delaware Investments Fund Advisers	Mid-Cap Growth Class P	Seeks long-term growth of capital through investment in at least 80% of its assets in securities of companies with medium market capitalizations.
FIAM LLC	International Small-Cap Class P	Seeks long-term growth of capital through investment in at least 80% of its assets in securities of companies with small market capitalization. Generally, these companies are located in developed, foreign countries.
Invesco Advisers, Inc.	Emerging Markets Class P	Seeks long-term growth of capital through investment in at least 80% of its assets in securities (including American Depositary Receipts) of companies whose principal activities are conducted in countries generally regarded as emerging market countries.
J.P. Morgan Investment Management, Inc.	Hedged Equity Class P	Seeks to provide capital appreciation through participation in the broad equity markets while hedging overall market exposure relative to traditional long-only equity strategies.
J.P. Morgan Investment Management, Inc.	Intermediate Bond Class P	Seeks to maximize total return by investing at least 80% of its assets in debt securities. These debt securities will be focused on investment grade intermediate-term debt. The debt securities are comprised of corporate bonds issued by U.S. entities.
J.P. Morgan Investment Management, Inc.	Large-Cap Core Class P	Seeks long-term growth of capital and income and principally invests in common stocks of U.S. companies of large market capitalization.
Loomis, Sayles & Company, L.P.	Diversified Bond Class P	Seeks to maximize total return consistent with prudent investment management through investment in at least 80% of its assets in debt securities of any maturity and credit quality.
MFS Investment Management	Growth Class P	Seeks long-term growth through investment in common stocks believed to have above-average earnings growth potential compared to other companies (growth companies). While the Investment Manager may invest the portfolio's assets in companies of any size, the manager generally focuses on companies with large capitalizations.
MFS Investment Management	International Large-Cap Class P	Seeks long-term growth of capital through investment in at least 80% of its assets in securities of companies with large market capitalizations and invests a significant amount if its assets outside the U.S.
MFS Investment Management	Technology Class P	Seeks long-term growth of capital through investment in at least 80% of its assets in equity securities of technology companies and technology-related companies.

Pacific Select Fund *(continued)*

Portfolio Manager	Portfolio	Investment Summary
Pacific Investment Management Company LLC	Inflation Managed Class P	Seeks to maximize total return consistent with prudent investment management through investment primarily in or exposure to fixed-income securities, focusing on inflation-indexed bonds.
Pacific Investment Management Company LLC	Managed Bond Class P	Seeks to maximize total return consistent with prudent investment management through investment in at least 80% of its assets in debt instruments, including instruments with characteristics of debt instruments (such as derivatives).
Pacific Life Fund Advisors LLC	ESG Diversified Class P	Seeks long-term growth of capital and low to moderate income, while giving consideration to certain environmental, social and governance (“ESG”) criteria, with a target equity/debt blend of 55-65% equity/35-45% debt through investment in underlying funds that meet the adviser’s ESG criteria.
Pacific Life Fund Advisors LLC	ESG Diversified Growth Class P	Seeks long-term growth of capital and low to moderate income, while giving consideration to certain environmental, social and governance (“ESG”) criteria, with a target equity/debt blend of 70-85% equity/15-30% debt through investment in underlying funds that meet the adviser’s ESG criteria.
Pacific Life Fund Advisors LLC	Pacific Dynamix - Conservative Growth Class P	An asset allocation fund-of-funds that seeks current income and moderate growth of capital along with a target equity/debt blend of 40/60, through investment in certain underlying portfolios of Pacific Select Fund.
Pacific Life Fund Advisors LLC	Pacific Dynamix - Growth Class P	An asset allocation fund-of-funds that seeks moderately high, long-term growth of capital with low, current income along with a target equity/debt blend of 80/20, through investment in certain underlying portfolios of Pacific Select Fund.
Pacific Life Fund Advisors LLC	Pacific Dynamix - Moderate Growth Class P	An asset allocation fund-of-funds that seeks long-term growth of capital and low to moderate income along with a target equity/debt blend of 60/40, through investment in certain underlying portfolios of Pacific Select Fund.
Pacific Life Fund Advisors LLC	Portfolio Optimization Aggressive-Growth Class P	An asset allocation fund-of-funds that seeks high, long-term capital appreciation using a target equity/debt blend of 0-30%/70-100%, through investment in certain underlying funds of Pacific Select Fund.
Pacific Life Fund Advisors LLC	Portfolio Optimization Conservative Class P	An asset allocation fund-of-funds that seeks current income and preservation of capital using a target debt/equity blend of 60-90%/10-40%, through investment in certain underlying funds of Pacific Select Fund.
Pacific Life Fund Advisors LLC	Portfolio Optimization Growth Class P	An asset allocation fund-of-funds that seeks moderately high, long-term capital appreciation with low, current income, using a target equity/debt blend of 15-45%/55-85%, through investment in certain underlying funds of Pacific Select Fund.
Pacific Life Fund Advisors LLC	Portfolio Optimization Moderate Class P	An asset allocation fund-of-funds that seeks long-term growth of capital and low to moderate income using a target equity/debt blend of 30-60%/40-70%,through investment in certain underlying funds of Pacific Select Fund.
Pacific Life Fund Advisors LLC	Portfolio Optimization Moderate-Conservative Class P	An asset allocation fund-of-funds that seeks current income and moderate growth of capital using a target debt/equity blend of 45-75%/25-55%, through investment in certain underlying funds of Pacific Select Fund.

Pacific Select Fund *(continued)*

Portfolio Manager	Portfolio	Investment Summary
Pacific Life Fund Advisors LLC	PSF Avantis Balanced Allocation Class P	An asset allocation fund-of-funds that seeks long-term growth of capital and low to moderate income through investment in eligible third-party mutual funds, exchange-traded funds ("ETFs"), and/or variable insurance trusts ("Balanced Allocation Underlying Funds") that represent various asset classes within U.S. and foreign equity and debt. Currently, all Balanced Allocation Underlying Funds are advised by American Century Investment Management and its division Avantis Investors.
Principal Global Investors, LLC	Emerging Markets Debt Class P	Seeks to maximize total return by investing at least 80% of its assets in debt i nstruments that are economically tied to emerging market countries. Portfolio assets may be represented by instruments such as derivatives.
T. Rowe Price Associates, Inc.	Short Duration Bond Class P	Seeks current income by normally investing in at least 80% of its assets in fixed income securities, including short- and intermediate-term investment-grade corporate, government, and mortgage-backed securities.

T. Rowe Price Equity Series, Inc.

Portfolio Manager	Portfolio	Investment Summary
T. Rowe Price Associates, Inc.	T. Rowe Price Blue Chip Growth	Seeks long-term capital growth through investment primarily in equity securities of large- and medium-sized "blue chip" growth companies; income is a secondary objective.
T. Rowe Price Associates, Inc.	T. Rowe Price Equity Income	Seeks a high level of dividend income and long-term capital growth primarily through investments in stocks, with an emphasis on large-capitalization stocks that have a strong track record of paying dividends or that are believed to be undervalued.

VanEck VIP Trust

Portfolio Manager	Portfolio	Investment Summary
VanEck	VanEck VIP Global Resources Fund Initial Class	Seeks long-term capital appreciation by investing primarily in hard asset securities. Income is of secondary importance.

Vanguard Variable Insurance Fund

Portfolio Manager	Portfolio	Investment Summary
The Vanguard Group, Inc.	Vanguard VIF Mid Cap Index	Seeks to track the performance of a benchmark index that measures the investment return of mid-capitalization stocks.
The Vanguard Group, Inc.	Vanguard VIF Real Estate Index	Seeks to provide a high level of income and moderate long-term capital appreciation by tracking the performance of a benchmark index that measures the performance of publicly traded equity REITs and other real estate-related investments.

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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, but they do not protect the value of the variable investment options. 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 all investment options may be available in all VUL products. Please check your product prospectus for details.

This material must be preceded or accompanied by the variable life insurance product prospectus. Contact your life insurance producer or visit www.PacificLife.com for more information, including product and underlying fund prospectuses that contain more complete information about Pacific Life Insurance Company and a variable life insurance policy's risks, charges, limitations, and expenses, as well as the risks, charges, expenses, and investment goals/objectives of the underlying investment options. Read them carefully before investing or sending money.

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