



# PSF ESG Diversified

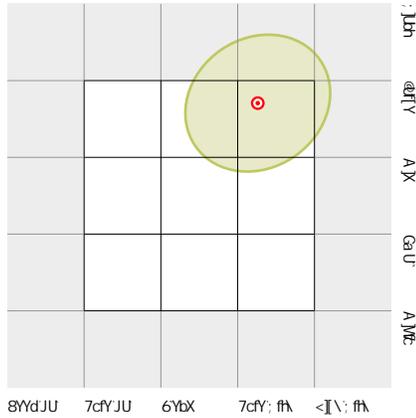
Available through Pacific Life's Variable Universal Life Insurance Products

## Benchmark

(1) (G/D) \$HF1 G8# (\$1 '66; 1 G5 [ [ '6cbXHF1 G8#%)  
AG7=57K => 1 G5 BF1 G8

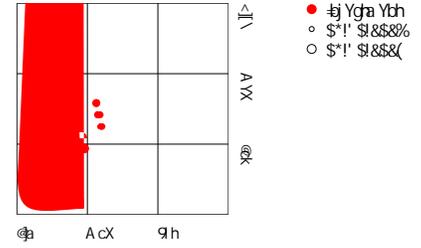
## Style Orientation

Equity Style Ownership Zone



Equity Style Trail

Fixed Income Style Trail



Fixed Income Statistics

5j [ '9Z8i fUjcb )") +  
 5j [ '9ZA Uhi fjm )") +  
 5j [ 'K fXDFW -% -

H 1j Yga Yth 1H '6ybNa U\_ ○ \$! \$!&&&& ● \$! \$!&&&&

## Risk Evaluation

Class P Risk Measures	!IMUF	)!IMUF	%S!MUF
GubXUX 8Yj Ujcb	% "\$&		
Gufdy FUjc	%"\$&		
6Zfa Ujcb FUjc	!"\$&+		
F!gai UfYX	-, " *		
6YfU	%"\$		
5dNU	!"\$ "		

## Volatility Analysis



6hY dUgzHj] 1j Yga Yth UjgYck b UfY Uj Yma cXYfUfY  
 flub [ Y cZdfW Zi Vii Ujcbg fY Uj Yhc chYf] 1j Yga Ythg "Hj  
 1j Yga Ythia Uhi dYfYbW "U [ Yf cf ga U Yf df] W XWYbYgcf  
 df] W ] bWY UjYg XYdYbX] b] " cb a Uf Yh VbX] jcbg " Gca Y cZfHj  
 fg\_a Uhi W cZgYhVmck b] b] " chYf] 1j Yga Ythgk ]h XZfYbth  
 dcfZc] : a U Y dg cf] 1j Yga Ythg fUfY [ ] Yg"

Best 3 Month Return	Worst 3 Month Return
%"\$+ \$!	!"% - (1
fBcj '8! :> lb B&L	f5df B&! :> i b B&&L

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.



Xi fUjcb]gVtk Yyb+)i t'c%&i cZHYA 76=HY dcfz'c  
k j' WYUgg]YXUg]A cXYUHY ZUbXhcgY dcfz'c]ggk jh Ub  
Uj YFU YYZW]j YXi fUjcb] Uj Y%&i c fYUHY cZHY  
Uj YFU YYZW]j YXi fUjcb] cZHYA 76=k j' WYUgg]YXUg  
i q hvgj] Yl"

AE

Morningstar Sustainability Rating™

AEAEHYA cfb] gUFG gUjbuM]mFUj]hA Ag]jYbXYXhc  
a YUj fY\ck k Y' hY]gg] j] Vta dUj]YgcfVti bh]YgcZHY  
gVW]h]YgE jh]bUZ bX]g dcfz'c] UY'a UbU] j] hY]f  
Z]ubV]U'ma UHY]U Yj] fcb'a YbUz]gV]U UbX [ c] YfbubWzcf  
9G z]f]g.gfYUj] Y'hc hY]Z bX]g]A cfb] gUFG: cVU 7UHY]cfm  
dYf]g'A cfb] gUFG] bgG gUjbuM]mFUj]gVm  
Vta V]b] U dcfz'c] g] 7cfdfUYG gUjbuM]mFUj] UbX  
Gj YF] bG gUjbuM]mFUj] d'cfdf]cbU'hc hY]fYUj] Y  
k Y] \hcZHY fbb] cbn]V'cfdfUY UbX]gg YF] b  
d]g]j]cbg/AEAEHYA cfb] gUFG gUjbuM]mFUj]  
WVWUjcb]gUz] Y]gYd d'cfVgg]: j]gZ hY 7cfdfUY  
G gUjbuM]mGv]fY UbX]Gj YF] bG gUjbuM]mGv]fY UY  
Vch X]f] YX": i bX]g]fYei j]Y U'Z'Ug]hE +  
cZAE'cfdfUYAEbg]Yg]AYAV] YFX VmU'Vta dUbn]Y Y 9G  
F]g\_AE'v]fYAZca AEg gUjbuM]mGv]fY YUA cfb] gUFG  
Dcfz'c]cAE'cfdfUYAEg gUjbuM]mGv]fY": i bX]g]fYei j]YAEh  
YUg]hE + cZAE]g YF] bAEbg]Yg]AYAV] YFX VmU'7ci bhfm  
F]g\_AE'v]fYAZca AEg gUjbuM]mGv]fY YUA cfb] gUFG  
Dcfz'c]cAE]g YF] bAEg gUjbuM]mGv]fYAEHY  
A cfb] gUFGAE'cfdfUY UbX]Gj YF] bAEg gUjbuM]mGv]fYg  
UY Ugg]Yh k Y] \hX]U YFU YgAEZVta dUbn]Y Y 9G AE]g  
Gv]fYgZcfV'cfdfUY\cX]b] gcf 7ci bhfm]g\_Gv]fYgZcf  
gg] YF] b\cX]b] g'AEch g'v]fYg]U]b] YVtk Yyb S'hc %\$S\$  
k jh U\] \Yf g'v]fY j]X]M]h]b] AEUhUZ bX\Ug]cb]Uj YFU Yz  
a cY'cZ]g Ugg]Yg] j] YghX] bAE'vta dUj]YgcfVti bh]Ygk jh  
 \] \ 9G F]g\_

AEAE'Gv]fYcZ hY 7cfdfUY UbX]Gj YF] b<]g'cf]M  
G gUjbuM]mGv]fYg UY k Y] \hX]a c] j] Uj YFU YgcZHY  
fYg]W]j Y Dcfz'c] 7cfdfUY UbX]Gj YF] bG gUjbuM]m  
Gv]fYg] Yf hY dUg]h%&a cbh]g]hc fYX] W  
j cUj]mYAE]g'cf]M 7cfdfUY UbX  
Gj YF] bAEg gUjbuM]mGv]fYg] Uj YVtk Yyb S'hc %\$S\$  
k jh U\] \Yf g'v]fY j]X]M]h]b] AEUhUZ bX\Ug]cb]Uj YFU Yz  
a cY'cZ]g Ugg]Yg] j] YghX] bAE'vta dUj]YgcfVti bh]Ygk jh  
 \] \ 9G F]g\_zcb U'V'bg]gh]h\]g'cf]M V]g]g'  
AEAE]h]f]Z hY A cfb] gUFGAE'cfdfUYAEg gUjbuM]m  
FUj] AEbX]Gj YF] bG gUjbuM]mFUj] AEfYAEYb  
Ugg] bX]hc U' g'v]fYX]Z bX]gk jh]b  
A cfb] gUFGAE'cVUAE'UY] c]Yg' b cX]Yf'hc fVW] YU  
7cfdfUY G gUjbuM]mFUj] c'fGj YF] bG gUjbuM]m

# Disclosure

UbxJUb[i UfXA Uf\_Yhb[ '7cfdcfU]cb-#W#EbxH.Y drcX Vtd  
YUW.X]gfm HgZ UfY bchLZ]JHxk Jh DUW@ZY' UbxDUW  
GYW#8]gfm Hcfz@@"

A cfb]g] gUfZ-#W]g bchLZ]JHxk Jh DUW@ZY' UbxDUW  
GYW#8]gfm Hcfz@@"

5" HfUYa Uf\_g Ubxg]fj JW'a Uf\_gWcb] Hc H.Y]f fYgdM]j Y  
ck bYfg'

DcfzC'c' gU]g]M]ja Uhx]Z]f Zca H.Y Ubbi U fYdcff'  
DUW@ZY' #gj fUbW 7ca dUbm  
BYk dcfh6YUWz75  
f] \$\$L, \$\$L +\*, %  
k k k "DUW@ZY'Wda AE

DUW@ZY/ '5bbi Jm7ca dUbm  
BYk dcfh6YUWz75  
f] , , t) -)!\* - - \*  
k k k "DUW@ZY'Wda

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

A?H 16F?! -A ¥ 88\$( A cfb]g] gUfZ-#W]g A cfb]g] gUfP' -#j Ygfa VchDcZ]Yg'A " %& \* - \*1" \$\$\$ 5" f] Vg fYg]fj YX' H.Y ]bzfa U]cb VchU]b]X\Yf]b' f]k]g d'fcd]f]M]f]rte  
A cfb]g] gUf UbxZef J]g VchVch d'fj ]Yf]g f&E a U]rbchVY Vch]YX cf X]g]f]M HX' Ubx f]E ]g bch]k Uf]Ubx Hc VY UW]UHZ Wda d'YVz cf H]a Ym]BY]H]Yf  
A cfb]g] gUf bcf J]g VchVch d'fj ]Yf]g UfY fYgdcb]Y Zcf Ubr]k]a U] Yg cf cgg]g Uf]g]b] Zca Ubr]i gr' cZ]bzfa U]cb DU]h d'Yzfa UbxW ]g bc [i Uf]UbxY  
cZ] h fY d'Yzfa UbxW' J]g]h]i f] Q " 7A cfb]g] UfY -A