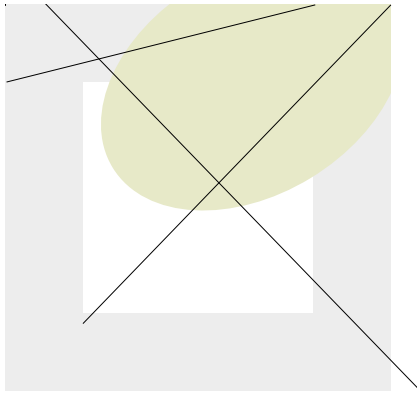


Style Orientation

Equity Style Ownership Zone



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.

MFund, Inc.:

Pacific Select Fund:

Performance

Price/Prospective Cash Flow Ratio

Price/Prospective Earnings Ratio

Price/Prospective Sales Ratio

Sharpe Ratio

Standard deviation

R-squared

Risk Evaluation Chart

Morningstar Sustainability Rating™

Disclosure

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