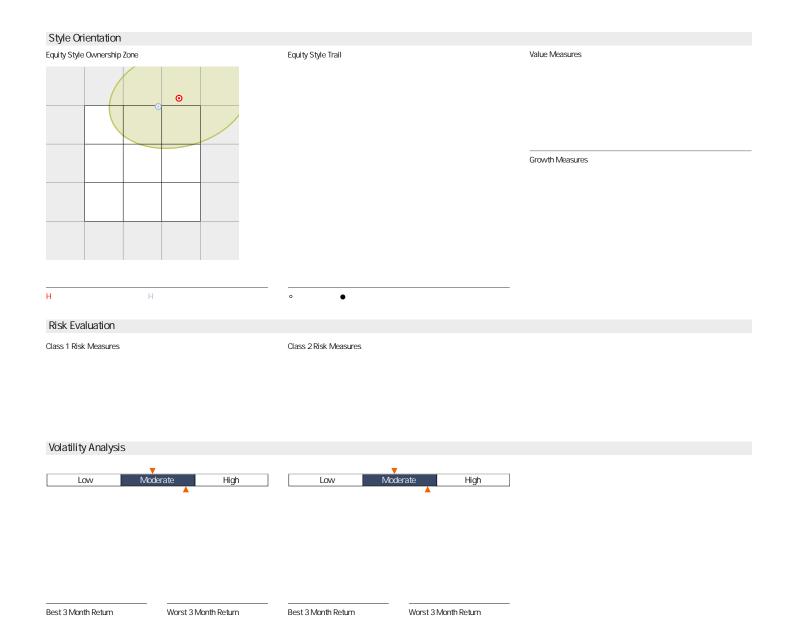
American Funds IS® New World

Available through Pacific Life's Variable Universal Life Insurance Products

Benchmark



ß

You should carefully consider the risks, charges,

Price/Prospective Eamings Ratio
Price/Prospective Sales Ratio
Sharpe Ratio
Standard deviation
R-squared
Risk Evaluation Chart



Disclosure

No bank guarantee	Not a deposit	May lose value	Not FDIC/NCUA insured	Not insured by federal government agency

ß