| Investment Strategy | Morningstar Sustainability | | | |
|----------------------------------|-----------------------------------|---|--|--|
| | Morningstar Sustainability Rating | Global Category | Historical Corporate Sustainability Score | |
| | | Historical Corporate % Rank in Global Category | Sustainability Mandate | |
| Morningstar Category: Technology | | | | |
| | Performance | | | |
| | | | | |
| Fees and Expenses | | | | |
| Class I | | | | |
| Class P | | | | |
| Waiver Data | | | | |
| Operations | | | | |
| 11. | | | | |
| | | | | |
| Portfolio Manager(s) | | | | |
| | | | | |

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.

M Fund, 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 |
| |
| |



Disclosure

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