

Investment Strategy IURP XQG HUO\ LQJ LQYHV Moringstar Sustainability

7KH LQYHVWPHQW VHHNV ORQJ MHHU FD SLWDG DSD SUHFLD WLRQ  
7KH IXQG LV GHVLJQHG WR SXUFKDV D EURDG DQG QXWHUVH \*OREDO TXLW\ DUJH  
JURXS RI HTXLW\ VHF XULWLHV R\ QRQ 8 6 FRPSDQLHV LQ FRKQWLVWPHQWV DQDO\JHG  
ZLWK GHYHORSHG DQG HPHUJLQJ PDUNHWV 7KH IXQG LQYHVWV LQ  
FRPSDQLHV RI DOO VL]HV ZLWK LQFUHDVHG H[SRVXUH WR VPDOOHU  
FD SLWDOL]DWLRQ ORZHU UHODWLYH SULFH DQG KLJKHU SURILWDELOLW\  
FRPSDQLHV DV FRPSDUHG WR WKHLU UHSUHVHQWDWLRQ LQ WKH  
LQWHUQDWLRQDO XQLYHUVH

Moringstar Category: Foreign Large Blend

)RUHLJQ ODUJH EOHQG SRUWIROLRV LQYHVW LQ D YDULHW\ RI ELJ  
LQWHUQDWLRQDO VWRFNV ORVW RI WKHVH SRUWIROLRV GLYLGH WKHLU  
DVVHWV DPRQJ D GRJHQ RU PRUH GHYHORSHG PDUNHWV LQFOXGLQJ  
-DSDQ %ULWDLQ )UDQFH DQG \*HUPDQ\ 7KHVH SRUWIROLRV  
SULPDULO\ LQYHVW LQ VWRFNV WKDW KDYH PDUNHW FDSV LQ WKH WRS  
RI HDFK HFRQRPLFDOO\ LQWHJUDWHG PDUNHW VXFK DV (XURSH  
RU \$VLD H[ -DSDQ 7KH EOHQG VW\OH LV DVVLJQHG WR SRUWIROLRV  
ZKHUH QHLWKHU JURZWK QRU YDOXH FKDUDFWHULVWLFV SUHGRPLQDWH  
7KHVH SRUWIROLRV W\SLFDOO\ ZLOO KDYH OHVV WKDQ RI DVVHWV  
LQYHVWHG LQ 8 6 VWRFNV

Fees and Expenses - DV RI -

3URVSHFWXV 1HW ([SHQVH 5DWLR  
3URVSHFWXV \*URVV ([SHQVH 5DWLR

Waiver Data 7\SH ((S 'DWH

Operations

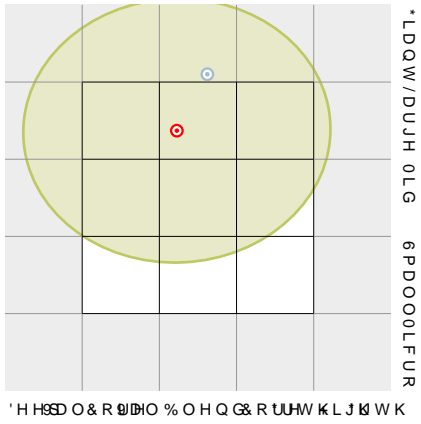
3RUWIOLR ,QFHSWLRQ 'DWH  
6HSDUDWH \$FFW 6WDUW 'DWH

Portfolio Manager(s)

-HG )RJGDOO 6LQFH  
ODU\ 3KLOOLSV &)\$ 6LQFH  
:LOOLDP &ROOLQV 'HDQ 6LQFH  
ODQDJPHPHQW & RPSDOO ,QYHVWPHQW \$GYLVHUV  
,QF  
6XEDGYLVRU 'LPHQVLRQDO )XQG \$GYLVRUV /3

# Style Orientation

Equity Style Ownership Zone - DV R I -



\* , QYHVWPHQW

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](http://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.

→ → → 9DULDEOH 8QLYHUVDO /LIH ,QVXUDQFH JHQHUDOO\ UHTXLUHV  
DGGLWLRQDO SUHPLXP SD\PHQWV DIWHU WKH LQLWLDO SUHPLXP ,I  
HLWKHU QR SUHPLXPV DUH SDLG RU VXEVHTXHQW SUHPLXPV DUH  
LQVXIILFLHQW WR FRQWLQXH FRYHUDJH ODUH

ZHLJKWHG DYHUDJH RI WKH SULFH FDVK IORZ UDWLRV RI WKH VWRFNV  
LQ D IXQG V SRUWROLR 3ULFH FDVK IORZ UHSUHVHQWV WKH DPRXQW  
DQ LQYHVWRU LV ZLOOLQJ WR SD\ IRU D GROODU JHQHUDWHG IURP D  
SDUWLFXODU FRPSDQ\ V RSHUDWLRQV 3ULFH FDVK IORZ VKRZV WKH  
DELOW\ RI D EXVLQHVV WR JHQHUDWH FDVK DQG DFWV DV D JDXJH RI  
OLTXLGLW\ DQG VROYHQF\

*Price/Prospective Earnings Ratio*~LV WKH DVVHW ZHLJKWHG  
DYHUDJH RI WKH SURVSHFWLYH HDUQLQJV \LHOGV RI DOO WKH GRPHVWLF  
VWRFNV LQ WKH IXQG V SRUWROLR DV RI WKH GDWH RI WKH SRUWROLR ~ \$  
VWRFN V SURVSHFWLYH HDUQLQJV \LHOG LV FDOFXODWHG E\ GLYLGLQJ WKH  
FRPSDQ\ V HVWLPDWHG HDUQLQJV SHU VKDUH IRU WKH FXUUHQW ILVFDQ  
\HDU E\ WKH FRPSDQ\ V PRQWK HQG VKDUH SULFH DV RI WKH  
SRUWROLR GDWH

*Price/Prospective Sales Ratio*~LV WKH ZHLJKWHG DYHUDJH RI  
WKH SULFH VDOHV UDWLRV RI WKH VWRFNV LQ D SRUWROLR 3ULFH VDOHV  
UHSUHVHQWV WKH DPRXQW DQ LQYHVWRU LV ZLOOLQJ WR SD\ IRU D GROODU  
JHQHUDWHG IURP D SDUWLFXODU FRPSDQ\ V RSHUDWLRQV

*Sharpe Ratio*~LV D ULVN DGMXVWHG PHDVXUH GHYHORSHG E\  
1REHO /DXUHDWH :LOOLDP 6KDUSH ,W LV FDOFXODWHG E\ XVLQJ  
VWDQGDUG GHYLDWLRQ DQG H\FHVU UHWXUQ WR GHWHUPLQH UHSDUG  
SHU XQLW RI ULVN 7KH KLJKHU WKH 6KDUSH 5DWLR WKH EHWWHU WKH  
IXQG V KLVWRULFDO ULVN DGMXVWHG SHUIRUPDQFH

*Standard deviation*~LV D VWDWLVWLFDO PHDVXUH RI WKH YRODWLQW\  
RI WKH IXQG V UHWXUQV

*R-squared*~UHIOHFWV WKH SHUFHQWDJH RI D IXQG V PRYHPHQWV  
WKDW DUH H[SODLQHG E\ PRYHPHQWV LQ LWV EHQFKPDUN LQGH[\  
VKRZLQJ WKH GHJUHH RI FRUUDODWLRQ EHWZHHQ WKH IXQG DQG WKH  
EHQFKPDUN

*Risk Evaluation Chart*~SURYLGHV D JUDSKLF RI WKH WCUHH \HDU  
VWDQGDUG GHYLDWLRQ RI IXQG UHWXUQV FRPSDUHG WR LWV EHQFKPDUN  
DQG 0RUQLQJVWDU &DWHJRU\ 6WDQGDUG GHYLDWLRQ LV D VWDWLVWLFDO  
PHDVXUHPHQW RI GLVSHUVLRQ DERXW DQ DYHUDJH ZKLFK IRU D  
PXWXDO IXQG GHSLFWV KRZ ZLGHQ\ WKH UHWXUQV YDULHG RYHU D  
FHUWDLQ SHULRG RI WLP ,QYHVWRUV XVH WKH VWDQGDUG GHYLDWLRQ RI  
KLVWRULFDO SHUIRUPDQFH WR WU\ WR SUHGLFW WKH UDQJH RI UHWXUQV  
WKDW DUH PRVW OLNHO\ IRU D JLYHQ IXQG :KHQ D IXQG KDV D KLJK  
VWDQGDUG GHYLDWLRQ WKH SUHGLFWHG UDQJH RI SHUIRUPDQFH LV  
ZLGH LPQSO\ LQJ JUHDWHU YRODWLQW\ 0RUQLQJVWDU FRPSXWHV  
VWDQGDUG GHYLDWLRQ XVLQJ WKH WDLQW PRQWK\ WRWDO UHWXUQV IRU  
WKH DSSURSULDWH WLP SHULRG \$OO RI WKH PRQWK\ VWDQGDUG  
GHYLDWLRQV DUH WKH DQXDOJHG

*Total Return table*~SUHVHQWV WKH WDLQW LQJ SHUIRUPDQFH RI WKH  
LQYHVWPHQW D FKRVLQ EHQFKPDUN DQG WKH 0RUQLQJVWDU  
&DWHJRU\ IRU WKH WLP SHULRGV VKRZQ ~

*Weighted Price*~LV FDOFXODWHG E\ ZHLJKWLQJ WKH SULFH RI HDFK  
ERQG E\ LWV UHODWLYH VL]H LQ WKH SRUWROLR 7KLV QXPEHU UHYHDOV LI  
WKH IXQG IDYRUV ERQGV VHOOLQJ DW SULFH DERYH RU EHORZ IDFH  
YDOXH SUHPLXP RU GLVFRXQW VHFUXLWLHV UHVSHFWLYHO\ \$ KLJKHU  
QXPEHU LQGLFDWHV D ELDV WRZDUG SUHPLXPV

#### Morningstar Rating™

~ ~ ~7KH 0RUQLQJVWDU 5DWLQJÆ IRU IXQGV RU VWDU UDWLQJ LV  
FDOFXODWHG IRU LQYHVWPHQWV IXQGV DQG VHSUDWH DFFRXQWV ZLWK  
DW OHDV D WCUHH \HDU KLVWRU\ ([FKDQJH WUDGHG IXQGV DQG  
RSHQ HGGHG PXWXDO IXQGV DUH FRQVLGHUHG D VLQJOH SRSXODWLRQ  
IRU FRPSDUDWLYH SXUSRVHV ,W LV FDOFXODWHG EDVHG RQ D  
0RUQLQJVWDU 5LVN \$GMXVWHG 5HWXUQ PHDVXUH WKDW DFFRXQWV IRU  
YDULDWLRQ LQ D PDQDJHG SURGXFW V PRQWK\ H\FHVU  
SHUIRUPDQFH SODFLQJ PRUH HPSKDVLV RQ GRZQDUG YDULDWLRQV  
DQG UHSDUGLQJ FRQLVWVHQW SHUIRUPDQFH 7KH 0RUQLQJVWDU  
5DWLQJ GRHV QRW LQFOXGH DQ\ DGMXVWPHQW IRU VDOHV ORDGV 7KH  
WRS RI SURGXFWV LQ HDFK SURGXFW FDWHJRU\ UHFHLYH VWDU  
WKH QH[W UHFHLYH VWDUW WKH QH[W UHFHLYH VWDUW

´/LPLWHGµ FDWHJRU\ ZLOO EH DVVLJQHG WR SRUWIOLRV ZKRVH  
DYHUDJH HIIHFWLYH GXUDWLRQ LV EHWZHHQ WR RI 0%,  
DYHUDJH HIIHFWLYH GXUDWLRQ ZKHUH WKH DYHUDJH HIIHFWLYH  
GXUDWLRQ LV EHWZHHQ WR RI WKH 0%, WKH SRUWIOLR  
ZLOO EH FODVVLILHG DV ´ORGHUDWHµ DQG WKRUVH SRUWIOLRV ZLWK DQ

3,0&2 ,QYHVWPHQWV //& 5R\FH )XQG 6HUYLEFHV ,QF 6WDWH  
6WUHHW \*OREDO \$GYLVRUV )XQGV 'LVWULEXWRUV //& 7 5RZH 3ULFH  
,QYHVWPHQW 6HUYLEFHV ,QF 9DQ (FN 6HFXULWLHV &RUSRUDWLRQ