

Investment Strategy

Investment Strategy: The fund invests in a diversified portfolio of common stocks of companies operating in various industries. The fund may invest in foreign securities. The fund's investments are managed by professional investment managers.

Morningstar Sustainability

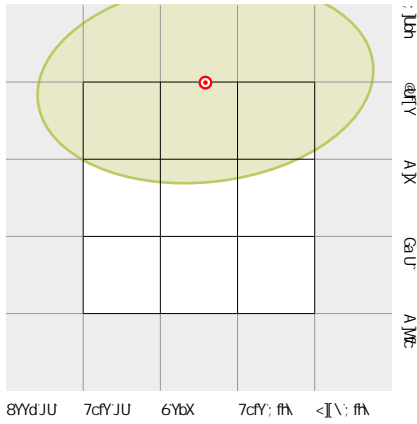
Morningstar Category: Foreign Large Blend
The fund's investments are evaluated based on their environmental, social, and governance (ESG) characteristics. The fund excludes investments in companies that are involved in tobacco, alcohol, gambling, and weapons. The fund also excludes companies that are involved in nuclear power, pornography, and adult entertainment.

Fees and Expenses

Table with 2 columns: Expense Type and Amount. Rows include Management Fees, Administrative Expenses, and Total Annual Fund Expenses.

Style Orientation

Equity Style Ownership Zone



Equity Style Trail



Value Measures	9ei JYg	7H5j [
DfjW#DfagdMij Y 9Ufb]b[gFUhc	% "+	% "(+)
DfjW#DfagdMij Y 6cc_FUhc	%,	%-%
DfjW#DfagdMij Y GUygFUhc	%)	%(+)
DfjW#DfagdMij Y 7Uj\ : ck FUhc	, "+	-" %
5j [A_h7Udfla]t	(((*%+) \$\$*)%	

Growth Measures	9ei JYg	7H5j [
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6cc_JUi Yi	**%	**&
GUYgi	+ " *	, \$
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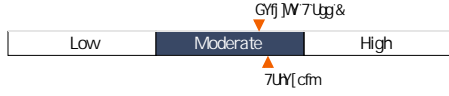
H :bj Ygfa Yth H '6YbNa U_

o \$*! '\$&\$%\$ ● \$)! '%&\$&

Risk Evaluation

Service Class 2 Risk Measures	' !MUF)!MUF	%@MUF	Initial Class Risk Measures	' !MUF)!MUF	%@MUF
GhUbXUX 8Yj]Ujcb	%-&\$	% "+		GhUbXUX 8Yj]Ujcb	%-&	% "+	
GUfdYFUhc	!\$-\$	\$"&		GUfdYFUhc	!\$&	\$"&+	
hZcfa UjcbFUhc	!\$" *	!\$(" *		hZcfa UjcbFUhc	!\$&	!\$(" *	
Flgai UYX	-, %	-, ") -		Flgai UYX	-, %	-, ") ,	
6YfU	%\$	%\$%		6YfU	%\$	%\$%	
5'dNU	!\$"+	!\$- &		5'dNU	!\$(" *	!\$*	

Volatility Analysis



hY dUjz'h]j Ygfa Ybh\Ujg\ck b UfYUj Yma cXYfUy
 flub[Y cZdfjW Zi Vd UjcbgfYUj Y hc'chYf]j Ygfa Ybrg' H\j
]j Ygfa Ybha LhM dYfjYbW Uf Yf cf ga U Yf dfjW XYVjbgcf
 dfjW]bMfUjYg XydybX]b['cb'a U_YhVdbX]jcbg' Gca Y cZ'h]j

You should carefully consider the risks, charges, limitations, and expenses associated with a variable life insurance policy, as well as the risks, charges, expenses, and investment goals/objectives of the underlying investment options. This fact sheet is authorized for distribution only when preceded or accompanied by the variable life insurance product prospectus. Contact your life insurance producer or visit www.PacificLife.com for more information, including product and underlying fund prospectuses that contain more complete information about Pacific Life and a variable universal life insurance policy. Read them carefully before investing or sending money.

AEAEUJUYI b] YfgJ @Z' kg flbW [YbfU nrfYei J]Yg UXX]cbU dFYa J] a dUha YbngUYVfH.Y j]h]U dFYa J] a "Z YfHYfbc dFYa J] a gUY dUjZcf g VgYei YbhdFYa J] a gUY j]g Z]Yf]bhr: Vdb]ci Y Vg YfU YZ]h]gdogg]VY hUhVg YfU Y k] Y d]fY @Z' j]g flbW j]g VYMHrc: i bXfk f]b] Ubx Ubd]c] U cZH.Y Ubd] M]h]cb UbxK] j]bWf a cbh \mc] M]h WUf Yg'

AEAEUW j UJUY j]g Ygra Ybch]cb j]g Yg] j]b U WdfYgdcbX]b] [dcfh]c] cZHYAEa Yf]Mb 7Ych fmlUJUY Dcfh]c] j]gZ' bVZ5a Yf]Mb: i bXg kg flbW GYf]Yg : i bXgZ 6BNA Y'cb JUYUY 'kj Ygra Ych: i bXZ6UWfCW : JUYUY GYf]Yg: i bXgZ bVZ8: 5 kj Ygra Ych8]a Yg]cbg; fci d bVZ : j]Y]m : JUYUY kg flbW DrcX Vg; i bXgZ: flb j]b HYa dYrcb JUYUY kg flbW DrcX Vg]Hf] gZ' kj Yg] JUYUY kg flbW: i bXgZ - Ubi g 5gdYb GYf]Yg @hUX FYf]Ya Ych GYf]YgZ bVZ @ [[A U]cb DUfb]f]g JUYUY 9ei]m]hi gZ' @ [[A U]cb DUfb]f]g JUYUY bVta Y Hf] gZ' @ fX 5W]h GYf]Yg : i bXZ bVZA : G : JUYUY kg flbW Hf] gZ' A : i bX bVZ BYi Wf] Yf]6Yfa U 5X] j]f]g A Ubu Ya Ych Hf] gZ' DU]W GYf]Yg: i bXZ DA 7C JUYUY kg flbW Hf] gZ' FcnW 7]h]U : i bXZ GHUY GYf]Yh JUYUY kg flbW GYf]Yg: i bXgZ bVZH Fck Y D]W 9ei]m]Gy]gZ bVZ U 9W] J] d] Hf] gZ' Ubx J]b] i UfX JUYUY kg flbW: i bX'

AEAE5hci [\ gca Y Z bXga Uhl]Y Y bla Ygcf j]g Ygra Ych [cUg]cVYV]g YghUhf]Yg'a VY f]f]U] a i h U Z bXga Ubu YX Vrh]Y Z bXa Ubu YZ]h Yg' Z bXgk] ' bch] U Y h]Y g]a Y i bXf]m]b] \c]X]b] gcf dYf]Zfa Ubu Ugh]Y f]f]U] a i h U Z bXgf] [cUg]cVYV]g Yg'

AEAE5" j]g Yg]b] j]g c] Yg f]g z]bW X]b] h]Y dogg]VY "cggcZ h]Y d]f]b]U Ua ci b]h]g Yg]f]X" h]Y] U i YcZ h]Y j]g UJUY j]g Ygra Ybch]cbgk] Zi M]i UY' gc h]Uhg]Uf]gZk \Yb f]X]Y a YXZa Uhl]Y k c]h] a c]Y'c] Ygg]hU b] h]Y c]f] j]bU Vg]f] h]Y Z bX j]g VYMHrc: h]Y g]b]W] j]g Ygra Ych]f]g gXYg]V]YX j]b]h]Y Z bX d]f]gd Vm] g k \j]W j]g U] U]UY Zca 'mai f Z]b]b]U d]f]Zgg]cbU c]f] U h]DU]W]Z' Vta "DYU]g] g]Y' h]Y Z bX d]f]gd Vm] g Z'f]X]f]U]Y X'X]g]V]h]cbg]cZ h]Yg' f]g]g'

AEAE] d]f]g] f]U]j]g g]ck b k Yf]X]Yf]a j]b]X V]g]Xcb U] Yf]U Y b]h]l]gg]f]g U] cZ h]Y Z]g]W n]Uf]Yb]XX' & ' %& i b]Ygg ch]Yf]k j]g j]b]M]h]X" 7]f]f]U]b] dcf]h]c] j]g f]b]h]Yi d]f]g]f]g f]Z]Y]W]U Vdb]f]U]M] U U]j] j]g f]m]Z]Y k U] j] Yf]U]b]X'f]Yi d]f]g] Vdb]h]f]ci [\ U g]Y]V]Y X d]f]f]c]X" DYU]g] g]Y' h]Y Ubd] M]h]Y dcf]h]c] j]g d]f]gd Vm] g Z'f]X]f]U]Y X] b]Z]fa U]h]cb'

Performance

AEAEh]Y H]f]U F]Yh f]g] j]g]h]Y j]b]h]g]f]d]f]h]b]W XY'cb m]z bX
Y]Y Z A A
AEAE Y]Y j] Yid " A

k Y[\NAX U YfU Y cZHY d[W#Mg N Zck fUhg cZHY gteWg
]o U Z bXg dcfz:]c" D[W#Mg N Zck fYdYgYbng hY Ua ci bh
 Ub]g Ygref]g k]]b[re dUmzcf Uxc UF [YbYfUHX Zca U
 dUfW UfWda dUmzcf dYfUhgcbg] D[W#Mg N Zck gVck g hY
 U]]mrcZUMI gbygg h: [YbYfUHY Wg\ UbX U Mj U g U [U [Y cZ
]ei]Xm UbX gc] YbMh

Price/Prospective Earnings Ratio Ag hY Ugg h k Y[\NAX
 U YfU Y cZHY dcfgd Mj Y YUfb] g mY Xg cZU hY Xca Yg hW
 gteWg]o hY Z bXg dcfz:]c U g cZHY XU Y cZHY dcfz:]c" AE5
 gteWg dcfgd Mj Y YUfb] g mY X]g W W U H X V m X] X b] h Y
 Vda dUmzcf Y g h a U H X Y Ufb] g dYf g U Y Z f h Y W m Y b h Z g M
 m Y U V m h Y Vda dUmzcf a cb h Y b X g U Y d [W U g cZHY
 dcfz:]c XU H "

Price/Prospective Sales Ratio Ag hY k Y[\NAX U YfU Y cZ
 H Y d [W # M g U Y g f U h g c Z H Y g t e W g] o U d c f z :] c " D [W # M g U Y g
 f Y d Y g Y b n g h Y U a c i b h U b] g Y g r e f] g k]] b [r e d U m z c f U x c U F
 [Y b Y f U H X Z c a U d U f W U f W d a d U m z c f d Y f U h g c b g]
Sharpe Ratio Ag U f g ! U k t g h X a Y U g f Y X j Y c d X V m
 B c V " @ I f Y U Y K]] U a " G U r d Y " #] g W W U H X V m i g b]
 g h U X U X X Y] U h c b U b X Y I W g g f Y h f b h c X Y M f a] o Y f k U X
 d Y f i b] c Z f g " H Y \] [Y f H Y G U r d Y f U h c Z H Y W H V f H Y
 Z b X g \] g r e f W f g ! U k t g h X d Y Z f a U b W "

Standard deviation Ag U g h j g h W a Y U g f Y c Z H Y j c U]] m
 c Z H Y Z b X g f Y h f o g "

R-squared Ag Z Y M j h Y d Y f W b h U Y c Z U Z b X g a c j Y a Y b n g
 h U h U Y Y I d U b o X V m a c j Y a Y b n g] g V b W a U f _] o X I z
 g V c k] b] h Y X Y [f Y c Z W f f Y U h c b W f k Y b h Y Z b X U b H Y
 V b W a U f _ "

Risk Evaluation Chart Ag U [f U b \ M c Z H Y h Y m Y U f
 g h U X U X X Y] U h c b c Z Z b X f Y h f o g W a d U Y X h c] g V b W a U f _
 U b X A c f b] g h U f 7 U H Y [c f m i G h U X U X X Y] U h c b] g U g h U h j g h W
 a Y U g f Y a Y b h c Z X g d Y f g c b U c i h U b U Y f U Y z k \ M z Z c f U
 a i h U Z b X X Y d M j c k k X m h Y f Y h f o g j U f Y c j Y F U
 W f U b] d Y f c X c Z h a Y " # j Y g r e f g i g Y h Y g h U X U X X Y] U h c b c Z
 \] g r e f W d Y Z f a U b W h c h m r e d Y X M h a Y f U b] Y c Z f Y h f o g
 h U h U Y a c g h] Y m z c f U [] Y b Z b X " K \ Y b U Z b X \ U g U \ \
 g h U X U X X Y] U h c b Z h Y d Y X M W X f U b] Y c Z d Y Z f a U b W] g
 k X Y z a d n j b [[f Y U Y f c U]] m h A c f b] g h U f W d a d i f Y g
 g h U X U X X Y] U h c b i g b] h Y h U] b] a c b h m r e U f Y h f o g Z f
 h Y U b d f c d] U H Y h a Y d Y f c X " 5 " c Z H Y a c b h m g h U X U X
 X Y] U h c b g U Y h Y b U b i U j h X "

Total Return table Ag Y g Y b n g h Y h U] b] d Y Z f a U b W c Z H Y
] g Y g h a Y b z U W W g Y b V b W a U f _ U b X H Y A c f b] g h U f
 7 U H Y [c f m z c f h Y h a Y d Y f c X g g V c k b ' A E

Weighted Price Ag W W U H X V m X Y [\ h] b] h Y d [W c Z Y U W
 V c b X V m] g f Y U j Y g h Y] o h Y d c f z :] c " H] g b i a W f f Y Y U g Z
 h Y Z b X Z] c f g V c b X g g r " b] U h d] W g U c j Y c f W c k Z W
 j U i Y f d Y a] a c f X g W d b h g W W f j Y g z f Y g d M j Y n t i " 5 \] \ Y f
 b i a W f] b X M h Y g U V] U g h c k U X d Y a] a g "

Morningstar Rating™
 AEAEH Y A c f b] g h U f U h] b] ; Z f Z b X g z c f " g h U f U h] b] " Z] g
 W W U H X Z f] g Y g h a Y b n g Z b X g U b g d U R U Y U W d i b n g k] h
 U h Y U g h U h f Y Y m U f \] g r e f m i 9 W U b] Y I H U X X Z b X g U b X
 c d Y b] Y b X X a i h U Z b X g U Y W b g X Y f X U g b] Y d c d i U h c b
 Z f W d a d U U j Y d i f c g g " #] g W W U H X V U g Y c b U
 A c f b] g h U f] g ! 5 X t g h X f Y h f b a Y U g f Y h U h U W d i b n g Z f
 j U] U h c b] o U a U b] Y X d f c X M j g a c b h m i W g g
 d Y Z f a U b W z d U W] b] a c f Y a d U g j c b X c k b k U X j U] U h c b g
 U b X f k U X] b] V b g j g h c d Y Z f a U b W H Y A c f b] g h U f
 F U h] b] X c Y g b c h] o W X Y U b m i U k t g h a Y b h Z f g U Y g c U g " h Y
 h o d % \$ i c Z d f c X M j] o Y U W d f c X W W H Y [c f m Y W j Y) g h U g z
 h Y b Y I h & \$) i f W W j Y (g h U g z h Y b Y I h) i f W W j Y " g h U g z

l@hXl WNY[cfmk]`WUggll bYXhc'ddfhc'jgk \cgY
U YfU{Y YZVWij Y Xi fUjcb'lg Wtk Yyb 8) i 'hc +) i 'cZA 76=
U YfU{Y YZVWij Y Xi fUjcbzk \YfY hY U YfU{Y YZVWij Y
Xi fUjcb'lg Wtk Yyb +) i 'hc %8) i 'cZAY A 76=hY ddfhc'jc
k]`WUggll YXUgI A cXfUfYI ZUbX hcgY ddfhc'jgk]h Ub

DA 7C :ej Ygha Ybthg@zFctiW: i bXGYfj JWgZ-bWZGHUY
GfYWh: cVU'5Xj jgcfj: i bXg8jgfjM hcfjz@zHFck YDfjW
ej Ygha YbhGYfj JWgZ-bWZJUb 9W/GYWfjYg 7cfdfUjctbz