

Basic Illustration

Prepared For:

Prepared By:
HI



PL Promise Conversion UL
Flexible Premium Adjustable Life Insurance

**Custom Policy Quote and
Statement of Policy Cost and Benefit Information**

Date Prepared: Jun 17, 2022

Prepared for

Male, Age 50
Preferred No Nicotine Use

Initial Face Amount

\$250,000

Planned Premium

Monthly Payment: \$284.88
Annualized Premium: \$3,418.56

Rider Benefits Automatically Included

Flexible Duration No-Lapse Guarantee Rider
Accelerated Death Benefit (ADB) Rider for Terminal Illness
Enhanced Surrender Value Rider

Presented By

*** No Info Entered ***

Pacific Life Insurance Company

Mailing Address: Lynchburg Operations, PO Box 2869, Omaha, NE 68103-2869, Phone Number: 844-276-5759
Form Series ICC17 P17LYCUL (ICC17 S17LYCUL) or P17LYCUL (S17LYCUL) ctp: 2,775.00E
Term Form Series P16LYT (S16LYT) or ICC16 P16LYT (ICC16 S16LYT) esv: 275.06
Referenced policy & rider form numbers based on state of policy issue State of Delivery: Hawaii
PLC-01G TED: 6/17/2022 **This quote is not complete without all pages** Page 1 of 10

CAD4785E-0016-4558-A176-35A62F0E19C9

PL Promise Conversion UL Overview

Your Protection Needs

PL Promise Conversion UL gives you the flexibility to change your PL Promise Term insurance to universal life insurance without any underwriting - no health questions, no medical testing. This change is known as conversion and is initiated at your request. PL Promise Conversion UL provides a death benefit upon the insured's death and has additional benefits to meet your needs including guaranteed insurance to age 121 and premium flexibility in how much and when you pay. Benefits are described below.

Lifetime No-Lapse Guarantee Rider

Form Series ICC R17LYFNL or R17LYFNL

This benefit guarantees that your policy's death benefit will remain in force for your lifetime even if the policy premiums you have paid are not sufficient to prevent lapse, if the benefit is in effect. The benefit is in effect if its no-lapse guarantee value less any loan balance is greater than zero. If this is not the case, the benefit is not in effect but can be restored with additional premiums. This benefit is provided at no additional cost to you.

Your policy will lapse only if both the no-lapse guarantee value less any loan balance is zero and if you have not paid sufficient premiums to prevent lapse. Should this happen, you would still have a grace period of 61 days to restore the no-lapse guarantee and keep your policy in force by paying sufficient premium. If policy performance is being maintained solely by the no-lapse guarantee, your policy value will not grow.

Requesting a Conversion

The conversion request form is available from our service area (information provided below) or your life insurance producer. You may convert all or part of the face amount under your PL Promise Term policy. You will need to initiate the request prior to the Conversion Expiry Date on your PL Promise Term policy. The conversion can include, at your request, any Children's Level Term Insurance rider you have with your PL Promise Term policy. The new coverage takes effect when the new policy is delivered to you and the first premium is paid.

There are circumstances in which converting your existing life insurance can benefit you. Your life insurance producer can provide you with detailed information as to how a conversion may affect your plan of insurance. You should make a careful comparison of the costs and benefits of your existing policy and the proposed policy to determine whether conversion is the right decision for you.

Protection for Your Guarantee

Your no-lapse guarantee value is not adversely impacted compared to your quoted guarantee even if you pay premium up to a month late or a month early which provides protection for the unexpected. Also, if you use a 1035 exchange process, your no-lapse guarantee value is augmented by applying 1st year premium coming from that exchange as if it had been paid from the beginning of your policy - this helps avoid the uncertainty of when any 1st year 1035 money arrives.

Requesting a Policy

The application process is flexible, allowing both an electronic or paper process at your choice. PL Smooth Sailing Underwriting can also provide a smoother application experience for \$1,000,000 or less of coverage and if your primary physician has comprehensive physical and blood work completed within the last 18 months. Your life insurance producer can help guide you.

The Power to Help You Succeed

At Pacific Life, putting customers first has allowed us to serve families and businesses successfully for over 150 years. As part of a mutual holding company structure, we have no publicly-traded stock, so we can focus on long-term strategies, financial strength, and the best interest of our policyowners.

You as our policyowners are at the heart of the business decisions we make.

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Guide to the Quote

This policy quote is based on the following information.

Underwriting Information

Quoted premiums and policy values reflect the underlying PL Promise Term sex (if applicable), age, risk class, and any applicable table or flat extra ratings.

Planned Premium

The premium outlay includes planned premium amounts. Universal Life insurance, which allows for flexible premium payments, generally requires additional premium payments after the initial premium. If premiums paid are insufficient, it is possible that the coverage will lapse.

Net Cash Surrender Value

The Net Cash Surrender Value is the amount available if you surrender your policy. This value reflects the addition of the premiums you pay, less a premium expense charge; deductions due to various monthly policy charges; and credited monthly interest. It is also reduced by any withdrawals and fees, applicable surrender charges and loan balance. Surrender charges apply during the first 15 policy years; and are zero starting in the 16th policy year. A withdrawal, decrease in face amount, or surrender, may have a surrender charge or withdrawal fee.

Enhanced Surrender Value Rider (Included in quote)

Form Series ICC17 R17LYESV or R17LYESV

This benefit, if in force, provides an enhanced surrender value if the policy is surrendered during a 60 day period following the 15th, 20th and 25th policy anniversaries. A minimum \$275.06 of monthly planned premium is required for this benefit to be included in the quote and in your initial coverage. This benefit also requires a longer death benefit guarantee. There is no additional charge for this benefit. If sufficient funding has not been maintained on any policy anniversary to keep this rider in force, you will be notified of the amount needed and given 60 days to pay this amount; else the rider will terminate.

Face Amount and Death Benefit

The death benefit is based on the face amount and may be increased depending on your policy's value to satisfy Internal Revenue Code cash value accumulation requirements. Any policy withdrawals, decreases in face amount, or unpaid loan balance reduce the death benefit.

Accelerated Death Benefit (ADB) Rider for Terminal Illness

Form Series ICC16 R16LYTIR or R16LYTIR

Should the insured have a qualifying terminal illness, this benefit provides for an accelerated death benefit (ADB) payment which is based on a portion of the policy's death benefit. Upon rider exercise, the accelerated death benefit, and up to a \$250 administrative fee, is treated as a lien on the policy's death benefit, which accrues interest due. The lien reduces the death benefit payable on the insured's death; reduces amounts available for loans, surrenders or withdrawals; and may adversely affect other rider's benefits.

Life Insurance Cost Information

| Cost Index | Guaranteed | |
|------------------|------------|---------|
| | 10 Year | 20 Year |
| Surrender @ 5% | 10.15 | 11.84 |
| Net Payment @ 5% | 13.67 | 13.67 |

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Cost indices can help you compare the relative costs of similar policies across life insurance carriers. A more detailed explanation of the intended use of these indices is provided in the life insurance buyer's guide if required by your state. The cost indices make an annual interest adjustment of 5% to reflect that a dollar in the future has less value than a dollar today. The Quote Detail does not make this adjustment.

The Surrender Cost Index can help you compare the surrender costs if you surrender the policy for its Net Cash Surrender Value after 10 or 20 years. The Net Payment Cost Index helps compare the death benefit costs based on the premiums quoted if the insured dies after 10 or 20 years. For similar policies, a smaller cost index number generally indicates a better buy than a larger cost index number. The values quoted include the costs and benefits of any additional riders or benefits and any face amount decreases, withdrawals and policy loans.

Important Notice

Your life insurance producer can provide you with more detailed information on the policy and benefits. Please review your policy and riders for complete information and limitations.

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Quote Values Summary

See Quote Detail for additional information and assumptions.

Initial Death Benefit: \$250,000
Initial Annualized Premium: \$3,418.56
Underwriting Information: Male, 50, Preferred No Nicotine Use

Summary Year 5

Premium Paid \$3,418.56
Net Cash Surrender Value \$2,755.77
Death Benefit \$250,000.00

Summary Year 10

Premium Paid \$3,418.56
Net Cash Surrender Value \$11,628.20
Death Benefit \$250,000.00

Summary Year 15

Premium Paid \$3,418.56
Net Cash Surrender Value \$17,595.80
Death Benefit \$250,000.00

Summary Year 20

Premium Paid \$3,418.56
Net Cash Surrender Value \$15,960.33
Death Benefit \$250,000.00

Summary Year 70

Premium Paid \$3,418.56
Net Cash Surrender Value \$0.00
Death Benefit \$250,000.00

Policyowner Statement

I have received a copy of this policy quote and understand that the values reflect the assumptions and activities as depicted. Changes to premium, premium frequency, face amount, loans, withdrawals, or late payments, will change the values and guarantees under the policy, including the No-Lapse Guarantee Rider, and additional premium may be required. Any optional policy changes included in the quote such as loans, withdrawals, or face amount reductions, must be initiated by me and will not automatically occur under the policy.

Policyowner Signature: _____ Date: _____

Life Insurance Producer Statement

I have reviewed this quote with the policyowner and have made no statements inconsistent with this quote.

Life Insurance

Producer Signature: _____ Date: _____

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Quote Detail

Quoted values are based on the guaranteed maximum monthly charges and the guaranteed minimum annual interest rate of 2%. Premiums are assumed to be paid at the beginning of each premium period. The death benefit is at the beginning of the policy year; other values are end of policy year. The Enhanced Surrender Value is available for a 60 day period following the 15th, 20th and 25th policy anniversary(ies).

Policy benefits and values are guaranteed if all premiums are paid when quoted and other assumptions are realized.

| Year | Age | Premium Outlay* | Net Cash Surrender Value | Enhanced Surrender Value | Death Benefit |
|--------------|-----|-------------------|--------------------------|--------------------------|---------------|
| 1 | 51 | 3,418.56 | 0 | 0 | 250,000 |
| 2 | 52 | 3,418.56 | 0 | 0 | 250,000 |
| 3 | 53 | 3,418.56 | 0 | 0 | 250,000 |
| 4 | 54 | 3,418.56 | 821 | 0 | 250,000 |
| 5 | 55 | 3,418.56 | 2,755 | 0 | 250,000 |
| 6 | 56 | 3,418.56 | 4,652 | 0 | 250,000 |
| 7 | 57 | 3,418.56 | 6,500 | 0 | 250,000 |
| 8 | 58 | 3,418.56 | 8,289 | 0 | 250,000 |
| 9 | 59 | 3,418.56 | 10,004 | 0 | 250,000 |
| 10 | 60 | 3,418.56 | 11,628 | 0 | 250,000 |
| Total | | 34,185.60 | | | |
| 11 | 61 | 3,418.56 | 13,141 | 0 | 250,000 |
| 12 | 62 | 3,418.56 | 14,517 | 0 | 250,000 |
| 13 | 63 | 3,418.56 | 15,736 | 0 | 250,000 |
| 14 | 64 | 3,418.56 | 16,771 | 0 | 250,000 |
| 15 | 65 | 3,418.56 | 17,595 | 25,639 | 250,000 |
| 16 | 66 | 3,418.56 | 18,189 | 0 | 250,000 |
| 17 | 67 | 3,418.56 | 18,085 | 0 | 250,000 |
| 18 | 68 | 3,418.56 | 17,704 | 0 | 250,000 |
| 19 | 69 | 3,418.56 | 17,012 | 0 | 250,000 |
| 20 | 70 | 3,418.56 | 15,960 | 51,278 | 250,000 |
| Total | | 68,371.20 | | | |
| 21 | 71 | 3,418.56 | 14,475 | 0 | 250,000 |
| 22 | 72 | 3,418.56 | 12,463 | 0 | 250,000 |
| 23 | 73 | 3,418.56 | 9,814 | 0 | 250,000 |
| 24 | 74 | 3,418.56 | 6,401 | 0 | 250,000 |
| 25 | 75 | 3,418.56 | 2,085 | 85,464 | 250,000 |
| 26 | 76 | 3,418.56 | 0 | 0 | 250,000 |
| 27 | 77 | 3,418.56 | 0 | 0 | 250,000 |
| 28 | 78 | 3,418.56 | 0 | 0 | 250,000 |
| 29 | 79 | 3,418.56 | 0 | 0 | 250,000 |
| 30 | 80 | 3,418.56 | 0 | 0 | 250,000 |
| Total | | 102,556.80 | | | |

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Quote Detail

| Year | Age | Premium Outlay* | Net Cash Surrender Value | Enhanced Surrender Value | Death Benefit |
|--------------|-----|-------------------|--------------------------|--------------------------|---------------|
| 31 | 81 | 3,418.56 | 0 | 0 | 250,000 |
| 32 | 82 | 3,418.56 | 0 | 0 | 250,000 |
| 33 | 83 | 3,418.56 | 0 | 0 | 250,000 |
| 34 | 84 | 3,418.56 | 0 | 0 | 250,000 |
| 35 | 85 | 3,418.56 | 0 | 0 | 250,000 |
| 36 | 86 | 3,418.56 | 0 | 0 | 250,000 |
| 37 | 87 | 3,418.56 | 0 | 0 | 250,000 |
| 38 | 88 | 3,418.56 | 0 | 0 | 250,000 |
| 39 | 89 | 3,418.56 | 0 | 0 | 250,000 |
| 40 | 90 | 3,418.56 | 0 | 0 | 250,000 |
| Total | | 136,742.40 | | | |
| 41 | 91 | 3,418.56 | 0 | 0 | 250,000 |
| 42 | 92 | 3,418.56 | 0 | 0 | 250,000 |
| 43 | 93 | 3,418.56 | 0 | 0 | 250,000 |
| 44 | 94 | 3,418.56 | 0 | 0 | 250,000 |
| 45 | 95 | 3,418.56 | 0 | 0 | 250,000 |
| 46 | 96 | 3,418.56 | 0 | 0 | 250,000 |
| 47 | 97 | 3,418.56 | 0 | 0 | 250,000 |
| 48 | 98 | 3,418.56 | 0 | 0 | 250,000 |
| 49 | 99 | 3,418.56 | 0 | 0 | 250,000 |
| 50 | 100 | 3,418.56 | 0 | 0 | 250,000 |
| Total | | 170,928.00 | | | |
| 51 | 101 | 3,418.56 | 0 | 0 | 250,000 |
| 52 | 102 | 3,418.56 | 0 | 0 | 250,000 |
| 53 | 103 | 3,418.56 | 0 | 0 | 250,000 |
| 54 | 104 | 3,418.56 | 0 | 0 | 250,000 |
| 55 | 105 | 3,418.56 | 0 | 0 | 250,000 |
| 56 | 106 | 3,418.56 | 0 | 0 | 250,000 |
| 57 | 107 | 3,418.56 | 0 | 0 | 250,000 |
| 58 | 108 | 3,418.56 | 0 | 0 | 250,000 |
| 59 | 109 | 3,418.56 | 0 | 0 | 250,000 |
| 60 | 110 | 3,418.56 | 0 | 0 | 250,000 |
| Total | | 205,113.60 | | | |

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Quote Detail

| Year | Age | Premium Outlay* | Net Cash Surrender Value | Enhanced Surrender Value | Death Benefit |
|--------------|-----|-------------------|--------------------------|--------------------------|---------------|
| 61 | 111 | 3,418.56 | 0 | 0 | 250,000 |
| 62 | 112 | 3,418.56 | 0 | 0 | 250,000 |
| 63 | 113 | 3,418.56 | 0 | 0 | 250,000 |
| 64 | 114 | 3,418.56 | 0 | 0 | 250,000 |
| 65 | 115 | 3,418.56 | 0 | 0 | 250,000 |
| 66 | 116 | 3,418.56 | 0 | 0 | 250,000 |
| 67 | 117 | 3,418.56 | 0 | 0 | 250,000 |
| 68 | 118 | 3,418.56 | 0 | 0 | 250,000 |
| 69 | 119 | 3,418.56 | 0 | 0 | 250,000 |
| 70 | 120 | 3,418.56 | 0 | 0 | 250,000 |
| Total | | 239,299.20 | | | |
| 71 | 121 | 3,418.56 | 0 | 0 | 250,000 |
| Total | | 242,717.76 | | | |

*A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the policy value up to attained age 121.

Loans or withdrawals can be taken when the Net Cash Surrender Value is available. The policy loan interest charged is borrowed and added to the loan balance / paid in cash. Interest is charged on loans at an effective annual rate of 4.50% in all policy years, due at the end of the policy year. The guaranteed interest rate credited to the portion of policy value securing the policy loan is 3.00% and is credited monthly in this quote.

Insurance coverage would remain in force through year 71 (through attained age 120) based on guaranteed assumptions.

The No-Lapse Guarantee Rider will be in effect through your lifetime provided that premiums are paid on time, as quoted and other assumptions are realized.

Tax Information

This material is not intended to be used, nor can it be used by any taxpayer, for the purpose of avoiding any tax penalties. The information contained in this quote is based on our understanding of the Internal Revenue Code (IRC) and on certain tax and legal assumptions. Tax laws and interpretations of tax laws can change. This may cause the performance and underlying tax assumptions of the policy, including any riders, to be different than quoted. You should request an in force quote from your life insurance producer periodically to monitor your policy's performance, including any changes in the tax values that result from your policy's values.

Pacific Life, its affiliates, their distributors and respective representatives do not provide tax, accounting or legal advice. Any taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor or attorney.

Taxation of Death Benefits

For federal income tax purposes, life insurance death benefits generally pay income tax-free to beneficiaries pursuant to IRC Sec. 101(a)(1). In certain situations, however, life insurance death benefits may be partially or wholly taxable. Situations include, but are not limited to: the transfer of a life insurance policy for valuable consideration unless the transfer qualifies for an exception under IRC Sec. 101(a)(2) (i.e. the transfer-for-value rule); arrangements that lack an insurable interest based on state law; and an employer-owned policy unless the policy qualifies for an exception under IRC Sec. 101(j).

Definition of Life Insurance

A policy is qualified as life insurance under federal tax law when it is considered life insurance under applicable law and when it meets the requirements of Section 7702. For federal tax purposes, this policy is intended to qualify as life insurance under the Cash Value Accumulation Test. Under this test, the policy's death benefit will be increased by the Minimum Death Benefit as defined in the policy.

Modified Endowment Contract (MEC)

A Modified Endowment Contract (MEC) is a life insurance policy under Section 7702, and like other life insurance policies, provides favorable tax treatment of death benefits and the tax-deferred growth of policy value. However, a MEC is subject to less favorable taxation on withdrawals, loans and surrenders of policy value, as described below. Under IRC Section 7702A, a life insurance policy becomes classified as a MEC if it fails the Seven-Pay Test. The Seven-Pay Test compares the cumulative premium payments (less non-taxable withdrawals) paid during the seven year testing period against the Seven-Pay Premium Limit. This limit increases by the Seven-Pay Premium amount on each anniversary of the start of the Seven-Pay Test.

Initial Premium Limits Summary
Seven-Pay Premium: \$15,828.76

Depending on the timing and amounts of premium payments and withdrawals, your actual use of the policy's options, and any policy changes made, your policy could become a MEC and we may require you to sign a notice that you are willing to accept MEC status. Generally, once a policy is a MEC, it is always a MEC.

A policy may also have what is referred to as a 7-Pay Material Change, if there are increases in benefits or if there are certain changes to the policy. Upon any Seven-Pay Material Change a new Seven-Pay Test with a new limit will start and continue for seven more years.

A policy may be subject to retroactive 're-testing' if there is a reduction in the policy's face amount during a Seven-Pay Test either at issue or following a material change. Premiums previously applied to the policy during the Seven-Pay Test Period will be retested against a new Seven-Pay Premium Limit reflecting the lower face amount. Such 're-testing' of prior premiums can cause the policy to become a MEC.

Based on our understanding of the Internal Revenue Code, a policy issued and maintained consistent with the assumptions in this quote would not be a MEC at issue or become one thereafter.

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Taxation of Policy Surrenders, Withdrawals and Loans

A policy that is qualified as life insurance under Section 7702 is not required to pay taxes on the gain in cash values until the gain is distributed from the policy. A life insurance policy that is also classified as a MEC is subject to additional taxation and penalties described below. The gain in a policy is equal to the difference of the cash value of the policy (as defined in the Code), less the cost basis of the policy. Policy cost basis generally equals the gross premiums paid less prior untaxed distributions.

Upon the termination of a policy, either by surrender or policy lapse, any policy gain will be reported to you. Also, any outstanding policy loan is automatically repaid from policy values and results in taxable income if the Net Cash Surrender value plus the amount of the repaid loan exceeds the policy's cost basis. A MEC policy may be subject to an additional 10% tax upon surrender. *This quote does not provide an estimated tax payment upon the termination of the policy.*

If you receive a distribution from the policy, the taxable amount of the distribution depends on several factors such as the type of distribution and whether the policy is classified as a MEC.

Taxation of Accelerated Death Benefits

Benefits paid by accelerating the policy's death benefit may or may not qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code of 1986. Tax treatment of an accelerated death benefit may depend on factors such as life expectancy at the time benefits are accelerated, the amount of benefits, the amount of qualified expenses incurred, or if similar benefits are being received under other contracts. Receipt of accelerated death benefits may affect eligibility for public assistance programs such as Medicaid. When benefits are received from multiple policies providing long-term care or chronic illness benefits for a given insured, including policies with different owners, all of those benefits must be aggregated to determine their taxability. Tax laws relating to accelerated death benefits are complex. Pacific Life cannot determine whether the benefits are taxable. Clients are advised to consult with qualified and independent legal and tax advisors for more information.

Pacific Life Insurance Company is licensed to issue insurance products in all states except New York. Product availability and features may vary by state. Insurance products and their guarantees, including optional benefits and any crediting rates, are backed by the financial strength and claims-paying ability of the issuing insurance company. Look to the strength of the life insurance company with regard to such guarantees as these guarantees are not backed by the broker-dealer, insurance agency, or their affiliates from which products are purchased. Neither these entities nor their representatives make any representation or assurance regarding the claims-paying ability of the life insurance company.

Pacific Life is a product provider. It is not a fiduciary and therefore does not give advice or make recommendations regarding insurance or investment products.

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Additional Compensation Information

Target Premium - \$2,775.00
 Conversion Designation - Early

PL Promise Conversion UL has a Compensation Adjustment Factor that is designed to incent conversions in earlier durations. Below is an explanation of how the factor works:

- Early Conversions - Target Premium x 150% of your base compensation rate*
- Mid Conversions - Target Premium x 100% of your base compensation rate*
- Late Conversions - Target Premium x 50% of your base compensation rate*

** Please refer to your Brokerage General Agency (BGA) for your base compensation rate for Target premium*

The table below outlines the rules for determining the conversion designation of your client's term policy.

| | Early Conversion | Mid Conversion | Late Conversion |
|---------------------------------|---|---------------------------------|--|
| Premium Incentive | Lowest Premiums | Lowest Premiums (Same as Early) | Higher Premiums |
| Compensation Incentive** | 150% of Normal Compensation | 100% of Normal Compensation | 50% of Normal Compensation |
| Term Policy Years | | | |
| PL Promise Term 10 | 1-4 | 5-8 | 9-10 |
| PL Promise Term 15 | 1-7 | 8-12 | 13-15 |
| PL Promise Term 20 | 1-9 | 10-15 | 16-20 |
| PL Promise Term 25 | 1-12 | 13-20 | 21-25 |
| PL Promise Term 30 | 1-14 | 15-25 | 26-30 |
| Any Duration of PL Promise Term | Conversion prior to age 70 for issue ages 66-69 | | Conversion at insured's attained age 68 or 69 (nearest birthday) |

**Policy must remain in force for 25 months to avoid compensation chargeback.

Client Input Summary

Company: Pacific Life - PL Promise

June 17, 2022

Product: Promise UL Conversion

Insured

| | |
|--------------------------|---------------------------|
| Sex | Male |
| Age | 50 |
| Class | Preferred No Nicotine Use |
| Temporary Flat Extra | 1 to 99 - 0 |
| Permanent Flat Extra | 0 |
| Proposed Conversion From | PL Promise Term Policy |
| State of Issue | Hawaii |

Quote Design

| | |
|-----------------------------|-------------------|
| Solve For | NLG Level Premium |
| Face Amount | 1 to 71 - 250,000 |
| No Lapse Guarantee Duration | Max |
| Premium Duration | Max |
| Premium Mode | Monthly |
| Conversion Duration | Early |

Disbursements

| | |
|---------------|---|
| Disbursements | N |
|---------------|---|

Policy Options

| | |
|--------------------------|--------------|
| Prevent MEC | N |
| Non-1035 Lump Sum Amount | 1 to 121 - 0 |
| 1035 Exchange Amount | 0 |

Riders

| | |
|-----------------------|---|
| Children's Term Rider | N |
|-----------------------|---|

Output Options

| | |
|--------------------|---|
| IRR Columns | N |
| Commission Summary | Y |
| Presented by Bank | N |

Agent Info

| | |
|-------------|--------|
| Agent State | Hawaii |
|-------------|--------|