

STATEMENT OF ADDITIONAL INFORMATION

May 1, 2023

PACIFIC PROTECTOR VUL

PACIFIC SELECT EXEC SEPARATE ACCOUNT

TABLE OF CONTENTS

GENERAL INFORMATION AND HISTORY

How We Are Organized

Increasing the Net Amount At Risk

TRANSFER SERVICES

Dollar Cost Averaging

-
-
-
-
-

-
-
-
-

First Year Transfer

-
-
-
-
-
-
-
-
-
-
-
-

Fixed Option Interest Sweep

-
-
-

WITHDRAWAL FEATURES

Automated Income Option

- • • •

MORE INFORMATION ON POLICY CHARGES

Underwriting Methods and Nonstandard Ratings

MORE ON VARIABLE LIFE INSURANCE AND YOUR TAXES

We do not make any guarantees about the tax status of your Policy, and you should not consider the discussion that follows to be tax advice. Speak to a qualified tax advisor for complete information about federal, state and local taxes that may apply to you.

INSURANCE AND YOUR TAXES

Mortality and Expense Charges

VARIABLE LIFE

Investor Control

Comparison to Taxable Investments

