

SERFF Tracking Number: PALD-126002815 State: Arkansas
Filing Company: Pacific Life Insurance Company State Tracking Number: 41930
Company Tracking Number: P09IEP2
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.101 External Indexed - Single Life
Adjustable Life
Product Name: PRE Spec Pages
Project Name/Number: PRE Spec Pages/PRE Spec Pages

Filing at a Glance

Company: Pacific Life Insurance Company
Product Name: PRE Spec Pages SERFF Tr Num: PALD-126002815 State: ArkansasLH
TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed State Tr Num: 41930
Adjustable Life
Sub-TOI: L09I.101 External Indexed - Single Life Co Tr Num: P09IEP2 State Status: Approved-Closed
Life
Filing Type: Form Co Status: Pending State Reviewer(s): Linda Bird
Response-Initial Submission
Author: Jill Dease Disposition Date: 01/29/2009
Date Submitted: 01/23/2009 Disposition Status: Approved
Implementation Date Requested: 05/01/2009 Implementation Date:

State Filing Description:

General Information

Project Name: PRE Spec Pages Status of Filing in Domicile: Pending
Project Number: PRE Spec Pages Date Approved in Domicile:
Requested Filing Mode: Informational Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 01/29/2009
State Status Changed: 01/29/2009 Deemer Date:
Corresponding Filing Tracking Number: P09IEP2
Filing Description:
January 19, 2009 NAIC # 00067466
FEIN # 95-1079000

Mr. John Shields

SERFF Tracking Number: PALD-126002815 State: Arkansas
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Policy Form Filings, Life

Arkansas Department of Insurance

1200 W. Third Street

Little Rock, AR 72201-1904

Re: Informational Filing for New and Revised Policy Specifications Pages for
Form# P08PI3 (Indexed Universal Life Insurance), approved 11/13/07
Form# P08PIM (Indexed Universal Life Insurance), approved 11/13/07
Form# P09IEP (Indexed Universal Life Insurance), approved 11/06/08

Dear Mr. Shields,

This is an informational filing of the above referenced individual life insurance Policy Specifications pages in final print. The Policy Specifications pages are for three Indexed Accounts, and provide the parameters for each. The three Indexed Accounts are:

1 Year Indexed Account

5 Year Indexed Account

5 Year Indexed Account 2

These are new and revised Policy Specifications pages for the referenced (Equity) Indexed Universal Life Insurance policies. This filing is being submitted in Nebraska, our state of domicile, and in all other states where Pacific Life is licensed which require such filing. The first 2 Policy Specifications pages (1 Year Indexed Account and 5 Year Indexed Account) revise the corresponding Policy Specifications pages for the referenced policies and have the effect of replacing the current growth cap for the indexed accounts with the guaranteed growth cap. Providing only the contract guarantees has been determined to be more consistent with the manner in which other non-guaranteed policy elements are described in the policy contract language. These Policy Specification pages also add a paragraph to clarify the order in which the indexed accounts are accessed for policy deductions. The 5 Year Indexed Account 2 Policy Specifications page is for a new Indexed Account, one with a 105% guaranteed participation rate, and is identical to the 5 Year Indexed Account except for the guaranteed participation rate.

The following pertain to this submission:

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- Actuarial Memorandum, and any required certifications are enclosed.
- Since there is no new policy being submitted, there is no requirement for an Illustration Actuary's Certification nor for a sample illustration.
- The forms satisfy any relevant readability requirements (any required certification is enclosed), with readability scores of: 52.2, 50.6, and 50.6, for the three Policy Specifications pages, respectively.
- These forms will be marketed through our licensed agents. The target release date is 5/1/09, or upon approval.
- The forms will be used mainly with application #A09IUW, previously approved by your state on 8/21/08.
- Issue ages are 20-90.
- Since no forms have been filed for approval, we have not included a filing fee.

To the best of my knowledge and belief this filing complies with the laws and regulations of your state. If you would like to discuss any aspect of this filing, please feel free to contact me at (800) 800-7618, extension 7081.

Sincerely,

Jill Dease
Senior Compliance Analyst, Product Compliance, Life Division

Company and Contact

Filing Contact Information

Jill Dease, Compliance Analyst
700 Newport Center Drive
Newport Beach, CA 92660
Jill.Klinger@pacificlifec.com
(949) 219-3618 [Phone]
(949) 219-4304[FAX]

Filing Company Information

Pacific Life Insurance Company
45 Enterprise Drive
Aliso Viejo, CA 92656
(949) 420-7080 ext. [Phone]
CoCode: 67466
Group Code: 709
Group Name:
FEIN Number: 95-1079000
State of Domicile: Nebraska
Company Type:
State ID Number:

SERFF Tracking Number: PALD-126002815 State: Arkansas
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Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pacific Life Insurance Company	\$0.00	01/23/2009	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	01/29/2009	01/29/2009

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Disposition

Disposition Date: 01/29/2009

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	PRE Specifications Pages		Yes
Form	PRE Specification Pages		Yes

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Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
		Data/Declaration Pages	PRE Specification Pages	Initial		0	PRE Spec Pages.pdf

POLICY SPECIFICATIONS

1 YEAR INDEXED ACCOUNT

Segment Term: 1 Year
Segment Guaranteed Interest Rate: 0.00%
Guaranteed Minimum Participation Rate: 100% for the Segment Term
Guaranteed Minimum Growth Cap: 3% for the Segment Term
Cumulative Segment Guaranteed Interest Rate: 0.00%

Overview – This describes the elements and method used in calculating Segment Indexed Interest for each Segment of this Indexed Account. Also, see Indexed Accounts.

Index – The Index is the Standard & Poor's 500® Composite Stock Price Index, excluding dividends. If the Standard & Poor's 500® Composite Stock Price Index is discontinued, or if we are unable to use it for reasons beyond our control, we will substitute a successor index of our choosing. In such case, we will notify you of the change at your last known address.

Segment Indexed Interest – At Segment Maturity, Segment Indexed Interest will be credited to the Segment and is equal to the Segment Indexed Interest Rate multiplied by the average of all Segment Monthly Balances over the entire Segment Term.

Segment Monthly Balance – The Segment Monthly Balance is, as of the end of any Segment Month, the amount initially transferred to the Segment on the Segment Date minus all Segment Deductions, excluding any interest that may have been credited to the Segment.

Segment Indexed Interest Rate – The Segment Indexed Interest Rate reflects any growth in the Index multiplied by the Participation Rate, subject to the Growth Cap, that exceeds the Cumulative Segment Guaranteed Interest Rate. The Segment Indexed Interest Rate is equal to [the lesser of (a x b) and c] - d, such result being not less than zero, where:

a = Index Growth Rate
b = Participation Rate
c = Growth Cap
d = Cumulative Segment Guaranteed Interest Rate

Index Growth Rate – In calculating the Segment Indexed Interest, the Index Growth Rate for that Segment Term is first calculated, as $(b \div a) - 1$, where:

a = the Closing Value of the Index as of the day before the beginning of the Segment Term; and
b = the Closing Value of the Index as of the day before the end of the Segment Term.

Participation Rate – This is the percentage of the Index Growth Rate that is used in calculating the Segment Indexed Interest Rate. The Guaranteed Minimum Participation Rate is shown above. We may declare a higher Participation Rate, which will be shown in your Annual Report.

Growth Cap – This is the maximum total interest rate for a Segment over the Segment Term, including both the Cumulative Segment Guaranteed Interest Rate and the Segment Indexed Interest Rate. The Guaranteed Minimum Growth Cap is shown above. We may declare a higher Growth Cap, which will be shown in your Annual Report.

Cumulative Segment Guaranteed Interest Rate – The Cumulative Segment Guaranteed Interest Rate is the Segment Guaranteed Interest Rate compounded annually for the number of years of the Segment Term.

Deductions from the Accumulated Value – If there is more than one Indexed Account with the same Segment Term, deductions from each such Indexed Account will occur in numeric order according to the number designation at the end of the name of the Indexed Account, provided that deductions from any Indexed Account without such a number designation will occur before deductions from any Indexed Account with a number designation.

POLICY SPECIFICATIONS

5 YEAR INDEXED ACCOUNT

Segment Term: 5 Years
Segment Guaranteed Interest Rate: 1.00%
Guaranteed Minimum Participation Rate: 100% for the Segment Term
Guaranteed Minimum Growth Cap: 15% for the Segment Term
Cumulative Segment Guaranteed Interest Rate: 5.10%

Overview – This describes the elements and method used in calculating Segment Indexed Interest for each Segment of this Indexed Account. Also, see Indexed Accounts.

Index – The Index is the Standard & Poor's 500® Composite Stock Price Index, excluding dividends. If the Standard & Poor's 500® Composite Stock Price Index is discontinued, or if we are unable to use it for reasons beyond our control, we will substitute a successor index of our choosing. In such case, we will notify you of the change at your last known address.

Segment Indexed Interest – At Segment Maturity, Segment Indexed Interest will be credited to the Segment and is equal to the Segment Indexed Interest Rate multiplied by the average of all Segment Monthly Balances over the entire Segment Term.

Segment Monthly Balance – The Segment Monthly Balance is, as of the end of any Segment Month, the amount initially transferred to the Segment on the Segment Date minus all Segment Deductions, excluding any interest that may have been credited to the Segment.

Segment Indexed Interest Rate – The Segment Indexed Interest Rate reflects any growth in the Index multiplied by the Participation Rate, subject to the Growth Cap, that exceeds the Cumulative Segment Guaranteed Interest Rate. The Segment Indexed Interest Rate is equal to [the lesser of (a x b) and c] - d, such result being not less than zero, where:

a = Index Growth Rate
b = Participation Rate
c = Growth Cap
d = Cumulative Segment Guaranteed Interest Rate

Index Growth Rate – In calculating the Segment Indexed Interest, the Index Growth Rate for that Segment Term is first calculated, as $(b \div a) - 1$, where:

a = the Closing Value of the Index as of the day before the beginning of the Segment Term; and
b = the average Closing Value of the Index as of the day before the end of the last twelve Segment Months of the Segment Term.

Participation Rate – This is the percentage of the Index Growth Rate that is used in calculating the Segment Indexed Interest Rate. The Guaranteed Minimum Participation Rate is shown above. We may declare a higher Participation Rate, which will be shown in your Annual Report.

Growth Cap – This is the maximum total interest rate for a Segment over the Segment Term, including both the Cumulative Segment Guaranteed Interest Rate and the Segment Indexed Interest Rate. The Guaranteed Minimum Growth Cap is shown above. We may declare a higher Growth Cap, which will be shown in your Annual Report.

Cumulative Segment Guaranteed Interest Rate – The Cumulative Segment Guaranteed Interest Rate is the Segment Guaranteed Interest Rate compounded annually for the number of years of the Segment Term.

Deductions from the Accumulated Value – If there is more than one Indexed Account with the same Segment Term, deductions from each such Indexed Account will occur in numeric order according to the number designation at the end of the name of the Indexed Account, provided that deductions from any Indexed Account without such a number designation will occur before deductions from any Indexed Account with a number designation.

POLICY SPECIFICATIONS

5 YEAR INDEXED ACCOUNT 2

Segment Term: 5 Years
 Segment Guaranteed Interest Rate: 0.00%
 Guaranteed Minimum Participation Rate: 105% for the Segment Term
 Guaranteed Minimum Growth Cap: 15% for the Segment Term
 Cumulative Segment Guaranteed Interest Rate: 0.00%

Overview – This describes the elements and method used in calculating Segment Indexed Interest for each Segment of this Indexed Account. Also, see Indexed Accounts.

Index – The Index is the Standard & Poor's 500® Composite Stock Price Index, excluding dividends. If the Standard & Poor's 500® Composite Stock Price Index is discontinued, or if we are unable to use it for reasons beyond our control, we will substitute a successor index of our choosing. In such case, we will notify you of the change at your last known address.

Segment Indexed Interest – At Segment Maturity, Segment Indexed Interest will be credited to the Segment and is equal to the Segment Indexed Interest Rate multiplied by the average of all Segment Monthly Balances over the entire Segment Term.

Segment Monthly Balance – The Segment Monthly Balance is, as of the end of any Segment Month, the amount initially transferred to the Segment on the Segment Date minus all Segment Deductions, excluding any interest that may have been credited to the Segment.

Segment Indexed Interest Rate – The Segment Indexed Interest Rate reflects any growth in the Index multiplied by the Participation Rate, subject to the Growth Cap, that exceeds the Cumulative Segment Guaranteed Interest Rate. The Segment Indexed Interest Rate is equal to [the lesser of (a x b) and c] - d, such result being not less than zero, where:

a = Index Growth Rate
 b = Participation Rate
 c = Growth Cap
 d = Cumulative Segment Guaranteed Interest Rate

Index Growth Rate – In calculating the Segment Indexed Interest, the Index Growth Rate for that Segment Term is first calculated, as $(b \div a) - 1$, where:

a = the Closing Value of the Index as of the day before the beginning of the Segment Term; and
 b = the average Closing Value of the Index as of the day before the end of the last twelve Segment Months of the Segment Term.

Participation Rate – This is the percentage of the Index Growth Rate that is used in calculating the Segment Indexed Interest Rate. The Guaranteed Minimum Participation Rate is shown above. We may declare a higher Participation Rate, which will be shown in your Annual Report.

Growth Cap – This is the maximum total interest rate for a Segment over the Segment Term, including both the Cumulative Segment Guaranteed Interest Rate and the Segment Indexed Interest Rate. The Guaranteed Minimum Growth Cap is shown above. We may declare a higher Growth Cap, which will be shown in your Annual Report.

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Adjustable Life
Product Name: PRE Spec Pages
Project Name/Number: PRE Spec Pages/PRE Spec Pages

Rate Information

Rate data does NOT apply to filing.

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Adjustable Life
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Project Name/Number: PRE Spec Pages/PRE Spec Pages

Supporting Document Schedules

Satisfied -Name: Flesch Certification **Review Status:** 01/22/2009

Comments:

Attachments:

Readability Certification.pdf

AR1GuarAssocNote.pdf

AR Reg 19 Cert of Compliance.pdf

Satisfied -Name: Application **Review Status:** 01/22/2009

Comments:

Form #: A09IUW

Approval Date: 8/21/2008

State Filing #: 39971

SERFF #: PALD-125775171

Attachment:

A09IUW.pdf

Satisfied -Name: PRE Specifications Pages **Review Status:** 01/22/2009

Comments:

Attachment:

PRE Spec Pages.pdf

READABILITY CERTIFICATION

Form Filing for: **Pacific Life Insurance Company**

Form Name(s): 1 Year Indexed Account
 5 Year Indexed Account
 5 Year Indexed Account 2

Flesch Score(s): 52.2
 50.6
 50.6

(Flesch test was made for entire form, not for selected samples.)

Test type: 10 point

I certify that in my judgment this filing is:

- READABLE (simple sentence structure – shortness of sentences – use of common words – avoidance of legal and technical terms to greatest possible extent and defining of those terms which cannot be avoided – minimum of cross-references).
- LEGIBLE (ample type size for text with contrasting type for headings and subheadings – ample space between lines – ample white space in margins and between section – ample ink-to-paper contrast).
- IN LOGICAL ORDER AND FORMAT (table of contents or index included – sections and subsections self-contained and arranged in logical flow – extensive use of headings and subheadings to facilitate location of particular items – outline form used where desirable for clarity).

I believe this filing:

- Meets or exceeds the requirements of the policy readability legislation already enacted in numerous states; and
- Meets or exceeds the requirements of the NAIC Model Bill on language simplification.

Signed for the Company at Newport Beach, California on

01/22/2009



SIGNATURE

THOMAS S. BEADLESTON

NAME

VICE PRESIDENT

TITLE

LIMITATIONS AND EXCLUSIONS UNDER THE ARKANSAS LIFE AND DISABILITY INSURANCE GUARANTY ASSOCIATION ACT

Residents of this state who purchase life insurance, annuities or disability insurance should know that the insurance companies licensed in this state to write these types of insurance are members of the Arkansas Life and Disability Insurance Guaranty Association ("Guaranty Association"). The purpose of the Guaranty Association is to assure that policy and contract owners will be protected, within certain limits, in the unlikely event that a member insurer becomes financially unable to meet its obligations. If this should happen, the Guaranty Association will assess its other member insurance companies for the money to pay the claims of policy owners who live in this state and, in some cases, to keep coverage in force. The valuable extra protection provided by the member insurers through the Guaranty Association is not unlimited, however. And, as noted in the box below, this protection is not a substitute for consumers' care in selecting insurance companies that are well managed and financially stable.

DISCLAIMER

The Arkansas Life and Disability Insurance Guaranty Association ("Guaranty Association") may not provide coverage for this policy. If coverage is provided, it may be subject to substantial limitations or exclusions and require continued residency in this state. You should not rely on coverage by the Guaranty Association in purchasing an insurance policy or contract.

Coverage is NOT provided for your policy or contract or any portion of it that is not guaranteed by the insurer or for which you have assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract.

Insurance companies or their agents are required by law to provide you with this notice. However, insurance companies and their agents are prohibited by law from using the existence of the Guaranty Association to induce you to purchase any kind of insurance policy.

The Arkansas Life and Disability Insurance Guaranty Association
c/o The Liquidation Division
1200 West Third Street (Third & Cross)
Little Rock, Arkansas 72201-1904

Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

The state law that provides for this safety net is called the Arkansas Life and Disability Insurance Guaranty Association Act ("Act"). Below is a brief summary of the Act's coverages, exclusions and limits. This summary does not cover all provisions of the Act; nor does it in any way change anyone's rights or obligations under the Act or the rights or obligations of the Guaranty Association.

COVERAGE

Generally, individuals will be protected by the Guaranty Association if they live in this state and hold a life, annuity or disability insurance contract or policy, or if they are insured under a group insurance contract issued by a member insurer. The beneficiaries, payees or assignees of policy or contract owners are protected as well, even if they live in another state.

EXCLUSIONS FROM COVERAGE

However, persons owning such policies are NOT protected by the Guaranty Association if:

- They are eligible for protection under the laws of another state (this may occur when the insolvent insurer was incorporated in another state whose guaranty association protects insureds who live outside that state);
- The insurer was not authorized to do business in this state;
- Their policy or contract was issued by a nonprofit hospital or medical service organization, an HMO, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company or similar plan in which the policy or contract owner is subject to future assessments, or by an insurance exchange.

The Guaranty Association also does NOT provide coverage for:

- Any policy or contract or portion thereof which is not guaranteed by the insurer or for which the owner has assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract;
- Any policy of reinsurance (unless an assumption certificate was issued);
- Interest rate yields that exceed an average rate;
- Dividends and voting rights and experience rating credits;
- Credits given in connection with the administration of a policy by a group contract holder;
- Employers' plans to the extent they are self-funded (that is, not insured by an insurance company, even if an insurance company administers them);
- Unallocated annuity contracts (which give rights to group contractholders, not individuals);
- Unallocated annuity contracts issued to/in connection with benefit plans protected under Federal Pension Benefit Corporation ("FPBC")(whether the FPBC is yet liable or not);
- Portions of an unallocated annuity contract not owned by a benefit plan or a government lottery (unless the owner is a resident) or issued to a collective investment trust or similar pooled fund offered by a bank or other financial institution);
- Portions of a policy or contract to the extent assessments required by law for the Guaranty Association are preempted by State or Federal law;
- Obligations that do not arise under the policy or contract, including claims based on marketing materials or side letters, riders, or other documents which do not meet filing requirements, or claims for policy misrepresentations, or extra-contractual or penalty claims;
- Contractual agreements establishing the member insurer's obligations to provide book value accounting guarantees for defined contribution benefit plan participants (by reference to a portfolio of assets owned by a nonaffiliate benefit plan or its trustees).

LIMITS ON AMOUNT OF COVERAGE

The Act also limits the amount the Guaranty Association is obligated to cover: The Guaranty Association cannot pay more than what the insurance company would owe under a policy or contract. Also, for any one insured life, the Guaranty Association will pay a maximum of \$300,000 - no matter how many policies and contracts there were with the same company, even if they provided different types of coverages. Within this overall \$300,000 limit, the Association will not pay more than \$100,000 in health insurance benefits, \$100,000 in present value of annuity benefits, or \$100,000 in life insurance death benefits or net cash surrender values - again, no matter how many policies and contracts there were with the same company, and no matter how many different types of coverages. There is a \$1,000,000 limit with respect to any contract holder for unallocated annuity benefits, irrespective of the number of contracts held by the contract holder. These are limitations for which the Guaranty Association is obligated before taking into account either its subrogation and assignment rights or the extent to which those benefits could be provided out of the assets of the impaired or insolvent insurer.

PACIFIC LIFE INSURANCE COMPANY
700 Newport Center Drive, Newport Beach, California 92660

STATE OF ARKANSAS

CERTIFICATION OF COMPLIANCE

RE: PRE Specifications Pages
7/31/09 and 7/31/09

I hereby certify that to the best of my knowledge and belief, the above forms and their submission comply with Regulation 19, as well as the other laws and regulations of the State of Arkansas.

Signed for the Company at Newport Beach, California on January 22, 2009



SIGNATURE

THOMAS S. BEADLESTON

NAME

VICE PRESIDENT

TITLE

Contact Person:

Jill Klinger-Dease
Compliance Analyst, Product Compliance, 800-800-6416, extension 3618

(Arkansas)

PACIFIC LIFE INSURANCE COMPANY

[Life Insurance Operations Center
P.O. Box 2030 • Omaha, NE 68103-2030
(800) 347-7787 • Fax (949) 462-3066
www.PacificLife.com]

**PACIFIC LIFE****APPLICATION FOR LIFE INSURANCE****CLIENT INFORMATION**

PROPOSED INSURED Complete for all Life Insurance Policies.	1A. Name: First _____ MI _____ Last _____		B. Gender <input type="checkbox"/> Male <input type="checkbox"/> Female		
	C. Residence Address: Street _____ City _____		State _____ Zip Code _____		
	D. Date of Birth (mm/dd/yyyy)	E. Place of Birth (State/Country)		F. Soc. Sec. # _____	
	G. Driver's License # & State _____	H. Telephone # (include area code) _____	I. Occupation _____		
	J. Proposed Insured is a: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> U.S. Permanent Resident <input type="checkbox"/> Foreign National If Foreign National, provide Country _____ and Visa Type _____				
Employee's work address should be the location where Proposed Insured physically works.	2A. Employer's Name _____		B. How Long yr _____ mo _____		
	C. Employee's Work Address: Street _____ City _____		State _____ Zip Code _____ D. Type of Business _____		
PROPOSED ADDITIONAL INSURED Complete for either: <ul style="list-style-type: none"> • Second-to-Die Life Insurance Policy • Term Rider on Additional Insured (e.g., Spouse) for an Individual Life Insurance Policy Employee's work address should be the location where Proposed Additional Insured physically works.	3A. Name: First _____ MI _____ Last _____		B. Gender <input type="checkbox"/> Male <input type="checkbox"/> Female		
	C. Residence Address: Street _____ City _____		State _____ Zip Code _____		
	D. Date of Birth (mm/dd/yyyy)	E. Place of Birth (State/Country)		F. Soc. Sec. # _____	G. Relationship to Insured _____
	H. Driver's License # & State _____	I. Telephone # (include area code) _____	J. Occupation _____		
	K. Proposed Additional Insured is a: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> U.S. Permanent Resident <input type="checkbox"/> Foreign National If Foreign National, provide Country _____ and Visa Type _____				
Employee's work address should be the location where Proposed Additional Insured physically works.	4A. Employer's Name _____		B. How Long yr _____ mo _____		
	C. Employee's Work Address: Street _____ City _____		State _____ Zip Code _____ D. Type of Business _____		

REMARKS – IDENTIFY QUESTION AND GIVE DETAILS

CLIENT INFORMATION (Continued)**PRIMARY BENEFICIARY(IES)**

Total of percentages must equal 100%.

If percentage shares are left blank; the shares will be divided equally.

13A. Name			B. % Share
C. Relationship to Insured(s)	D. Soc. Sec. # / Tax ID #	E. Date of Birth (mm/dd/yyyy)	
14A. Trustee's Name			B. Date of Trust (mm/dd/yyyy)
C. Additional Trustee's Name			
15A. Name			B. % Share
C. Relationship to Insured(s)	D. Soc. Sec. # / Tax ID #	E. Date of Birth (mm/dd/yyyy)	
16A. Trustee's Name			B. Date of Trust (mm/dd/yyyy)
C. Additional Trustee's Name			
17A. Name			B. % Share
C. Relationship to Insured(s)	D. Soc. Sec. # / Tax ID #	E. Date of Birth (mm/dd/yyyy)	
18A. Trustee's Name			B. Date of Trust (mm/dd/yyyy)
C. Additional Trustee's Name			
19A. Name			B. % Share
C. Relationship to Insured(s)	D. Soc. Sec. # / Tax ID #	E. Date of Birth (mm/dd/yyyy)	
20A. Trustee's Name			B. Date of Trust (mm/dd/yyyy)
C. Additional Trustee's Name			

REMARKS – IDENTIFY QUESTION AND GIVE DETAILS

CLIENT INFORMATION (Continued)

PRIMARY CONTINGENT BENEFICIARY(IES) (Optional) Total of percentages must equal 100%. If percentage shares are left blank; the shares will be divided equally.	21A. Name			B. % Share
	C. Relationship to Insured(s)	D. Soc. Sec. # / Tax ID #	E. Date of Birth (mm/dd/yyyy)	
	22A. Trustee's Name			B. Date of Trust (mm/dd/yyyy)
	C. Additional Trustee's Name			
	23A. Name			B. % Share
	C. Relationship to Insured(s)	D. Soc. Sec. # / Tax ID #	E. Date of Birth (mm/dd/yyyy)	
24A. Trustee's Name			B. Date of Trust (mm/dd/yyyy)	
C. Additional Trustee's Name				

TERM RIDER ON ADDITIONAL INSURED BENEFICIARY(IES) Complete if Term Rider on Additional Insured or Second- to-Die Life Insurance Policy's beneficiary is different than the primary beneficiary. Total of percentages must equal 100%. If percentage shares are left blank; the shares will be divided equally.	25A. Name			B. % Share
	C. Relationship to Insured(s)	D. Soc. Sec. # / Tax ID #	E. Date of Birth (mm/dd/yyyy)	
	26A. Trustee's Name			B. Date of Trust (mm/dd/yyyy)
	C. Additional Trustee's Name			
	27A. Additional Name (if applicable)			B. % Share
	C. Relationship to Insured(s)	D. Soc. Sec. # / Tax ID #	E. Date of Birth (mm/dd/yyyy)	
28A. Trustee's Name			B. Date of Trust (mm/dd/yyyy)	
C. Additional Trustee's Name				

TERM RIDER ON PRIMARY INSURED BENEFICIARY(IES) Complete if Second- to-Die Life Insurance Policy's beneficiary is different than the primary beneficiary. Total of percentages must equal 100%. If percentage shares are left blank; the shares will be divided equally.	29A. Name			B. % Share
	C. Relationship to Insured(s)	D. Soc. Sec. # / Tax ID #	E. Date of Birth (mm/dd/yyyy)	
	30A. Trustee's Name			B. Date of Trust (mm/dd/yyyy)
	C. Additional Trustee's Name			
	31A. Additional Name (if applicable)			B. % Share
	C. Relationship to Insured(s)	D. Soc. Sec. # / Tax ID #	E. Date of Birth (mm/dd/yyyy)	
32A. Trustee's Name			B. Date of Trust (mm/dd/yyyy)	
C. Additional Trustee's Name				

REMARKS - IDENTIFY QUESTION AND GIVE DETAILS

EXISTING / PENDING INSURANCE INFORMATION

IN FORCE, PENDING, AND REPLACEMENT INFORMATION

1. Is there any existing or pending life insurance or annuities on any Proposed Insured(s)?
 - Yes (Complete any applicable state replacement notice and submit with the application. See IMPORTANT note.)
 - No
2. Will the policy applied for replace, cause a change in, or involve a cash withdrawal or loan from or lapse of any life insurance policy or annuity contract on any Proposed Insured's life?
 - Yes (Complete the applicable state replacement forms and submit with the application. If any are to be processed as a 1035 Exchange or Qualified Transfer of Assets, indicate such in questions 3 and 5 below.)
 - No

IMPORTANT

Certain states require replacement forms for any in-force policies even if a replacement is not intended. Refer to Producer Instructions for a list of states.

Add additional policies under Remarks Section.

3. Complete the chart below for all **existing** life insurance or annuities:

Proposed Insured	Policy/Contract #	Company	Face Amount	Issue Year	CHECK ALL APPLICABLE BOXES								
					Replace	1035 or Transfer Asset	Life	Ann	Ind	Grp	Bus	Pers	
<input type="checkbox"/> Primary <input type="checkbox"/> Additional					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Primary <input type="checkbox"/> Additional					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Primary <input type="checkbox"/> Additional					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Primary <input type="checkbox"/> Additional					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

4. Complete the chart below if you have any applications currently **pending** or if you **plan to apply** for any new life insurance or annuity contracts:

Proposed Insured	Policy/Contract #	Company	Face Amount	Reason Policy Applied For
<input type="checkbox"/> Primary <input type="checkbox"/> Additional				
<input type="checkbox"/> Primary <input type="checkbox"/> Additional				
<input type="checkbox"/> Primary <input type="checkbox"/> Additional				

1035 EXCHANGES OR QUALIFIED TRANSFER OF ASSETS

5. Complete the following chart if 1035 Exchange or a Qualified Transfer of Assets is checked above. Submit the applicable 1035 Absolute Assignment form or the Transfer of Qualified Plan Assets form:

Policy/Contract #	Loan Carryover		Modified Endowment Contract		
	Yes	No	Yes	No	Unknown
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

MODIFIED ENDOWMENT CONTRACT (MEC) DISCLOSURE

Under federal tax rules, if a policy is received in exchange for an old policy that had become a MEC, the new policy will also be a MEC. This rule applies whether or not the two policies are issued by the same insurance company. A MEC Acceptance Form must be signed and submitted with the application, or must be signed upon policy delivery.

REMARKS – IDENTIFY QUESTION AND GIVE DETAILS

PERSONAL INFORMATION

FINANCIAL INFORMATION		Proposed Insured	Additional Insured
	1. Annual earned income from occupation (After deduction of business expenses)	\$	\$
	2. Annual unearned income (State source in Remarks below)	\$	\$
	3. Net worth: <input type="checkbox"/> Individual <input type="checkbox"/> Joint	\$	\$
	4A. Is the Proposed Insured married? B. If married and applying for individual life insurance, list amount of life insurance in force on the spouse \$ _____ (for business or survivor insurance write N/A)	<input type="checkbox"/> Yes <input type="checkbox"/> No	

GENERAL INFORMATION Complete each question for the Proposed Insured and Proposed Additional Insured. Explain all "Yes" answers in Remarks Section unless instructed otherwise.		Proposed Insured	Additional Insured
	5. Within the next 2 years do you plan to fly, or within the last 2 years have you flown, as a pilot, student pilot, or crewmember? (If yes, complete the Aviation Questionnaire)	YES NO	YES NO
	6. Within the next 2 years do you plan to participate in, or within the last 2 years have you participated in, parachute jumping, scuba diving, auto/motorboat/motorcycle racing, hang gliding, or mountain climbing? (If yes, complete the Avocation Questionnaire)	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
	7. Do you plan or expect to travel or reside outside the USA? (If yes, complete the Travel Questionnaire)	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
	8. Have you applied for any other life insurance within the last 3 months?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
	9. Have you ever had life insurance declined, rated, modified, cancelled, or not renewed?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
	10. Have you been convicted of a felony within the past 5 years?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
	11. Have you had a driver's license restricted or revoked or been convicted of 3 or more moving violations within the past 5 years?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>

TOBACCO USE INFORMATION Complete if Proposed Insured and/or Proposed Additional Insured is age 20 and above.	12. Within the last 5 years, have you used or smoked in any quantity tobacco and/or any other product containing nicotine? (If yes, check all that apply and indicate date when product was last used)	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	
	PROPOSED INSURED'S INFORMATION		PROPOSED ADDITIONAL INSURED'S INFORMATION	
	Type of Product (check all that apply)	Date last used (mm/yyyy)	Type of Product (check all that apply)	Date last used (mm/yyyy)
	<input type="checkbox"/> Cigarettes		<input type="checkbox"/> Cigarettes	
	<input type="checkbox"/> Cigars		<input type="checkbox"/> Cigars	
	<input type="checkbox"/> Pipe		<input type="checkbox"/> Pipe	
	<input type="checkbox"/> Chewing		<input type="checkbox"/> Chewing	
	<input type="checkbox"/> Patch		<input type="checkbox"/> Patch	
	<input type="checkbox"/> Gum		<input type="checkbox"/> Gum	
<input type="checkbox"/> Other _____		<input type="checkbox"/> Other _____		

MEDICAL CERTIFICATION

MEDICAL CERTIFICATION Complete when submitting a medical examination from another insurance company. Another insurance company's exam may be accepted if the proposed/additional insured was examined within the past six months.	1. The attached examination is on the life of (Use check boxes):		
	Proposed Insured	Additional Insured	Name of Insurance Company
	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	
	2. To the best of your knowledge and belief, are the statements in the examination true as of today? (If no, explain in Remarks)		
	Proposed Insured	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	Additional Insured	<input type="checkbox"/> Yes <input type="checkbox"/> No	
3. Has the person who was examined consulted a doctor or other medical practitioner, or received medical or surgical advice since the date of the examination? (If yes, explain in Remarks)			
Proposed Insured	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Additional Insured	<input type="checkbox"/> Yes <input type="checkbox"/> No		

REMARKS – IDENTIFY QUESTION AND GIVE DETAILS

PREMIUM AND BILLING INFORMATION

<p>AMOUNT PAID WITH THIS APPLICATION The application, TIA, and check should all have the same date.</p>	<p>1A. Is an initial premium submitted with this application? <input type="checkbox"/> No <input type="checkbox"/> Yes (Do not submit money unless the Temporary Insurance Agreement (TIA) is completed)</p> <p>B. If yes, show amount of initial premium. Amount \$ _____ If yes, by signing in the signature section, I understand, accept, and agree to the terms of the TIA.</p>						
<p>PREMIUM FINANCING All questions must be answered.</p>	<p>2. Premium financing, or borrowing life insurance premiums from a lender or other third party, can be a legitimate method of obtaining life insurance premiums. However, not all premium financing arrangements may be appropriate and otherwise in compliance with the applicable laws and regulations. In fact, Pacific Life does not allow its products to be used in certain premium financing arrangements and will decline applications for life insurance made in connection with a premium financing arrangement that is not approved for use with Pacific Life products.</p> <p>A. Have you entered into, or have you made plans to enter into, an agreement to borrow current or future premiums, or both, in connection with this Application for Life Insurance? <input type="checkbox"/> Yes (Sign the applicable Premium Financing Disclosure Statement and submit with the application) Indicate name of the financing agreement _____ Indicate name of the lender _____ <input type="checkbox"/> No</p> <p>B. Have you made plans to transfer the policy to a third party as repayment of any premium financing debt? <input type="checkbox"/> Yes (Give details in the Remarks section) <input type="checkbox"/> No</p>						
<p>PREMIUM BILLING METHODS If adding to an existing List Bill, question #4 is not applicable.</p>	<p>3. Billing Method (Check one): A. <input type="checkbox"/> Direct B. <input type="checkbox"/> Monthly Bank Draft (Complete Authorization for Electronic Funds Transfer (EFT) form) C. <input type="checkbox"/> Single Premium D. <input type="checkbox"/> List Bill – I/We agree that the premium for this policy shall be included in an itemized list provided to the payor and shall constitute notice of premium due, and I/we understand that I/we will not receive any premium notices or other notices regarding premiums (Check one) <input type="checkbox"/> New List Bill <input type="checkbox"/> Add to Existing List Bill #: _____</p> <p>4. Frequency of Payment for Direct and List Bill: (Check one) A. <input type="checkbox"/> Annually C. <input type="checkbox"/> Quarterly B. <input type="checkbox"/> Semi-Annually D. <input type="checkbox"/> Monthly (Available with List Bill only)</p>						
<p>PAYOR OF PREMIUMS Individual or entity paying premium.</p>	<p>5. Payor of premium is: (Check one) <input type="checkbox"/> Proposed Insured <input type="checkbox"/> Proposed Additional Insured <input type="checkbox"/> Primary Policyowner <input type="checkbox"/> Employer <input type="checkbox"/> Other</p> <p>6. Complete information below for above party(ies), if different from (or not included) in Client Information section.</p> <table border="1" data-bbox="305 1199 1554 1373"> <tr> <td data-bbox="305 1199 1219 1255">A. Name</td> <td data-bbox="1224 1199 1554 1255">B. Relationship to Insured(s)</td> </tr> <tr> <td colspan="2" data-bbox="305 1255 1554 1312">C. Care of (if applicable)</td> </tr> <tr> <td data-bbox="305 1312 841 1373">D. Address: Street</td> <td data-bbox="846 1312 1554 1373">City State Zip Code</td> </tr> </table>	A. Name	B. Relationship to Insured(s)	C. Care of (if applicable)		D. Address: Street	City State Zip Code
A. Name	B. Relationship to Insured(s)						
C. Care of (if applicable)							
D. Address: Street	City State Zip Code						
<p>ADDITIONAL PREMIUM NOTICES (Optional) Not available for list bill. In addition to the Payor above, the individual or entity entered in this section will receive a premium notice.</p>	<p>7. Send Premium Notices to: <input type="checkbox"/> Proposed Insured <input type="checkbox"/> Proposed Additional Insured <input type="checkbox"/> Primary Policyowner <input type="checkbox"/> All Policyowners <input type="checkbox"/> Other</p> <p>8. Complete information below for above party(ies), if different from (or not included) in Client Information section.</p> <table border="1" data-bbox="305 1478 1554 1652"> <tr> <td data-bbox="305 1478 1219 1535">A. Name</td> <td data-bbox="1224 1478 1554 1535">B. Relationship to Insured(s)</td> </tr> <tr> <td colspan="2" data-bbox="305 1535 1554 1591">C. Care of (if applicable)</td> </tr> <tr> <td data-bbox="305 1591 841 1652">D. Address: Street</td> <td data-bbox="846 1591 1554 1652">City State Zip Code</td> </tr> </table>	A. Name	B. Relationship to Insured(s)	C. Care of (if applicable)		D. Address: Street	City State Zip Code
A. Name	B. Relationship to Insured(s)						
C. Care of (if applicable)							
D. Address: Street	City State Zip Code						

NOTIFICATION INFORMATION

ADDITIONAL NOTIFICATIONS
(Optional)
Complete if additional notifications should be sent to another party.

1. Notifications are sent to the primary policyowner and include, but are not limited to, Policy Annual Statements, Last Premium Offers/Lapse Notices, and Confirmation Statements. Indicate where additional notifications should be sent:
 Proposed Insured Proposed Additional Insured Payor Other

2. Complete information below for above party(ies), if different from (or not included) in Client Information section.

A. Name	B. Relationship to Insured(s)		
C. Care of (if applicable)			
D. Address: Street	City	State	Zip Code

NOTIFICATIONS FOR EMPLOYER SPONSORED POLICY
(Optional)
Complete if notifications should be sent to a party other than the policyowner.

3. Notifications include, but are not limited to, Policy Annual Statements, Last Premium Offers/Lapse Notices, and Confirmation Statements.

4. Indicate where notifications should be sent: Employer Other

5. Complete information below for above party, if different from the policyowner's information.

A. Name			
B. Care of (if applicable)			
C. Address: Street	City	State	Zip Code

ELECT TO RECEIVE DOCUMENTS IN ELECTRONIC FORMAT
(Optional)

6. As the policyowner, by checking YES, I authorize Pacific Life to provide my proxy, prospectuses, fund updates and any other documentation in electronic format when available. YES

E-mail Address: _____ (please print legibly)

By consenting to receive my proxy, prospectuses, fund updates and any other documentation in electronic format, I agree that:

- This election will be effective for all life insurance policies I currently own and for life insurance policies I acquire in the future **(may exclude split dollar policies on a list bill)**
- Pacific Life will provide my prospectuses and other documents related to my policy electronically instead of sending paper copies of these documents by US mail
- I have the means to view such documents
- I understand that the initial electronic media type for prospectuses will be CD-ROM with future delivery method being an e-mail notification of documents that are viewable online
- **Not all Policy documentation and notification may be currently available in electronic format. Any documents added to electronic delivery in the future will also be automatically included in this authorization**
- **I must have internet access (my internet provider may charge for internet access)**
- **I must provide a current e-mail address and notify Pacific Life promptly when my e-mail address changes**
- **I must update any e-mail filters that may prevent me from receiving e-mail notifications from Pacific Life**
- I may request a paper copy of the documents at no cost by calling (800) 347-7787
- This authorization will remain in effect until such time as I may decide to revoke this authorization
- I may revoke this authorization at any time by calling (800) 347-7787

REMARKS – IDENTIFY QUESTION AND GIVE DETAILS

LIFE INSURANCE COVERAGE INFORMATION

PRODUCT/PREMIUM	1. Product Name _____	2. Planned Annual Premium \$ _____									
FACE AMOUNT/ DEATH BENEFIT Select the appropriate basic and rider/other coverage face amount(s) as shown on the Illustration. Not all rider/other coverages are available on all products.	3. Basic Coverage Amount \$ _____	<table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:50%;"> Annual Renewable Term \$ _____ Check one term type: <input type="checkbox"/> Level <input type="checkbox"/> Varying Annual Renewable Term (VART) <input type="checkbox"/> Group Term Carve Out (GTCO) </td> <td style="width:50%;"></td> </tr> <tr> <td> Annual Renewable Term Rider-Last Survivor \$ _____ Check one term type: <input type="checkbox"/> Level <input type="checkbox"/> Varying Annual Renewable Term (VART) </td> <td></td> </tr> <tr> <td> ECV Coverage \$ _____ Surrender Value Enhancement Rider \$ _____ Surrender Value Enhancement Rider-Last Survivor \$ _____ Surrender Value Enhancement Trust/Executive Rider \$ _____ Other _____ \$ _____ </td> <td style="text-align: right; vertical-align: middle;"> = Total Initial Coverage \$ _____ </td> </tr> <tr> <td colspan="2" style="text-align: right;">Total of Rider/Other Coverage Above \$ _____</td> <td></td> </tr> </table>	Annual Renewable Term \$ _____ Check one term type: <input type="checkbox"/> Level <input type="checkbox"/> Varying Annual Renewable Term (VART) <input type="checkbox"/> Group Term Carve Out (GTCO)		Annual Renewable Term Rider-Last Survivor \$ _____ Check one term type: <input type="checkbox"/> Level <input type="checkbox"/> Varying Annual Renewable Term (VART)		ECV Coverage \$ _____ Surrender Value Enhancement Rider \$ _____ Surrender Value Enhancement Rider-Last Survivor \$ _____ Surrender Value Enhancement Trust/Executive Rider \$ _____ Other _____ \$ _____	= Total Initial Coverage \$ _____	Total of Rider/Other Coverage Above \$ _____		
	Annual Renewable Term \$ _____ Check one term type: <input type="checkbox"/> Level <input type="checkbox"/> Varying Annual Renewable Term (VART) <input type="checkbox"/> Group Term Carve Out (GTCO)										
Annual Renewable Term Rider-Last Survivor \$ _____ Check one term type: <input type="checkbox"/> Level <input type="checkbox"/> Varying Annual Renewable Term (VART)											
ECV Coverage \$ _____ Surrender Value Enhancement Rider \$ _____ Surrender Value Enhancement Rider-Last Survivor \$ _____ Surrender Value Enhancement Trust/Executive Rider \$ _____ Other _____ \$ _____	= Total Initial Coverage \$ _____										
Total of Rider/Other Coverage Above \$ _____											
DEATH BENEFIT OPTION Not available on all products.	4. Check one: <input type="checkbox"/> Option A (Level) <input type="checkbox"/> Option B (Increasing) <input type="checkbox"/> Option C (Face amount plus premiums less distributions)										
LIFE INSURANCE QUALIFICATION TEST Both tests not available on all products.	5. Check one: (Qualification test cannot be changed after the policy is in force) A. <input type="checkbox"/> Guideline Premium Test (GPT) B. <input type="checkbox"/> Cash Value Accumulation Test (CVAT)										
GUARANTEED COST OF INSURANCE (COI) PERIOD Not all years available on all products.	6. Indicate number of years: <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 5 <input type="checkbox"/> 10 <input type="checkbox"/> 15 <input type="checkbox"/> Other _____										
OPTIONAL BENEFITS Select the appropriate riders as indicated in the Illustration and indicate face amount(s) where applicable. Not available on all products.	7. Select the appropriate riders as indicated in the Illustration and indicate face amount(s) where applicable.										
	A. <input type="checkbox"/> Accelerated Living Benefit Rider (Complete disclosure form) B. <input type="checkbox"/> Accidental Death Rider \$ _____ C. <input type="checkbox"/> Annual Renewable Term Rider Individual (Proposed Insured) \$ _____ <input type="checkbox"/> Varying D. <input type="checkbox"/> Annual Renewable Term Rider Individual (Additional Insured) \$ _____ <input type="checkbox"/> Varying E. <input type="checkbox"/> Annual Renewable Term Rider Additional Insured \$ _____ F. <input type="checkbox"/> Children's Term Rider \$ _____ (Complete Non-Medical form) G. <input type="checkbox"/> Disability Benefit Rider \$ _____ H. <input type="checkbox"/> Flexible Duration No Lapse Guarantee Rider I. <input type="checkbox"/> Guaranteed Insurability Rider \$ _____	J. <input type="checkbox"/> Guaranteed Minimum Distribution Rider K. <input type="checkbox"/> IRC § 412(e)(3) Life Insurance Rider L. <input type="checkbox"/> Maturity Extension Rider M. <input type="checkbox"/> Minimum Earnings Benefit Rider _____ years (Indicate a Maturity Period) N. <input type="checkbox"/> No Lapse Guarantee Rider O. <input type="checkbox"/> Owner Waiver of Charges (Complete Non-Medical form) P. <input type="checkbox"/> Payor Waiver of Charges (Complete Non-Medical form) Q. <input type="checkbox"/> Premium Waiver R. <input type="checkbox"/> Waiver of Charges (On Insured) S. <input type="checkbox"/> Other _____ T. <input type="checkbox"/> Other _____ U. <input type="checkbox"/> Other _____									
NON-FORFEITURE/ PREMIUM CESSATION OPTIONS (If applicable)	8. <input type="checkbox"/> Automatic Premium Loan <input type="checkbox"/> Extended Insurance <input type="checkbox"/> Reduced Paid-Up										
SPECIAL POLICY DATING Backdating is subject to Pacific Life and state guidelines.	9. A current policy date will be used unless you select one of the following. <input type="checkbox"/> Date to Save Age <input type="checkbox"/> Specific Date _____ (Indicate a date, excluding 29 th , 30 th , and 31 st) (mm/dd/yyyy) By signing in the signature section, I understand that insurance charges and expenses begin on the policy date.										
MODIFIED ENDOWMENT CONTRACT (MEC) ACCEPTANCE (If applicable)	10. I understand that the policy as applied for is expected to become a Modified Endowment Contract (MEC) prior to its first policy anniversary. <input type="checkbox"/> Yes (I have signed and submitted, or will sign upon policy delivery, a MEC Acceptance Form)										

ILLUSTRATION INFORMATION**ILLUSTRATION
ACKNOWLEDGMENT****IMPORTANT**

Must complete when applying for a non-variable product.

If box A is checked, a signed illustration must be submitted with the application.

1. An illustration is defined as a presentation or depiction that includes non-guaranteed elements of a policy over a period of years. This includes supplemental illustrations and/or sales material, which can be classified as a supplemental illustration. As applicant, I acknowledge that: (Check one)

- A. An illustration that matches this application was presented, signed, and is being submitted with this application.
- B. An illustration was not presented to me. (Not applicable in Michigan)
- C. An illustration was presented to me; however, the policy applied for is different than as illustrated.
- D. An illustration was displayed to me on a computer screen. The displayed illustration matches the policy applied for; however, no printed copy of the illustration was given to me. The illustration on the screen included personal and policy information as listed in this application.

If B, C, or D is checked, I acknowledge, as applicant, that I did not receive and sign an illustration that matches this application for the reason indicated above. I also understand that an illustration matching the policy as issued will be provided for my signature no later than at the time the policy is delivered.

**ILLUSTRATION
DISCLOSURE**

This section applies when applying for a Variable product

I, the applicant, understand that I have applied for and/or purchased a variable universal life insurance policy from Pacific Life. I understand the following about variable universal life insurance and variable universal life insurance illustrations:

- Policy illustrations demonstrate the workings of a policy over time. Policy illustrations are presentations of non-guaranteed policy values over a period of years, based on assumptions of future investment results and assumptions as to what policy charges and credits will then be in effect. The hypothetical investment rates used in illustrations are illustrative only and should not be deemed to represent past or future investment results.
- In addition to investment results, future policy values depend on policy charges and credits. These charges and credits are determined by and may be adjusted by Pacific Life subject to contractual guarantees.
- Future policy values are also dependent on the amount and timing of premium payments, withdrawals and loans. Policy cash values may be more or less than premiums paid.
- The actual performance of the policy is likely to vary from the illustration as actual investment results and future policy charges and credits are either more or less favorable than illustrated. Such changes are likely to change the amount or number of required premiums to meet the original goals.
- The illustration may be based on policy options that require future action. Consult with your representatives to determine which (if any) illustrated policy options require future action.
- Pacific Life does not offer legal advice regarding state and federal tax laws pertaining to life insurance.

REMARKS – IDENTIFY QUESTION AND GIVE DETAILS

TELEPHONE & ELECTRONIC AUTHORIZATION INFORMATION

TELEPHONE & ELECTRONIC AUTHORIZATION

1. As the Policyowner, I understand that Pacific Life will act upon my telephone and/or electronic instructions for all of the following requests, unless I have chosen to withhold my authorization by checking the box below.

<p>Variable Life Policies</p> <ul style="list-style-type: none"> • Transfer Between Investment Options • Initiate Dollar Cost Averaging • Rebalance Variable Investment Options • Change Future Premium Allocation Instructions • Initiate Policy Loans 	<p>Indexed Universal Life (IUL) Policies</p> <ul style="list-style-type: none"> • Automatic Transfers • One-Time Transfers • Recurring Transfers • Initiate Policy Loans
---	---

Pacific Life will use reasonable procedures to confirm that these requests are authorized and genuine. As long as these procedures are followed, Pacific Life and its affiliates and their directors, trustees, officers, employees, representatives and/or agents, will be held harmless for any claim, liability, loss or cost.

I further understand and agree that telephone and/or electronic transfers and allocation changes will be subject to the policy's terms and conditions and Pacific Life's administrative requirements.

By checking NO, I withhold my authorization for such telephone and/or electronic requests. NO

AUTHORIZATION FOR APPOINTMENT (Optional)

2. I authorize and appoint the party(ies) listed below to each act individually on my behalf for the following limited requests, including any telephone and/or electronic requests:

A. Appointee's Name: First MI Last	Relationship to Policyowner <input type="checkbox"/> Producer <input type="checkbox"/> Other Party
Check one: <input type="checkbox"/> All Requests (listed in Telephone & Electronic Authorization section) <input type="checkbox"/> All Requests (listed in Telephone & Electronic Authorization section) except initiating Policy Loans	
B. Appointee's Name: First MI Last	Relationship to Policyowner <input type="checkbox"/> Producer <input type="checkbox"/> Other Party
Check one: <input type="checkbox"/> All Requests (listed in Telephone & Electronic Authorization section) <input type="checkbox"/> All Requests (listed in Telephone & Electronic Authorization section) except initiating Policy Loans	

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INDEXED UNIVERSAL LIFE INSURANCE INFORMATION

AUTOMATIC TRANSFERS AFTER PREMIUM PAYMENT AND/OR LOAN REPAYMENT (Required)
 Percentages must be whole numbers.
 A Recurring Transfer is not available if 100% of the Fixed Account is being transferred to one or both of the Indexed Account(s).

1. These are my automatic transfer instructions. The amount* in the Fixed Account to be transferred to one or both of the Indexed Account(s) selected below on the next transfer date.
 The sums of the two percentages below do not need to equal 100% and cannot exceed 100%.
 a. 1 Year Indexed Account _____ %
 b. 5 Year Indexed Account _____ %
 c. By checking **NO**, I do not elect Automatic Transfers **NO**
 *The amount automatically transferred is the lesser of: 1) your selected transfer percentage multiplied by all premium and loan repayments paid since the last Transfer Date; and 2) the balance of the Fixed Account as of the applicable Transfer Date.

SEGMENT MATURITY (Optional)
 Percentages must be whole numbers.
 If not specified, 100% of the value of the matured segment will remain in the Indexed Account(s) and be applied to a new segment of the same duration.

2. These are my segment maturity automatic transfer instructions for the percentage of the Segment Maturity Value to be applied to a new Segment(s) in the Indexed Account(s) or Fixed Account.

A. Transfer From 1 Year Segment Into
_____ % to 1 Year Segment
_____ % to 5 Year Segment
_____ % to Fixed Account
1 Year Segment Maturity MUST TOTAL 100%

B. Transfer From 5 Year Segment Into
_____ % to 1 Year Segment
_____ % to 5 Year Segment
_____ % to Fixed Account
5 Year Segment Maturity MUST TOTAL 100%

INDEXED UNIVERSAL LIFE INSURANCE INFORMATION (Continued)

RECURRING TRANSFER FROM THE FIXED ACCOUNT TO THE INDEXED ACCOUNT (Optional)

Recurring Transfer available only if Automatic Transfer is less than 100% and not available when premium frequency is monthly.

Percentages must be whole numbers.

3. By completing the section below, I'm requesting to transfer an amount or percentage of the Fixed Account Value to the Indexed Account(s) on each scheduled Transfer Date based on the instructions below.

A. Objective (select one)

1. Deplete* the value in the Fixed Account over _____ months

*The amount transferred will be a proportionate amount of the Fixed Account Balance based on the number of months indicated. Any balance in the Fixed Account on the date of the last recurring transfer will be transferred to the Indexed Accounts(s).

2. Transfer \$_____ or _____% of the accumulated value in the Fixed Account for _____ months. By checking YES, I authorized Pacific Life to deplete any balance in the Fixed Account on the last transfer date.
 YES

B. Frequency of transfers (select one)

Monthly Quarterly Semi-Annually Annually

C. Transfer the amount derived from A above to the accounts listed below:

_____ % to the 1 Year Index Account

_____ % to the 5 Year Index Account

MUST TOTAL 100%

REMARKS – IDENTIFY QUESTION AND GIVE DETAILS

VARIABLE LIFE INSURANCE INFORMATION

SELECTION OF PREMIUM ALLOCATION 1. Indicate how premiums are to be allocated until later changed by you or your authorized representative.
 A. Premium Allocation – Complete Premium Allocation section
 B. Portfolio Optimization Model – Complete Portfolio Optimization Model section
 C. Portfolio Optimization Plus – Complete the Portfolio Optimization Plus section
 D. Other Asset Allocation Model _____ (Attach additional required forms and indicate any specifics in Remarks)

PREMIUM ALLOCATION 2. Indicate percentage amount that you want allocated into each of the investment options below. The total of the percentages must be 100%. Allocation percentages must be whole numbers.

Manager	%	Investment Option	Manager	%	Investment Option
[Alger	_____	Small Cap-Growth	Jennison	_____	Health Sciences
AllianceBernstein	_____	International Value	Lazard	_____	LRS US Strategic
			Lazard	_____	Mid-Cap Equity
Analytics/JPM	_____	Long/Short Large-Cap			
Batterymarch	_____	International Small-Cap	Legg Mason	_____	LMPFA Mid Cap Core II
			Legg Mason	_____	LMPFA Aggressive Growth II
BlackRock	_____	BlackRock Basic Value V.I. III	Loomis Sayles	_____	Large-Cap Growth
BlackRock	_____	BlackRock Global Allocation V.I. III			
BlackRock	_____	Equity Index	MFS	_____	International Large-Cap
BlackRock	_____	Small-Cap Index	MFS	_____	MFS VIT New Discovery SC
			MFS	_____	MFS VIT Utilities SC
Capital Guardian	_____	Diversified Research			
Capital Guardian	_____	Equity	NFJ	_____	Small-Cap Value
Capital Research	_____	American Funds Growth	Oppenheimer	_____	Multi-Strategy
Capital Research	_____	American Funds Growth Income	Oppenheimer	_____	Main Street [®] Core
			Oppenheimer	_____	Emerging Markets
ClearBridge	_____	Large-Cap Value	Oppenheimer Capital	_____	Premier VIT OpCap Small Cap
Columbia	_____	Technology			
Fidelity [®]	_____	VIP Contrafund [®] SC2	PIMCO	_____	Inflation Managed
Fidelity [®]	_____	VIP Freedom 2010 Svc 2	PIMCO	_____	Managed Bond]
Fidelity [®]	_____	VIP Freedom 2015 Svc 2			
Fidelity [®]	_____	VIP Freedom 2020 Svc 2	Pacific Life	_____	Fixed Account*
Fidelity [®]	_____	VIP Freedom 2025 Svc 2	Pacific Life	_____	Fixed LT Account*
Fidelity [®]	_____	VIP Freedom 2030 Svc 2			
Fidelity [®]	_____	VIP Freedom Inc Svc 2	[PAM	_____	Money Market
Fidelity [®]	_____	VIP Growth SC2	PAM	_____	High Yield Bond
Fidelity [®]	_____	VIP Mid-Cap SC2			
Fidelity [®]	_____	VIP Value Strategies SC2	T. Rowe Price	_____	T. Rowe Price Blue Chip Growth II
			T. Rowe Price	_____	T. Rowe Price Equity Income II
Goldman Sachs	_____	Short Duration Bond	Van Eck	_____	Van Eck Worldwide Hard Assets
Highland Capital	_____	Floating Rate Loan Portfolio	Van Kampen	_____	Comstock
			Van Kampen	_____	Real Estate
J. P. Morgan	_____	Diversified Bond	Van Kampen	_____	Mid-Cap Growth
Janus	_____	Growth LT			
Janus	_____	Focused 30	Vaughan Nelson	_____	Small-Cap Equity]
Janus	_____	JAS Int'l Growth SC			
Janus	_____	JAS Mid-Cap Growth SC			
Janus	_____	JAS Risk Managed Core SC			

Other Investment Options

Manager	%	Investment Option

MUST TOTAL 100% _____

*The Fixed LT Account has less transfer liquidity and may credit a higher current rate of interest than the Fixed Account. Both fixed account options credit a fixed minimum guaranteed interest rate. The Fixed Accounts are not available for automatic rebalancing. See the prospectus for details.

VARIABLE LIFE INSURANCE INFORMATION (Continued)

PORTFOLIO OPTIMIZATION MODEL (Optional)

3. Subject to the Free-Look Transfer Date; I, as applicant, direct that my initial premium, less any premium loads, be allocated based on the Portfolio Optimization model that I selected below. I also direct all future premiums, less premium loads, be allocated to this model, unless otherwise instructed by me in writing.

Target Composition [(as of 5/2/08)]

Underlying Portfolios	A <input type="checkbox"/>	B <input type="checkbox"/>	C <input type="checkbox"/>	D <input type="checkbox"/>	E <input type="checkbox"/>
[Small-Cap Growth	-	-	2%	2%	3%
International Value	3%	5%	6%	9%	10%
Long/Short Large-Cap	1%	2%	2%	3%	4%
International Small-Cap	-	1%	2%	3%	3%
Equity Index	2%	3%	3%	4%	4%
Small-Cap Index	-	-	-	-	2%
Diversified Research	1%	2%	2%	2%	2%
American Funds Growth-Income	-	-	3%	5%	5%
American Funds Growth	-	4%	4%	4%	5%
Large-Cap Value	4%	5%	6%	6%	7%
Short Duration Bond	12%	9%	4%	2%	-
Floating Rate Loan	8%	5%	3%	-	-
Focused 30	-	-	1%	1%	2%
Growth LT	-	2%	3%	3%	4%
Diversified Bond	15%	10%	6%	2%	-
Mid-Cap Equity	3%	6%	8%	10%	11%
Large-Cap Growth	-	-	2%	2%	2%
International Large-Cap	3%	4%	4%	8%	9%
Small-Cap Value	-	1%	1%	1%	1%
Main Street Core	3%	4%	4%	4%	5%
Emerging Markets	-	-	3%	4%	5%
High Yield Bond	4%	3%	2%	-	-
Managed Bond	21%	16%	11%	4%	-
Inflation Managed	18%	14%	11%	8%	-
Mid-Cap Growth	-	1%	2%	2%	2%
Comstock	2%	3%	4%	6%	6%
Real Estate	-	-	-	2%	4%
Small-Cap Equity	-	-	1%	3%	4%]

PORTFOLIO OPTIMIZATION PLUS (Optional)

Indicate the desired Fund Manager and Investment Option from the list of approved funds shown in the Premium Allocation Section on the previous page.

Allocation percentages must be whole numbers.

4A. I direct the percentages listed below to be allocated into each of the investment options outside of the Portfolio Optimization model. I understand that the investment options I listed below must not be investment options currently within the Portfolio Optimization model.

The percentage(s) I have listed below must total less than 100%.

Manager	%	Investment Option

B. Indicate which Portfolio Optimization model (see model composition above) the remaining percentage should be allocated to:

A B C D E

VARIABLE LIFE INSURANCE INFORMATION (Continued)

**PORTFOLIO OPTIMIZATION
ACKNOWLEDGMENT**

5. With respect to enrolling in the Portfolio Optimization Service, by signing this application I understand that:
- I am directing my initial net premium payment be allocated based on the Portfolio Optimization model that I selected in the previous section. I also direct that subsequent net premium payments be allocated according to this model, as it may be modified from time to time, unless I instruct otherwise in writing.
 - I may utilize investment tools made available by Pacific Life Fund Advisors LLC (PLFA) for selecting a Portfolio Optimization model, but I understand that it is my decision, in consultation with my financial professional, to select a model. Neither PLFA nor Pacific Life bear responsibility for my decision.
 - The risk tolerance and models shown are targets only and that participation in Portfolio Optimization is not a guarantee against market loss.
 - Portfolio Optimization models will be analyzed from time to time and as a result, the investment options may be added or deleted from a model and/or the weightings of the investment options within a model may change. These investment options may be different from those currently available (including investment options not currently available). I have read the prospectus and the ADV brochure and understand that my model may be automatically updated. I grant PLFA, as investment adviser, limited discretionary investment authority to periodically make changes in the Portfolio Optimization investment options and to allocate and reallocate my account value in accordance with the Portfolio Optimization model I have selected, since the Portfolio Optimization model will be updated from time to time. PLFA can only transfer such discretionary authority (for example, the ability to periodically change model allocations) to another party with my consent, although PLFA may assume consent if it provides advance notice and I do not object. (For purposes of the preceding sentence, "transfer" means "assign" as interpreted under the Investment Advisers Act of 1940.)
 - I will receive transaction confirmations of the annual automatic updates, if applicable.
 - I will notify my financial professional if my financial situation and risk profile change in order to determine if I need to change to a different Portfolio Optimization model. I understand that I should periodically review, in consultation with my financial professional, my financial situation and risk profile to determine if I need to change my selected model.
 - Terminating my participation in the Portfolio Optimization service or participating in the Portfolio Optimization Plus service may impact my eligibility benefits under certain Pacific Life riders.
 - The Portfolio Optimization Service may be terminated at any time. PLFA and Pacific Life have no contractual obligation to continue the program.

IMPORTANT

Applicant's initials required if Portfolio Optimization or Portfolio Optimization Plus was selected.

Initials

I have received Pacific Life Fund Advisors' Form ADV brochure.

ACKNOWLEDGMENT

- With respect to the purchase of this variable life insurance policy, by signing this application I, acknowledge that:
- I understand that the amount and duration of the death benefit may vary, depending on the investment performance of the variable investment options.
 - I understand that the policy values may increase or decrease, depending on the investment experience of the variable investment options.
 - I have considered the liquidity needs, risk tolerance and investment time horizon in selecting the variable investment options.
 - My registered representative provided me with a copy of the prospectus(es) for the variable life insurance policy I applied for, as well as prospectuses for all variable insurance funds which are available within the policy.
- POLICY VALUES MAY INCREASE OR DECREASE, AND MAY EVEN BE REDUCED TO ZERO AND CAUSE THE POLICY TO LAPSE WITHOUT VALUE, DEPENDING ON THE EXPERIENCE OF THE VARIABLE INVESTMENT OPTIONS. THE DEATH BENEFIT MAY BE VARIABLE OR FIXED UNDER SPECIFIED CONDITIONS. A CURRENT ILLUSTRATION OF BENEFITS, INCLUDING DEATH BENEFITS AND HYPOTHETICAL CASH SURRENDER VALUES, IS AVAILABLE UPON REQUEST.**

ALTERNATE LIFE INSURANCE COVERAGE INFORMATION

ALTERNATE INSURANCE
(Optional)

Complete and submit the appropriate product pages when applying for both a variable and non-variable product.

A separate application should be completed in place of completing this section if any of the following apply:

- different policyowners
- different applicants
- premium allocations for variable products will be different
- percentage amounts for Indexed Universal Life products will be different.

	1. Product Name	2. Planned Annual Premium \$ _____																																
3. Basic Coverage Amount \$ _____	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Annual Renewable Term</td> <td style="width: 50%; text-align: right;">\$ _____</td> </tr> <tr> <td colspan="2">Check one term type:</td> </tr> <tr> <td><input type="checkbox"/> Level</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Varying Annual Renewable Term (VART)</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Group Term Carve Out (GTCO)</td> <td></td> </tr> <tr> <td>Annual Renewable Term Rider-Last Survivor</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td colspan="2">Check one term type:</td> </tr> <tr> <td><input type="checkbox"/> Level</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Varying Annual Renewable Term (VART)</td> <td></td> </tr> <tr> <td>ECV Coverage</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>Surrender Value Enhancement Rider</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>Surrender Value Enhancement Rider-Last Survivor</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>Surrender Value Enhancement Trust/Executive Rider</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>Other _____</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total of Rider/Other Coverage Above</td> </tr> <tr> <td colspan="2" style="text-align: right;">\$ _____</td> </tr> </table>	Annual Renewable Term	\$ _____	Check one term type:		<input type="checkbox"/> Level		<input type="checkbox"/> Varying Annual Renewable Term (VART)		<input type="checkbox"/> Group Term Carve Out (GTCO)		Annual Renewable Term Rider-Last Survivor	\$ _____	Check one term type:		<input type="checkbox"/> Level		<input type="checkbox"/> Varying Annual Renewable Term (VART)		ECV Coverage	\$ _____	Surrender Value Enhancement Rider	\$ _____	Surrender Value Enhancement Rider-Last Survivor	\$ _____	Surrender Value Enhancement Trust/Executive Rider	\$ _____	Other _____	\$ _____	Total of Rider/Other Coverage Above		\$ _____		Total Initial Coverage \$ _____
Annual Renewable Term	\$ _____																																	
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Surrender Value Enhancement Trust/Executive Rider	\$ _____																																	
Other _____	\$ _____																																	
Total of Rider/Other Coverage Above																																		
\$ _____																																		

4. Check one: Option A (Level) Option B (Increasing) Option C (Face amount plus premiums less distributions)

5. Check one: (Qualification test cannot be changed after the policy is in force)

A. Guideline Premium Test (GPT)

B. Cash Value Accumulation Test (CVAT)

6. Indicate number of years:

0 1 2 3 5 10 15 Other _____

7. Select the appropriate riders as indicated in the Illustration and indicate face amount(s) where applicable.

A. <input type="checkbox"/> Accelerated Living Benefit Rider (Complete disclosure form) B. <input type="checkbox"/> Accidental Death Rider \$ _____ C. <input type="checkbox"/> Annual Renewable Term Rider <input type="checkbox"/> Varying Individual (Proposed Insured) \$ _____ D. <input type="checkbox"/> Annual Renewable Term Rider <input type="checkbox"/> Varying Individual (Additional Insured) \$ _____ E. <input type="checkbox"/> Annual Renewable Term Rider Additional Insured \$ _____ F. <input type="checkbox"/> Children's Term Rider \$ _____ (Complete Non-Medical form) G. <input type="checkbox"/> Disability Benefit Rider \$ _____ H. <input type="checkbox"/> Flexible Duration No Lapse Guarantee Rider I. <input type="checkbox"/> Guaranteed Insurability Rider \$ _____	J. <input type="checkbox"/> Guaranteed Minimum Distribution Rider K. <input type="checkbox"/> IRC § 412(e)(3) Life Insurance Rider L. <input type="checkbox"/> Maturity Extension Rider M. <input type="checkbox"/> Minimum Earnings Benefit Rider _____ years (Indicate a Maturity Period) N. <input type="checkbox"/> No Lapse Guarantee Rider O. <input type="checkbox"/> Owner Waiver of Charges (Complete Non-Medical form) P. <input type="checkbox"/> Payor Waiver of Charges (Complete Non-Medical form) Q. <input type="checkbox"/> Premium Waiver R. <input type="checkbox"/> Waiver of Charges (On Insured) S. <input type="checkbox"/> Other _____ T. <input type="checkbox"/> Other _____ U. <input type="checkbox"/> Other _____
--	--

8. Automatic Premium Loan Extended Insurance Reduced Paid-Up

9. A current policy date will be used unless you select one of the following.

Date to Save Age Specific Date _____ (Indicate a date, excluding 29th, 30th, and 31st)
(mm/dd/yyyy)

By signing in the signature section, I understand that insurance charges and expenses begin on the policy date.

10. I understand that the policy as applied for is expected to become a Modified Endowment Contract (MEC) prior to its first policy anniversary.

Yes (I have signed and submitted, or will sign upon policy delivery, a MEC Acceptance Form)

ALL COMPLETED FIELDS OF THE PRIMARY APPLICATION NOT INCLUDED IN THIS SECTION WILL APPLY UNLESS CHANGES ARE SPECIFIED IN REMARKS.

APPLICANT/POLICYOWNER'S REPRESENTATION OF INSURABLE INTEREST

REPRESENTATION OF INSURABLE INTEREST As the Applicant and/or Policyowner, I represent that the Policyowner and Beneficiary have an insurable interest in the life of the Proposed Insured(s). (Applicable except where the Proposed Insured is both Applicant and Policyowner.)

PROPOSED INSURED'S CONSENT FOR EMPLOYER OWNED INSURANCE

PROPOSED INSURED'S CONSENT As the proposed insured, I acknowledge and understand that (i) my employer (the "Employer"), or a trust established by my employer (the "Trust"), is involved in this Application for life insurance insuring my life ("Life Insurance Coverage"), (ii) the Employer or the Trust will have an interest as policyowner and/or beneficiary of the Life Insurance Coverage as reflected in this Application, and (iii) both I and my heirs may have no right or interest in or to the Life Insurance Coverage and its proceeds.

Applicable only if the employer or an employer-controlled trust is to be the policyowner of this policy.

I (i) consent to the issuance of the Life Insurance Coverage as requested in this Application; (ii) acknowledge that the Life Insurance Coverage may continue after the termination of my employment with the Employer; (iii) acknowledge that my Employer has notified me in writing of the maximum life insurance face amount for which my Employer may seek Life Insurance Coverage insuring my life; and (iv) acknowledge that Pacific Life will not necessarily issue a policy at this maximum life insurance face amount.

My consent to this insurance has not been obtained by coercion of my Employer or its representatives or agents, whether express or implied. By my signature in the Signatures section, I am consenting to the Employer's and/or Trust's future purchase of additional Life Insurance Coverage up to the maximum amount described above, for which no additional notice to, or consent from me will be necessary.

EMPLOYER ACKNOWLEDGMENT

EMPLOYER ACKNOWLEDGMENT REGARDING THE POTENTIAL TAXATION OF DEATH BENEFITS I acknowledge and understand: (i) the potential significance of IRC section 101(j); and (ii) that, if IRC section 101(j) applies, the policy(s) death benefit may be income taxable unless I, as employer, have satisfied the conditions of IRC Section 101(j); and (iii) that Pacific Life and its producers are not authorized to provide tax or legal advice and that I must look to my independent tax and legal advisors for current information regarding this and other laws that may impact me and my life insurance policies.

I understand that it remains the employer's responsibility to ensure both current and ongoing compliance with the requirements of IRC sections 101(j) and 6039I.

By signing in the Signatures section, I acknowledge my understanding of this information, and that I have obtained or will obtain from my independent tax and legal advisors whatever advice I deem necessary or appropriate concerning the taxation of my life insurance policies.

APPLICATION PACKAGE

PAGES NOT SUBMITTED 1. Indicate below each page not submitted from this application (Check all that apply):

Complete this section if one of the pages indicated in this section is blank and will not be submitted to the Life Insurance Operations Center.

A. Pages 12-13 – Indexed Universal Life Insurance Information

B. Pages 14-17 – Variable Life Insurance Information

C. Page 18 – Additional Life Insurance Coverage Information

D. Page 19 – Alternate Life Insurance Coverage Information

Note: Only the above-referenced pages are not required to be submitted if blank. The omission of any other pages may result in rejection of the application.

NEW BUSINESS DATE STAMP (For Internal Use Only)**DECLARATIONS**

The answers provided in this application are true and complete to the best of my knowledge and belief. I understand and agree that:

1. (NOT APPLICABLE IN WEST VIRGINIA) Acceptance of a life insurance policy will be ratification of any administrative change with respect to such policy made by Pacific Life as indicated under the title "Endorsement," where permitted by state law. All other changes made to the application or policy by Pacific Life will be indicated on an "Application Amendment Form" that must be signed by all applicable parties, prior to or at the time of delivery of this policy.
2. (APPLICABLE ONLY IF THE EMPLOYER OR AN EMPLOYER-CONTROLLED TRUST IS TO BE THE OWNER OF THIS POLICY) If insurance is being applied for on the life of any non-exempt employee, then such insurance is not prohibited by applicable state law.
3. If I am an active duty member of the United States Armed Forces (including active duty military reserve personnel), I confirm that this application was not solicited and/or signed on a military base or installation, and I have received from the producer, whose name appears below, the disclosure required by Section 10 of the Military Personnel Financial Services Protection Act.

DECLARATIONS (Continued)

4. Except as provided in the terms or conditions of any Temporary Insurance Agreement (TIA) that I may have received in connection with this application, coverage will take effect when the policy is delivered and the entire first premium is paid only if at that time the Proposed Insured(s) is alive, and all answers in this application that are material to the risk are still true and complete.
5. If I have given money with the application and received a TIA and if the coverage amount of the application exceeds the TIA coverage limits, I understand that if the Proposed Insured(s) die(s) before a policy is delivered, the death benefit will be limited to the TIA coverage limit.
6. I must inform the Producer or Pacific Life Insurance Company (PL) in writing of any changes in the health of any Proposed Insured(s) or if any of the statements or answers on this application change prior to delivery of the policy.
7. My statements and answers in this application must continue to be true as of the date I receive the policy.
8. No Producer is authorized to make or change contracts or insurance policies on the behalf of Pacific Life and no Producer may alter the terms of this application, the TIA, or the policy, nor does the Producer have the authority to waive any of Pacific Life's rights or requirements.
9. No representation is made that, based on information provided in the application, a particular premium rate, risk category or class will be offered to me. I will review my policy and ask the producer or the Company about the specific premium and risk class referenced in my policy.
10. The policy(ies) as applied for in this application will meet my insurance needs and financial objectives based in part upon my age, income, net worth, tax and family status, and any existing insurance policies I own.
11. If this application is for flexible premium universal life insurance with equity indexed feature, I ACKNOWLEDGE that: I am applying for an indexed product, for which the annual crediting for the indexed account tracks the gains and the losses of an outside financial index, subject to a growth cap and floor. I further understand that, while the values of the policy may be determined in part, by reference to an external index, the policy does not directly participate in any stock or equity investments and values shown to me, other than the minimum values, are not guarantees, promises, or warranties.

SIGNATURES

Any person who knowingly and with intent to defraud any insurance company or other person, files an application for insurance containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. (Not applicable in Oregon.)

If you are signing on behalf of an entity, you represent that you are authorized to execute this document and to make the representations herein. If the entity is a corporation, you further represent that all requirements under applicable law and under the corporation's governing documents have been satisfied concerning the execution of this document, including the use of the corporate seal and number of signing officers.

If insured or owner is under age 16, a signature of parent/guardian is required in place of the minor's signature.

SIGNED BY APPLICANT IN:

City	State
-------------	--------------

APPLICANT SIGNED AND DATED ON:

Date (mm/dd/yyyy)

THE INTERNAL REVENUE SERVICE DOES NOT REQUIRE YOUR CONSENT TO ANY PROVISION OF THIS DOCUMENT OTHER THAN THE CERTIFICATIONS REQUIRED TO AVOID BACKUP WITHHOLDING.

 SIGN HERE

X _____

*Applicant's Signature, always required & Title, if corporation, trust or business entity

THE APPLICANT IS THE PARTY THAT APPLIES FOR THE POLICY.

Applicant's Name: First MI Last (print)	Relationship To Proposed Insured
--	---

 SIGN HERE

X _____

Proposed Insured's Signature, if other than applicant

 SIGN HERE

X _____

Proposed Additional Insured's Signature, if applicable

 SIGN HERE

X _____

*Policyowner's Signature, if other than applicant or insured & Title, if corporation, trust, or business entity

 SIGN HERE

X _____

*Additional Policyowner's Signature & Title, if applicable

*If a corporation or business entity, indicate name below. The signature and title of any authorized representative is required and should be shown in the Client Information section. If a trust, all required trustees must sign according to the trust agreement.

Corporation or Business Entity's Name, if applicable

PRODUCER'S CERTIFICATION

I certify that I have truly and accurately recorded the information supplied in the application.

 SIGN HERE

X _____

Soliciting Producer's Signature

Soliciting Producer's Name: First MI Last (print)
--

PACIFIC LIFE INSURANCE COMPANY

[Life Insurance Operations Center
P.O. Box 2030 • Omaha, NE 68103-2030
(800) 347-7787 • Fax (949) 462-3066
www.PacificLife.com]



PACIFIC LIFE

AUTHORIZATION TO OBTAIN INFORMATION

This authorization complies with HIPAA Privacy Rules

PROPOSED INSURED'S INFORMATION

Proposed Insured's Name: First	MI	Last	Date of Birth (mm/dd/yyyy)	Place of Birth (state/country)
Proposed Additional Insured's Name: First	MI	Last (if applicable)	Date of Birth (mm/dd/yyyy)	Place of Birth (state/country)

I authorize any physician, health care professional, medical practitioner, other health care provider, hospital, clinic, laboratory, pharmacy, medical facility, other medical or medically related facility, insurance company, health plan, the Medical Information Bureau, Inc., consumer reporting agency, state motor vehicle agency, or employer to release to **Pacific Life Insurance Company ("PL")** its subsidiaries, reinsurers, employees and representatives, any information they may have in their possession or under their control as to the diagnosis, treatment, prognosis of any physical or mental condition, human immunodeficiency virus (HIV) infection, sexually transmitted diseases, treatment of mental illness, and the use of tobacco, and any non-medical information, including finances, avocations, occupation, foreign travel, and driving record for me and any minor children who are to be insured. Although Federal Regulation protects information related to drug or alcohol abuse from disclosure, I give permission to collect this information. This authorization is not affected or limited by any prior agreements I may have made with any of the above persons or entities to restrict the release of such information, and I instruct them to release and disclose all such information without restriction.

I understand that the reason for releasing such information under this authorization is to determine eligibility for insurance and that such information will not be released to any person or organization except a reinsurer, the Medical Information Bureau, Inc., and other persons or organizations performing business or legal services in connection with my application, or as may be otherwise required by law, or as I may further authorize. I understand that I may revoke this authorization at any time by sending a written revocation request to Pacific Life Insurance Company at: [P. O. Box 2030, Omaha, NE 68103-2030]. Such a revocation will not affect any action taken or information released prior to the revocation, and will not affect any legal right Pacific Life has to contest an insurance policy/certificate, or to contest a claim under an insurance policy/certificate. I understand that if I revoke this authorization, Pacific Life may not be able to process my application, and may not be able to make any benefit payments due under any existing policy, certificate, or other binding agreement.

This authorization shall remain in force for 24 months after the date of my signature below, and a copy of this authorization is as valid as the original. I understand that once any such health-related information is released pursuant to this authorization, that information may be redisclosed and will no longer be covered or protected by the HIPAA rules governing privacy and confidentiality of health information.

I acknowledge that I have received the disclosure notice and a copy of this authorization.

SIGNATURES

Signed and Dated by the Insured(s) in: _____
City
State
Date (mm/dd/yyyy)



X

Proposed Insured's Signature (or parent/guardian if under age 16)



X

Proposed Additional Insured's Signature (or parent/guardian if under age 16)

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PACIFIC LIFE INSURANCE COMPANY

[Life Insurance Operations Center
P.O. Box 2030 • Omaha, NE 68103-2030
(800) 347-7787 • Fax (949) 462-3066
www.PacificLife.com]



PACIFIC LIFE

PRODUCER REPORT

Proposed Insured's Name: First	MI	Last	Date of Birth (mm/dd/yyyy)
Proposed Additional Insured's Name: First	MI	Last (if applicable)	Date of Birth (mm/dd/yyyy)

BUSINESS INSURANCE INFORMATION

<p>BUSINESS INSURANCE Complete if applying for business insurance.</p>	<p>1. This life insurance policy is being purchased in conjunction with a:</p> <table style="width:100%;"> <tr> <td>A. <input type="checkbox"/> Buy/Sell</td> <td>E. <input type="checkbox"/> Employee Benefit</td> <td>H. <input type="checkbox"/> Section 79 (10+ Plan Participants)</td> </tr> <tr> <td>B. <input type="checkbox"/> Controlled Executive Bonus Plan</td> <td>F. <input type="checkbox"/> Key Employee</td> <td>I. <input type="checkbox"/> Split Dollar</td> </tr> <tr> <td>C. <input type="checkbox"/> Deferred Compensation</td> <td>G. <input type="checkbox"/> Section 79 (1-9 Plan Participants)</td> <td>J. <input type="checkbox"/> 412(e)(3)</td> </tr> <tr> <td>D. <input type="checkbox"/> Other _____</td> <td></td> <td>K. <input type="checkbox"/> 419(e) Welfare Benefit Plan</td> </tr> </table>					A. <input type="checkbox"/> Buy/Sell	E. <input type="checkbox"/> Employee Benefit	H. <input type="checkbox"/> Section 79 (10+ Plan Participants)	B. <input type="checkbox"/> Controlled Executive Bonus Plan	F. <input type="checkbox"/> Key Employee	I. <input type="checkbox"/> Split Dollar	C. <input type="checkbox"/> Deferred Compensation	G. <input type="checkbox"/> Section 79 (1-9 Plan Participants)	J. <input type="checkbox"/> 412(e)(3)	D. <input type="checkbox"/> Other _____		K. <input type="checkbox"/> 419(e) Welfare Benefit Plan
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D. <input type="checkbox"/> Other _____		K. <input type="checkbox"/> 419(e) Welfare Benefit Plan															
<p>List additional key person information in Remarks Section.</p>	<p>2. PRINCIPAL OFFICERS, PARTNERS, OR KEY EMPLOYEES' INFORMATION</p>																
		Name: First	MI	Last	Position	% of Business Owned	Amount of Insurance Owned by Business										
	A.																
	B.																
	C.																
	D.																
	E.																
	<p>3. What is the current value of the business?</p>		<p>4. What was the annual net profit (before taxes) of business?</p>														
	\$		Last Year \$		2 Years Ago \$												
<p>5. Are other officers, partners, or key employees proportionately insured?</p>					<input type="checkbox"/> Yes <input type="checkbox"/> No (If no, explain in Remarks)												

JUVENILE/DEPENDENT INSURANCE INFORMATION

<p>JUVENILE/DEPENDENT INSURANCE Complete if the Proposed Insured is under age 16, and over age 16 if a dependent.</p>	<p>1. Did you personally observe the Proposed Insured? <input type="checkbox"/> Yes <input type="checkbox"/> No (If no, explain in Remarks)</p>				
<p>2. Are the Proposed Insured's siblings insured for equal amounts? <input type="checkbox"/> Yes <input type="checkbox"/> No (If no, explain in Remarks)</p>					
<p>3. PERSON SUPPORTING PROPOSED INSURED</p>					
	A. Name: First		MI	Last	
	B. Relationship to Insured			C. Estimated annual income	
	\$			\$	
	D. Estimated net worth			E. Estimated amount of life insurance	
	\$			\$	
<p>4. POLICYOWNER'S INFORMATION</p>					
A. Name					
	B. Relationship to Insured			C. Amount of life insurance in force	
	\$			\$	
D. Purpose of Insurance					

REMARKS – IDENTIFY QUESTION AND GIVE DETAILS

PRODUCER INFORMATION (Continued)

		YES	NO											
PRODUCER REPORT To be answered by the soliciting Producer.	1. Did you personally meet with all parties who have signed this application and ask the appropriate parties all applicable questions in this application? (If no, explain in Remarks Section)	<input type="checkbox"/>	<input type="checkbox"/>											
	2. Indicate the form of valid identification used to confirm the identity of each person signing this application (Check all that apply) <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Individual Person</th> <th style="width: 50%;">Non-Individual Entity</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> Drivers License</td> <td><input type="checkbox"/> Business License</td> </tr> <tr> <td><input type="checkbox"/> Government Issued Photo ID</td> <td><input type="checkbox"/> Certified Articles of Incorporation</td> </tr> <tr> <td><input type="checkbox"/> Passport</td> <td><input type="checkbox"/> Partnership Agreement</td> </tr> <tr> <td><input type="checkbox"/> _____</td> <td><input type="checkbox"/> Trust Document</td> </tr> <tr> <td></td> <td><input type="checkbox"/> _____</td> </tr> </tbody> </table>	Individual Person	Non-Individual Entity	<input type="checkbox"/> Drivers License	<input type="checkbox"/> Business License	<input type="checkbox"/> Government Issued Photo ID	<input type="checkbox"/> Certified Articles of Incorporation	<input type="checkbox"/> Passport	<input type="checkbox"/> Partnership Agreement	<input type="checkbox"/> _____	<input type="checkbox"/> Trust Document		<input type="checkbox"/> _____	
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<input type="checkbox"/> Passport	<input type="checkbox"/> Partnership Agreement													
<input type="checkbox"/> _____	<input type="checkbox"/> Trust Document													
	<input type="checkbox"/> _____													
Explain all "Yes" answers in Remarks Section unless instructed otherwise.	3. Are you aware of any information not given in the application that might affect the insurability of the Proposed Insured(s)?	<input type="checkbox"/>	<input type="checkbox"/>											
	4. Did the Proposed Insured/Additional Insured change his/her name during the past 5 years? If yes, give former name(s): _____	<input type="checkbox"/>	<input type="checkbox"/>											
	5. Certain states require replacement forms for any in force policies even if a replacement is not intended. A. Is there any existing or pending life insurance or annuities on any Proposed Insured?	<input type="checkbox"/>	<input type="checkbox"/>											
	B. To the best of your knowledge, will the policy applied for replace, cause a change in, or involve a cash withdrawal or loan from or lapse of any life insurance policy or annuity contract on any Proposed Insured's life or in any life insurance or annuity owned by the Applicant, or is the policyowner considering using funds from existing policies to pay premiums on the new policy?	<input type="checkbox"/>	<input type="checkbox"/>											
	C. I have discussed the appropriateness of replacement, and followed appropriate state laws, Pacific Life's written replacement guidelines and, if applicable, I have complied with the replacement requirements of my broker-dealer. (If no, explain in Remarks Section)	<input type="checkbox"/>	<input type="checkbox"/>											
Small group is defined as more than 1 and less than 10 lives with a common applicant and/or policyowner	6. Have plans been made that any other party (including a Life Settlement and/or Viatical Company), other than the owner, will obtain any right, title or interest in any policy issued on the life of the Proposed Insured as a result of this application?	<input type="checkbox"/>	<input type="checkbox"/>											
	7. What type of case is this application? <input type="checkbox"/> Individual <input type="checkbox"/> Joint Life <input type="checkbox"/> Multilife <input type="checkbox"/> Small Group: Total Number of applications _____ Include Proposed Insured's name(s) in Remarks Section.													
	8. Is this policy going to be used in a qualified plan? <input type="checkbox"/> Yes (If yes, indicate type below and complete additional applicable forms) <input type="checkbox"/> Defined Benefit Plan <input type="checkbox"/> Pension <input type="checkbox"/> Profit Sharing <input type="checkbox"/> 412(e)(3) <input type="checkbox"/> Other _____ <input type="checkbox"/> No													
	9. Check appropriate items that have been ordered: <table style="width: 100%;"> <tr> <td><input type="checkbox"/> Medical Exam</td> <td><input type="checkbox"/> H.O. Specimen</td> </tr> <tr> <td><input type="checkbox"/> Paramedical Exam</td> <td><input type="checkbox"/> Inspection Report</td> </tr> <tr> <td><input type="checkbox"/> EKG</td> <td><input type="checkbox"/> APS _____</td> </tr> <tr> <td><input type="checkbox"/> Blood Profile</td> <td>_____</td> </tr> </table>	<input type="checkbox"/> Medical Exam	<input type="checkbox"/> H.O. Specimen	<input type="checkbox"/> Paramedical Exam	<input type="checkbox"/> Inspection Report	<input type="checkbox"/> EKG	<input type="checkbox"/> APS _____	<input type="checkbox"/> Blood Profile	_____					
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<input type="checkbox"/> EKG	<input type="checkbox"/> APS _____													
<input type="checkbox"/> Blood Profile	_____													

REMARKS – IDENTIFY QUESTION AND GIVE DETAILS

PRODUCER COMMISSION INFORMATION

PRODUCER'S INFORMATION The first name listed will be the servicing producer. If more than three producers, use Remarks.	SERVICING PRODUCER			
	Name: First MI Last			Soc. Sec. # / Tax ID #
	E-mail Address		Telephone # (include area code)	Fax # (include area code)
	RLO or PL Servicing Office #	Producer Code	Commission %	Commission Payout Choice* (select one) <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
	ADDITIONAL PRODUCER			
	Name: First MI Last			Soc. Sec. # / Tax ID #
	E-mail Address		Telephone # (include area code)	Fax # (include area code)
	RLO or PL Servicing Office #	Producer Code	Commission %	Commission Payout Choice* (select one) <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
	ADDITIONAL PRODUCER			
	Name: First MI Last			Soc. Sec. # / Tax ID #
	E-mail Address		Telephone # (include area code)	Fax # (include area code)
	RLO or PL Servicing Office #	Producer Code	Commission %	Commission Payout Choice* (select one) <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C

*Commission Payout Choice A & C are not available on all products. If no choice is indicated, commission payout choice B will be applied unless your broker-dealer has pre-selected a different payout choice. Please verify with your broker-dealer to ensure correct choice is indicated.

BROKER-DEALER'S INFORMATION	BROKER-DEALER	
	Name:	
	Name of Office Contact:	Broker-Dealer Client Account # (if available)

SOLICITING PRODUCER'S CERTIFICATION

I certify that to the best of my knowledge and belief:

1. I have presented to the Company all pertinent facts and have correctly and completely recorded all required answers.
2. I have given the Proposed Insured(s) (or Parent for Juvenile insurance) a copy of the Disclosure Notice, and any other disclosure notice, statement or information required by state or federal law.
3. If applicable, I have fully explained the terms and conditions of the Temporary Insurance Agreement to the Proposed Insured(s) (or policyowner) and have given it to him/her (them).
4. I have complied with all applicable state and/or federal laws in the recommendation and/or sale of this policy. I have also complied with Pacific Life's procedures on cost comparison, illustration, and replacement.
5. The information contained in the section "Illustration Acknowledgment" is accurate and true.
6. I have reviewed this Application, and have determined that its proposed purchase is suitable as required under law, based in part upon information provided by the Applicant, Policyowner and Proposed Insured, as applicable, including age, income, net worth, tax and family status, and any existing insurance program. If the policy applied for is a variable life insurance policy, I further certify that I have also considered the Policyowner's liquidity needs, risk tolerance, and investment time horizon, and followed my broker-dealer's suitability guidelines in both the recommendation of this policy, and the choice of investment options.
7. Only sales materials provided or otherwise approved by Pacific Life were used in the sales process and copies of all sales material were left with the applicant.
8. I am appropriately state licensed and appointed in all jurisdictions in which sales activity (including solicitation, obtaining application signatures, and policy delivery) related to this application has taken or will take place.
9. If any person is an active duty member of the United States Armed Forces (including active duty military reserve personnel), I certify that this application was not solicited and/or signed on a military base or installation, and I provided to the applicant the disclosure required by Section 10 of the Military Personnel Financial Services Protection Act.

Signed and Dated by the Soliciting Producer on: _____ (mm/dd/yyyy)



X

Soliciting Producer's Signature

MUST MATCH THE SOLICITING PRODUCER ON THE APPLICATION'S SIGNATURE PAGE.

ADDITIONAL PRODUCER'S CERTIFICATION (Required if personally meeting with the client during solicitation or policy delivery.)

I am appropriately state licensed and appointed in all jurisdictions in which sales activity (including solicitation, obtaining application signatures, and policy delivery) related to this application has taken or will take place.

Signed and Dated by the Additional Producer(s) on: _____ (mm/dd/yyyy)



X

Additional Producer's Signature



X

Additional Producer's Signature

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PACIFIC LIFE INSURANCE COMPANY

[Life Insurance Operations Center
P.O. Box 2030 • Omaha, NE 68103-2030
(800) 347-7787 • Fax (949) 462-3066
www.PacificLife.com]

**DISCLOSURE NOTICE****DETACH AND LEAVE WITH PROPOSED INSURED(S)**

This brief description of our underwriting process is designed to help you to understand how an application for life insurance is handled, the types and sources of information we may collect about you, the circumstances under which we may disclose that information to others and your right, or your authorized representative's right, to learn the nature and substance of that information upon written request. The purpose of the underwriting process is to make sure you qualify for life insurance under the rules of Pacific Life Insurance Company (PL), and assuming you do, establish the proper premium charge for that insurance. The goal of the underwriting process is to have the cost of insurance distributed equitably among all policyowners, so that each individual pays his or her fair share. To determine your insurability, we must consider such factors as your medical history, physical condition, occupation, and hazardous avocations. We get this information from various sources.

Application and Medical Records – Your application, including the medical history, is the primary source of information in the evaluation process. In addition, we may ask you to take a physical examination or other special test such as an electrocardiogram. We may also ask for a report from your doctor or hospital, another insurance company, or the Medical Information Bureau, Inc. When we do so, we will use the Authorization To Obtain Information that you signed.

Medical Information Bureau, Inc. (MIB) – is a non-profit corporation, which operates an information exchange on behalf of member life insurance companies. As a member company, we will ask the MIB if it has a record concerning you. If you previously applied to a member company for insurance, MIB may have information about you in its file. The purpose of the MIB is to protect member companies, their policyowners, and insureds from those who would conceal significant facts relevant to their insurability. The information, which is obtained from MIB, may be used only as an alert to the possible need for further independent investigation. It cannot be used as a basis to make a final underwriting decision. Information regarding your insurability will be treated as confidential. PL, its subsidiaries, or its reinsurer(s) may, however, make a brief report to the MIB. If you later apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, the MIB, upon request, will supply the company with the information it may have about you in its file. PL, its subsidiaries, or its reinsurer(s) may also release information in its file to other life insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. At your request, or your authorized representative's request, the MIB will arrange disclosure of any information it may have about you in its file. If you question the accuracy of information on file, you may contact the MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of the information office of MIB, Inc., is [Post Office Box 105, Essex Station, Boston, Massachusetts 02112]. Their telephone number is [(866) 692-6901].

Investigative Consumer Report – As part of our underwriting procedure, we may request an investigative consumer report from a consumer reporting agency. A consumer report confirms and supplements the information on your application pertaining to employment and residence verification, smoking habits, marital status, occupation, hazardous avocations, and general health. This report may also cover information concerning your general reputation, personal characteristics, and mode of living (**except as may be related directly or indirectly to your sexual orientation**) including drug and alcohol use, motor vehicle driving record, and any criminal activity. This information may be obtained through personal interviews with you, your family, friends, neighbors, and business associates. If a report is required and you wish to be personally interviewed, please let us know and we will notify the consumer reporting agency. The information contained in the report may be retained by the consumer reporting agency and subsequently disclosed to other companies to the extent permitted by the Fair Credit Reporting Act. Investigative consumer reports are held in strict confidence and used only to evaluate your application on a fair and equitable basis. You have a right to inspect and obtain a copy of the report from the consumer reporting agency.

DISCLOSURE TO OTHERS

Personal information obtained about you during the underwriting process and at other times is confidential and will not be disclosed to other persons or organizations without your written authorization except to the extent necessary for the conduct of our business and only to the extent permitted by applicable state law. Examples of situations where we may share information about you are as follows:

- The Producer may retain a copy of your application, and after a policy is issued will have access to ongoing policy information in order to better serve your needs.
- If reinsurance is required, the reinsurance company would have access to our application file.
- We may release information to another life insurance company to whom you have applied for life or health insurance or to whom you have submitted a claim for benefits, if you have authorized it to obtain such information.
- As stated earlier, we may report information to the Medical Information Bureau, Inc.
- We will disclose information to government regulatory officials, law enforcement authorities, and others where required by law.

DISCLOSURE TO YOU

In general, you have a right to learn the nature and substance of any personal information about you in our file upon written request. Whenever an adverse underwriting decision is made, we will notify you of the reason(s) for the decision and the source of the information upon which our action is based. Medical record information, however, will normally be given only to a licensed physician of your choice. Please refer to the section on MIB, Inc., for that organization's disclosure procedure. Should you feel that any information we have is inaccurate or incomplete, please write to: Manager, New Business Services, PL Insurance Company, [P.O. Box 2030, Omaha, NE 68103-2030]. Your comments will be carefully considered and corrections made where justified. We hope this Notice will help you to understand how we obtain and use personal information in the underwriting process, and the ways you can learn about this information. We are concerned with insuring privacy as well as lives, and the collection, use, and disclosure of personal information is limited to those specified in this Notice.

POLICY SPECIFICATIONS

1 YEAR INDEXED ACCOUNT

Segment Term: 1 Year

Segment Guaranteed Interest Rate: 0.00%

Guaranteed Minimum Participation Rate: 100% for the Segment Term

Guaranteed Minimum Growth Cap: 3% for the Segment Term

Cumulative Segment Guaranteed Interest Rate: 0.00%

Overview – This describes the elements and method used in calculating Segment Indexed Interest for each Segment of this Indexed Account. Also, see Indexed Accounts.

Index – The Index is the Standard & Poor's 500® Composite Stock Price Index, excluding dividends. If the Standard & Poor's 500® Composite Stock Price Index is discontinued, or if we are unable to use it for reasons beyond our control, we will substitute a successor index of our choosing. In such case, we will notify you of the change at your last known address.

Segment Indexed Interest – At Segment Maturity, Segment Indexed Interest will be credited to the Segment and is equal to the Segment Indexed Interest Rate multiplied by the average of all Segment Monthly Balances over the entire Segment Term.

Segment Monthly Balance – The Segment Monthly Balance is, as of the end of any Segment Month, the amount initially transferred to the Segment on the Segment Date minus all Segment Deductions, excluding any interest that may have been credited to the Segment.

Segment Indexed Interest Rate – The Segment Indexed Interest Rate reflects any growth in the Index multiplied by the Participation Rate, subject to the Growth Cap, that exceeds the Cumulative Segment Guaranteed Interest Rate. The Segment Indexed Interest Rate is equal to [the lesser of (a x b) and c] - d, such result being not less than zero, where:

a = Index Growth Rate

b = Participation Rate

c = Growth Cap

d = Cumulative Segment Guaranteed Interest Rate

Index Growth Rate – In calculating the Segment Indexed Interest, the Index Growth Rate for that Segment Term is first calculated, as $(b \div a) - 1$, where:

a = the Closing Value of the Index as of the day before the beginning of the Segment Term; and

b = the Closing Value of the Index as of the day before the end of the Segment Term.

Participation Rate – This is the percentage of the Index Growth Rate that is used in calculating the Segment Indexed Interest Rate. The Guaranteed Minimum Participation Rate is shown above. We may declare a higher Participation Rate, which will be shown in your Annual Report.

Growth Cap – This is the maximum total interest rate for a Segment over the Segment Term, including both the Cumulative Segment Guaranteed Interest Rate and the Segment Indexed Interest Rate. The Guaranteed Minimum Growth Cap is shown above. We may declare a higher Growth Cap, which will be shown in your Annual Report.

Cumulative Segment Guaranteed Interest Rate – The Cumulative Segment Guaranteed Interest Rate is the Segment Guaranteed Interest Rate compounded annually for the number of years of the Segment Term.

Deductions from the Accumulated Value – If there is more than one Indexed Account with the same Segment Term, deductions from each such Indexed Account will occur in numeric order according to the number designation at the end of the name of the Indexed Account, provided that deductions from any Indexed Account without such a number designation will occur before deductions from any Indexed Account with a number designation.

POLICY SPECIFICATIONS

5 YEAR INDEXED ACCOUNT

Segment Term: 5 Years
Segment Guaranteed Interest Rate: 1.00%
Guaranteed Minimum Participation Rate: 100% for the Segment Term
Guaranteed Minimum Growth Cap: 15% for the Segment Term
Cumulative Segment Guaranteed Interest Rate: 5.10%

Overview – This describes the elements and method used in calculating Segment Indexed Interest for each Segment of this Indexed Account. Also, see Indexed Accounts.

Index – The Index is the Standard & Poor's 500® Composite Stock Price Index, excluding dividends. If the Standard & Poor's 500® Composite Stock Price Index is discontinued, or if we are unable to use it for reasons beyond our control, we will substitute a successor index of our choosing. In such case, we will notify you of the change at your last known address.

Segment Indexed Interest – At Segment Maturity, Segment Indexed Interest will be credited to the Segment and is equal to the Segment Indexed Interest Rate multiplied by the average of all Segment Monthly Balances over the entire Segment Term.

Segment Monthly Balance – The Segment Monthly Balance is, as of the end of any Segment Month, the amount initially transferred to the Segment on the Segment Date minus all Segment Deductions, excluding any interest that may have been credited to the Segment.

Segment Indexed Interest Rate – The Segment Indexed Interest Rate reflects any growth in the Index multiplied by the Participation Rate, subject to the Growth Cap, that exceeds the Cumulative Segment Guaranteed Interest Rate. The Segment Indexed Interest Rate is equal to [the lesser of (a x b) and c] - d, such result being not less than zero, where:

a = Index Growth Rate
b = Participation Rate
c = Growth Cap
d = Cumulative Segment Guaranteed Interest Rate

Index Growth Rate – In calculating the Segment Indexed Interest, the Index Growth Rate for that Segment Term is first calculated, as $(b \div a) - 1$, where:

a = the Closing Value of the Index as of the day before the beginning of the Segment Term; and
b = the average Closing Value of the Index as of the day before the end of the last twelve Segment Months of the Segment Term.

Participation Rate – This is the percentage of the Index Growth Rate that is used in calculating the Segment Indexed Interest Rate. The Guaranteed Minimum Participation Rate is shown above. We may declare a higher Participation Rate, which will be shown in your Annual Report.

Growth Cap – This is the maximum total interest rate for a Segment over the Segment Term, including both the Cumulative Segment Guaranteed Interest Rate and the Segment Indexed Interest Rate. The Guaranteed Minimum Growth Cap is shown above. We may declare a higher Growth Cap, which will be shown in your Annual Report.

Cumulative Segment Guaranteed Interest Rate – The Cumulative Segment Guaranteed Interest Rate is the Segment Guaranteed Interest Rate compounded annually for the number of years of the Segment Term.

Deductions from the Accumulated Value – If there is more than one Indexed Account with the same Segment Term, deductions from each such Indexed Account will occur in numeric order according to the number designation at the end of the name of the Indexed Account, provided that deductions from any Indexed Account without such a number designation will occur before deductions from any Indexed Account with a number designation.

POLICY SPECIFICATIONS

5 YEAR INDEXED ACCOUNT 2

Segment Term: 5 Years

Segment Guaranteed Interest Rate: 0.00%

Guaranteed Minimum Participation Rate: 105% for the Segment Term

Guaranteed Minimum Growth Cap: 15% for the Segment Term

Cumulative Segment Guaranteed Interest Rate: 0.00%

Overview – This describes the elements and method used in calculating Segment Indexed Interest for each Segment of this Indexed Account. Also, see Indexed Accounts.

Index – The Index is the Standard & Poor's 500® Composite Stock Price Index, excluding dividends. If the Standard & Poor's 500® Composite Stock Price Index is discontinued, or if we are unable to use it for reasons beyond our control, we will substitute a successor index of our choosing. In such case, we will notify you of the change at your last known address.

Segment Indexed Interest – At Segment Maturity, Segment Indexed Interest will be credited to the Segment and is equal to the Segment Indexed Interest Rate multiplied by the average of all Segment Monthly Balances over the entire Segment Term.

Segment Monthly Balance – The Segment Monthly Balance is, as of the end of any Segment Month, the amount initially transferred to the Segment on the Segment Date minus all Segment Deductions, excluding any interest that may have been credited to the Segment.

Segment Indexed Interest Rate – The Segment Indexed Interest Rate reflects any growth in the Index multiplied by the Participation Rate, subject to the Growth Cap, that exceeds the Cumulative Segment Guaranteed Interest Rate. The Segment Indexed Interest Rate is equal to [the lesser of (a x b) and c] - d, such result being not less than zero, where:

a = Index Growth Rate

b = Participation Rate

c = Growth Cap

d = Cumulative Segment Guaranteed Interest Rate

Index Growth Rate – In calculating the Segment Indexed Interest, the Index Growth Rate for that Segment Term is first calculated, as $(b \div a) - 1$, where:

a = the Closing Value of the Index as of the day before the beginning of the Segment Term; and

b = the average Closing Value of the Index as of the day before the end of the last twelve Segment Months of the Segment Term.

Participation Rate – This is the percentage of the Index Growth Rate that is used in calculating the Segment Indexed Interest Rate. The Guaranteed Minimum Participation Rate is shown above. We may declare a higher Participation Rate, which will be shown in your Annual Report.

Growth Cap – This is the maximum total interest rate for a Segment over the Segment Term, including both the Cumulative Segment Guaranteed Interest Rate and the Segment Indexed Interest Rate. The Guaranteed Minimum Growth Cap is shown above. We may declare a higher Growth Cap, which will be shown in your Annual Report.

Cumulative Segment Guaranteed Interest Rate – The Cumulative Segment Guaranteed Interest Rate is the Segment Guaranteed Interest Rate compounded annually for the number of years of the Segment Term.

Deductions from the Accumulated Value – If there is more than one Indexed Account with the same Segment Term, deductions from each such Indexed Account will occur in numeric order according to the number designation at the end of the name of the Indexed Account, provided that deductions from any Indexed Account without such a number designation will occur before deductions from any Indexed Account with a number designation.