For Pacific Life's Pacific Legacy Survivorship VUL
a last survivor flexible premium variable universal life insurance product.

Pacific Life Insurance Company

Form series P22SVL, S22PLS, varies based on state of policy issue.

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.

Investment and Insurance Products: Not a Deposit	Not Insured by any Federal Government Agency	
Not FDIC Insured	No Bank Guarantee	May Lose Value

This brochure provides an overview of the investment options available in Pacific Life's variable universal life insurance product, Pacific Legacy Survivorship VUL.

Each variable investment option[2] invests in a corresponding portfolio of the DFA Investment Dimensions Group Inc., Fidelity Variable Insurance Products Funds, M Fund, Inc., Neuberger Berman Advisers Management Trust, or Vanguard Variable Insurance Fund. 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.

There is greater potential for higher returns through the variable investment options, but your investment is subject to the risk of poor investment performance and can vary depending on the performance of the variable investment options you have chosen. Each variable investment option will have its own unique risks. The value of each variable investment option will fluctuate with the value of the investments it holds, and returns are not guaranteed. You can lose money by investing in the policy, including loss of principal and prior earnings. Therefore, the actual value of any policy distribution can be greater or less than its original cost. You bear the risk of any variable investment options you choose. You should read each Fund prospectus carefully before investing. You can obtain a Fund prospectus by contacting your life insurance producer or by visiting PacificLife.com. No assurance can be given that a Fund will achieve its investment objectives.

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.

FUND NAME	INVESTMENT STYLE	ANNUAL OPERATING EXPENSES NET	ANNUAL OPERATING EXPENSES GROSS
• Fidelity® VIP Total Market Index Initial Class	Large-Cap Blend	0.12%	0.12%
• Neuberger Berman AMT Sustainable Equity Class I	Large-Cap Blend	0.90%	0.90%
• PSF Equity Class Index Class P (BlackRock)	Large-Cap Blend	0.08%	0.08%
• Vanguard VIF Mid-Cap Index	Mid-Cap Blend	0.17%	0.17%
• PSF Small-Cap Index Class P (BlackRock)	Small-Cap Blend	0.40%	0.40%

FUND NAME	INVESTMENT STYLE	ANNUAL OPERATING EXPENSES NET	ANNUAL OPERATING EXPENSES GROSS

* Expense reimbursement expires on May 1, 2025.

Investment styles and categories based on Morningstar Direct as of 5/1/24. Investment options current as of 5/1/24.

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TRUST NAME	PORTFOLIO MANAGER	PORTFOLIO	INVESTMENT SUMMARY
DFA Investment Dimensions Group Inc.	Dimensional Fund Advisors LP	DFA VA International Small	Seeks to achieve long-term capital appreciation through investment in securities of small companies of Japan, United Kingdom, Australia, New Zealand, Paci c Rim Asian countries, Canada, and small companies organized under the laws of certain European countries.
DFA Investment Dimensions Group Inc.	Dimensional Fund Advisors LP	DFA VA Short-Term Fixed	Seeks to achieve a stable real return in excess of the rate of in ation with a minimum risk through investment in a universe of high quality xed income securities that typically mature in one year or less from the date of settlement.

TRUST NAME	PORTFOLIO MANAGER	PORTFOLIO	INVESTMENT SUMMARY
Fidelity Variable Insurance Products Funds	FMR Co., Inc.	Fidelity® VIP Bond Index Initial Class	Seeks to provide investment results that correspond to the aggregate price and interest performance of the debt securiti in the Bloomberg Barclays U.S. Aggregate Bond Index.
Fidelity Variable Insurance Products Funds	FMR Co., Inc.	Fidelity® VIP Gov Money Market Service Class	Seeks as high a level of current income as is consistent with preservation of capital and liquidity.
Fidelity Variable Insurance Products Funds	FMR Co., Inc.	Fidelity® VIP International Index Initial Class	Seeks to provide investment results that correspond to the to return of foreign developed and emerging stock markets.
Fidelity Variable Insurance Products Funds	FMR Co., Inc.	Fidelity® VIP Total Market Index Initial Class	Seeks to provide investment results that correspond to the total return of a broad range of U.S. stocks.

TRUST NAME	PORTFOLIO MANAGER	PORTFOLIO	INVESTMENT SUMMARY
Neuberger Berman Advisers Management Trust	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 nancial criteria and social policy.

TRUST NAME	PORTFOLIO MANAGER	PORTFOLIO	INVESTMENT SUMMARY
Paci c Select Fund	Aristotle Paci c Capital, LLC	PSF Floating Rate Income Class P (Aristotle Paci c)	Seeks a high level of current income principally through investment in income producing oating rate loans and oating rate debt securities.
Paci c Select Fund	BlackRock Investment Management, LLC	PSF Equity Class Index Class P (BlackRock)	Seeks investment results that correspond to the total return c common stocks publicly traded in the U.S. through investmen in at least 80% of its assets in equity securities of companies included in the portfolio's applicable benchmark index, including derivatives.
Paci c Select Fund	BlackRock Investment Management, LLC	PSF Small-Cap Index Class P (BlackRock)	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 sm market capitalizations, included in the portfolio's applicable benchmark index, including derivatives.
Paci c Select Fund	J.P. Morgan Investment Management Inc.	PSF Hedged Equity Class P (JPMorgan)	Seeks to provide capital appreciation through participation in the broad equity markets while hedging overall market exposure relative to traditional long-only equity strategies.

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TRUST NAME	PORTFOLIO MANAGER	PORTFOLIO	INVESTMENT SUMMARY
Paci c Select Fund	Paci c Investment Management Company LLC	PSF In ation Managed Class P (PIMCO)	