PACIFIC LIFE

PACIFIC SELECT HARBOR VUL

Flexible Premium Variable Universal Life Insurance

Guaranteed Death Benefit Protection with the Freedom to Choose Financial Opportunities

We know that life can change in an instant. That's why Pacific Select Harbor VUL is designed with options that allow your policy to evolve with you. With a guaranteed death benefit and the flexibility to choose between a wide range of investment options, you can rest easy knowing you can protect your loved ones and enjoy cash value growth potential—all in one powerful policy.

A Guarantee You Can Depend On

With our optional Flexible Duration No-Lapse Guarantee Rider, your death benefit is guaranteed for the period you choose (up to lifetime)—no matter how the market performs. Your policy beneficiaries will receive a guaranteed death benefit income tax-free.[1] This rider has an additional cost and assumes you meet rider eligibility requirements.[2]

Freedom to Choose Growth Potential

Choose from a diverse list of variable investment options, some of which may use an asset allocation strategy,[3] or two fixed options—you have the flexibility to make allocation choices for a lifetime of financial needs and objectives in one policy. With the freedom to choose market-driven growth potential, any cash value in Pacific Select Harbor VUL can serve as a supplemental financial resource for you.

Benefits of Variable Universal Life Insurance

Guaranteed Death Benefit Protection

Protect your family, estate, or business with a no-lapse death benefit.

Market-Driven Investment Options

Allocate your cash value among a range of variable investment options.

Guaranteed Fixed Options

Guaranteed minimum interest crediting rates with 2 fixed options.

The cost of the life insurance and benefits provided through the policy is deducted monthly, which include an Administrative Charge, Asset Charge, Coverage Charge, Cost of Insurance Charge, and any applicable rider charges. Additionally, a premium load is deducted from each premium payment. To understand how the policy charges will affect your policy's cash value, request a personalized illustration that includes the Summary of Policy Charges & Credits Report. Also, your policy is subject to the expenses of the underlying variable investment options.

[1]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).

[2]The optional Flexible Duration No-Lapse Guarantee Rider (Form series R17FNL, S18FNL, varies based on state of policy issue) is available only at policy issue for additional cost. For the rider's guarantee to remain in place, the policyowner must not request an unscheduled increase in face amount and must remain 100% allocated among any of the Fixed Options, and the other Allowable Investment Options specified in the prospectus. The no-lapse guarantee depending on how you structure your policy, has a maximum duration of up to the insured's lifetime, subject to certain limits. If your net no-lapse guarantee value is zero, the no-lapse feature terminates. If the no-lapse feature terminates, additional premiums would be required to resume the no-lapse guarantee. If policy performance is such that your policy is being maintained solely by the no-lapse guarantee, your policy will not build cash value. This rider is subject to availability, restrictions, and limitations. When considering a rider, request a policy illustration from your life insurance producer to see the rider's impact on your policy's values.

[3]Asset allocation is the process of distributing a fund's investments among varying asset classes of investments (e.g., equity and debt). It does not guarantee diversification, assure profit, or protect against loss.

Pacific Select Harbor VUL Gives You Options for a Lifetime of Needs

The Freedom to Choose Investment Options for the Growth Strategy that Works for You

With Pacific Select Harbor VUL, you've got choices. To help drive your policy's ability to accumulate cash value, you can choose from a diverse selection of variable investment options from some of the top investment managers in the industry. You may also choose from two fixed account options that offer the certainty of guaranteed minimum interest crediting rates.

American Century Investments®

FRANKLIN TEMPLETON

PIMCO

Avantis Investors®
By American Century Investments®

Invesco

Principal®

BlackRock.

J.P.Morgan
Asset Management

PLFA

CAPITAL GROUP® | AMERICAN FUNDS®

LOOMIS | SAYLES

ClearBridge Investments
A Legg Mason Company

LORD ABBETT®

Putnam INVESTMENTS

Dimensional

MFS

T.RowePrice

Fidelity INVESTMENTS

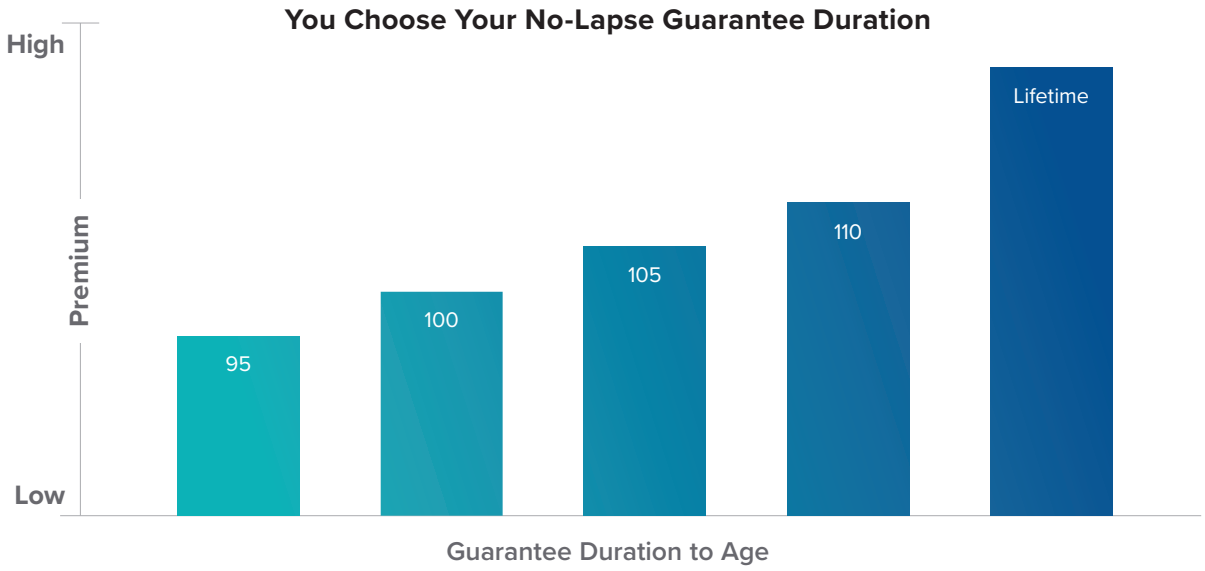
NEUBERGER | BERMAN

Vanguard®

Choose from a variety of investment options for the upside potential of market exposure for your policy's cash value.

The Freedom to Choose Guaranteed Death Benefit Protection with Flexibility to Adjust as Needed

With Pacific Select Harbor VUL, you have the option to add protection against policy lapse for any duration—up to lifetime—with flexibility to adjust as needed.[2] The longer the no-lapse guarantee, the higher the premium as shown in the chart below.



Whether you need to change your no-lapse guarantee, shift your cash value allocations or access your policy's available cash value, you can customize your policy to help you meet your objectives or future needs.

Flexibility is Yours.

Any policy withdrawals, loans and loan interest will reduce policy values and may reduce benefits.

The fixed options are part of Pacific Life Insurance Company's general account and are backed by the company's financial strength and claims-paying ability. A monthly asset-based charge is assessed across all investment options, which may reduce the effective yield earned in the Fixed Options. A monthly asset-based charge is assessed across all investment options, which may reduce the effective yield earned in the Fixed Options.

Every variable investment option has some degree of risk depending on what it invests in and what strategies it uses. While all variable investment options are subject to market risk, some investment options may be subject to greater volatility than others. The variable investment options are not FDIC insured or guaranteed.

Before investing you should talk to your financial professional and carefully read the applicable product and fund prospectuses for the risks, charges, and expenses associated with the variable investment options.

For investment option details, including transfer limits and other restrictions, talk to your financial professional and review the prospectus.

The Freedom to Choose How You Will Use Pacific Select Harbor VUL

Variable universal life insurance from Pacific Life protects your family's financial future and can be used as a potential supplemental financial resource for you or your business.

Supplement Your Income	For high income earners, saving for retirement can be a challenge due to limitations on contributions to qualified retirement plans. You can add a tax-diversified asset to your portfolio with Pacific Select Harbor VUL. The policy's death benefit will provide financial protection for your policy's beneficiaries, while its cash value can help you build a potential source of supplemental income.
Three Potential Tax Advantages	Pacific Select Harbor VUL provides three potential tax advantages which can benefit you and your family or business, today and tomorrow. **1** Tax-free[4] death benefit **2** Tax-deferred cash value growth potential **3** Tax-free[5] supplemental income potential
Business Benefits	If you are a business owner, how can you help your business stand out in attracting top talent? One way may be through an executive bonus arrangement, in which your business pays taxable bonuses to an executive in the form of premium payments for a life insurance policy. The executive will receive the potentially lifelong benefit of cash value life insurance in addition to death benefit protection. Meanwhile, the bonused premiums are generally tax deductible as a business expense for the company.[6]

[4]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).

[5]For federal income tax purposes, tax-free income assumes, among other things: (1) withdrawals do not exceed tax basis (generally, premiums paid less prior withdrawals); (2) policy remains in force until death (any outstanding policy debt at time of lapse or surrender that exceeds the tax basis will be subject to tax); (3) withdrawals taken during the first 15 policy years do not cause, occur at the time of, or during the two years prior to, any reduction in benefits; and (4) the policy does not become a modified endowment contract. See IRC Sec. 72, 7702(f)(7)(B), 7702A. Any policy withdrawals, loans, and loan interest will reduce policy values and may reduce benefits.

[6]The deductibility of the bonus is subject to the reasonable compensation limits established by IRC Sec. 162(a).

The Power of Pacific

Your life insurance policy is only as solid as the company behind it. When you purchase a life insurance policy from Pacific Life, you are buying a promise that we will be there for you today—and tomorrow.

For nearly 160 years, we've remained committed to providing quality products, service, and stability to meet your needs throughout your lifetime.

2025 WORLD'S MOST ETHICAL COMPANIES® ETHISPHERE™

Pacific Life has been named one of the 2025 World's Most Ethical Companies®[7] by the Ethisphere Institute, a global leader in defining and advancing the standards of ethical business practices.

Talk with your financial professional about the many ways life insurance may help your financial well-being and business planning needs.

[7]Based on the Ethisphere Institute's Ethics Quotient®. "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

While ratings can be objective indicators of an insurance company's financial strength and can provide a relative measure to help select among insurance companies, they are not guarantees of the future financial strength and/or claims-paying ability of a company. The independent third party from which this annuity is purchased, including the broker/dealer, the insurance agency from which this annuity is purchased, and any affiliates of those entities, make no representations regarding the quality of the analysis conducted by the rating agencies. The rating agencies are not affiliated with the above-mentioned entities nor were they involved in any rating agency's analysis of the insurance companies.

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.

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.

Pacific Life Insurance Company is licensed to issue insurance products in all states except New York. Product/material availability and features may vary by state. Variable insurance products are distributed by **Pacific Select Distributors, LLC** (member FINRA & SIPC), a subsidiary of Pacific Life Insurance Company and are available through licensed third-party broker/dealers.

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, but they do not protect the value of the variable investment options. Look to the strength of the insurance company with regard to such guarantees because these guarantees are not backed by the independent broker/dealers, insurance agencies, 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 issuing company.

Life insurance is subject to underwriting and approval of the application and will incur monthly policy charges.

Variable universal life insurance generally requires additional premium payments after the initial premium. If either no premiums are paid, or subsequent premiums are insufficient to continue coverage, it is possible that coverage will expire. Life insurance is subject to underwriting and approval of the application and will incur monthly policy charges.

Pacific Life Insurance Company reserves the right to change or modify any non-guaranteed or current elements. The right to modify these elements is not limited to a specific time or reason.

Not all products or optional benefits are available in all states or firms, and features may vary by state and firm. All individuals selling this product must be licensed insurance agents.

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This material must be preceded or accompanied by the variable life insurance product prospectus. Contact your life insurance producer or visit PacificLife.com/Prospectuses for more information, including product and underlying fund prospectuses and the fund summary prospectuses, if available, that contain more complete information about Pacific Life Insurance Company and a variable life insurance policy's risks, charges, limitations, and expenses, as well as the risks, charges, expenses and investment goals/objectives of the underlying investment options. Read them carefully before investing or sending money.

The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.

Form Series: P19PHV, S19PHV
Varies based on state of policy issue.

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