Filing at a Glance

Company:	Pacific Life Insurance Company
Product Name:	P12PPC 2014 RATE FILING
State:	District of Columbia
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate
Date Submitted:	07/14/2014
SERFF Tr Num:	PALD-129635218
SERFF Status:	Assigned
State Tr Num:	
State Status:	
Co Tr Num:	PALD-128807966
Implementation Date Requested:	On Approval
Author(s):	Greg Guzman
Reviewer(s):	John Morgan (primary), Alula Selassie
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

State: *District of Columbia* **Filing Company:** *Pacific Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *P12PPC 2014 RATE FILING*
Project Name/Number: */*

General Information

Project Name:
Project Number:
Requested Filing Mode:
Explanation for Combination/Other:
Submission Type: New Submission
Filing Status Changed: 07/16/2014
State Status Changed:
Created By: Greg Guzman
Corresponding Filing Tracking Number: PALD-128807966

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type:
Overall Rate Impact:

Deemer Date:
Submitted By: Greg Guzman

Filing Description:
July 14, 2014

NAIC # 00067466
FEIN # 95-1079000

Re: Individual Life Insurance/Long-TermCare (LTC) Rate Filing

Life Form

P12PPC Flexible Premium Adjustable Life Insurance

LTC Riders

R12ABR Accelerated Benefit Rider (“ABR”) for Long-Term Care
R12EBR Extended Benefit Rider (“EBR”) for Long-Term Care

To Whom It May Concern:

We are submitting a rate filing, for only new business issues of this product. Rates will not be changed on existing, in force policies. Pacific Life Insurance Company anticipates implementing these new rates between November 2014 and February 2015, depending on external market conditions and administrative system readiness.

Attached are final PDF versions of actuarial certifications, which Product Design has reviewed and prepared:
- Health Confidential
- Life (no Confidential / Public distinction)
- Health Appendices Confidential
- Life Appendices (no Confidential / Public distinction)

The filing tracking number of the original filing of this product and riders is included in the Corresponding Filing Tracking Number field for your reference.

Request for Confidentiality

Pacific Life would like to make a trade secret request for the product rates on our LTC riders.

The confidentiality of Pacific Life's LTC rider rates is also critical in maintaining a timing advantage over competing life insurance companies. While product rates might be partially available after approval of the new rates, other companies could gain a competitive head start if they were able to obtain our LTC rider rates before the introduction of the new rates.

Therefore, Pacific Life would like to have our rider rates provided in this filing considered trade secret.

To the best of my knowledge and belief this filing complies with the laws and regulations of the District of Columbia. If you would like to discuss any aspect of this filing, please feel free to contact me at (800) 800-6416, extension 8483.

Sincerely,

Greg Guzman
Senior Analyst, Product Compliance

Company and Contact

Filing Contact Information

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CoCode: 67466
Group Code: 709
Group Name:
FEIN Number: 95-1079000

State of Domicile: Nebraska
Company Type:
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State: District of Columbia **Filing Company:** Pacific Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: P12PPC 2014 RATE FILING
Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method:
Rate Change Type: %
Overall Percentage of Last Rate Revision: %
Effective Date of Last Rate Revision:
Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Pacific Life Insurance Company	0.000%	0.000%	$0	0	$0	0.000%	0.000%

State: *District of Columbia* **Filing Company:** *Pacific Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *P12PPC 2014 RATE FILING*
Project Name/Number: */*

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Life Actuarial Memorandum	P12PPC	New		Act Memo Life Generic.pdf,
2		Ratio Stability Actuarial Memorandum	R12ABR, R12EBR	New		Act Memo Health Generic.pdf,
3		Life Appendices	P12PPC	New		Appendicies Life Generic.pdf,
4		Health Appendices	R12ABR, R12EBR	New		Appendices Health Generic 2014.07.17.pdf,

PACIFIC LIFE

PACIFIC LIFE INSURANCE COMPANY

ACTUARIAL MEMORANDUM

Flexible Premium Adjustable Life Insurance Policy P12PPC

I. BACKGROUND AND DISCLOSURES

This document is intended for the use of the insurance department of your state for determining the compliance of this form with the laws and regulations of your state.

I am a member in good standing of the American Academy of Actuaries, and I am qualified to provide a Statement of Actuarial Opinion in accordance with the standards set forth by the Actuarial Standards Board of the American Academy of Actuaries.

II. DESCRIPTION OF POLICY PROVISIONS

A. Introduction

The policy is to be issued as part of an individual Long Term Care (LTC) combination contract. This actuarial memorandum addresses the provisions of the underlying life insurance contract. This policy will be sold with two LTC riders. These are for the ABR (Accelerated Benefit Rider, form number R12ABR, which will always be issued with the policy) and for the EBR (an optional Extended Benefit Rider, form number R12EBR).

The life component of the combination policy specifies a minimum required premium to be paid at issue, which is determined by the insured's age, sex, smoking class and face amount. This minimum required premium is sufficient to keep the policy in force over the insured's lifetime on a guaranteed basis. Return of the minimum required premium is included in the nonforfeiture benefits.

There are no policy charges after attained age 94, and premiums will not be accepted after that.

A provision for an accelerated death benefit, called the Terminal Illness Benefit, is also included.

B. Death Proceeds and Issue Ages

This policy provides for a death benefit equal to the greater of the face amount or the amount required to qualify under Internal Revenue Code Section 7702 under the Cash

Value Accumulation Test. The minimum life coverage face amount is $25,000, subject to minimum Long-Term Care benefit requirements, if any, in your state.

The Death Benefit is used to determine the Death Proceeds and the Cost of Insurance charges under the contract.

Upon death, we will pay the following Death Proceeds, which reflect the policy value and the additional Long-Term Care riders under the contract:

> Death Proceeds = Max {Death Benefit, Residual Death Benefit} + Limited Refund on Death – Policy Debt.

Residual Death Benefit: This is the lesser of $5,000 and 5% of the policy face amount at policy issue. The residual death benefit provides a minimum floor if there are reductions in the death benefit under the ABR that reduce the face amount, and consequently the death benefit, of the life policy.

Limited Refund on Death: In order to ensure that the total benefit payable on death is at least equal to the initial premium paid under the policy and the long-term care riders (ABR and EBR), a Limited Refund on Death will be provided. The Limited Refund on Death is calculated as:

> Max {0, Total Premium including Riders – Max [Death Benefit, Residual Death Benefit] – Adjustments for LTC Claims, Terminal Illness Benefits and Withdrawals}.

The adjustments in the last term may also reduce the Limited Refund on Death in a manner similar to the policy face amount and death benefit.

The ages for which the policy will be issued ranges from 30 to 75.

C. Accumulated Value and Cash Surrender Value

A premium load percentage will be deducted from all life coverage premiums. Net Premiums are defined as life premiums less the premium load. The premium load percentage will be within the range of 1% to 9%. The premium load is guaranteed at the time the policy is issued.

The Accumulated Value is the sum of the Net Premiums less withdrawals, less monthly deductions, all accumulated at interest, and includes any amounts securing policy loans.

The policy guarantees a return of the Life Coverage Premium Amount at issue at any time that the policy is surrendered. The return of EBR premium, if any, and of ABR premium is also guaranteed.

The Net Cash Surrender Value is equal to the Cash Surrender Value plus the return of ABR premium, plus the return of EBR premium, if any, less any policy debt.

Net Cash Surrender Value = Max {AV – SC, Life ROP + ABR ROP + EBR ROP} – Debt,

where: AV = Accumulated Value.

SC = Surrender Charge.

ROP = Return of premium feature for the life policy, ABR or EBR.

D. Surrender Charges

Pacific Life assesses a Surrender Charge against the Accumulated Value upon surrender of a policy within ten years after its issuance.

The Surrender Charge is equal to a specific amount that varies with the issue age, sex and smoking class of the insured, for each $1,000 of a policy's initial Face Amount in accordance with the schedule shown in Appendix 3.

The Surrender Charge is level from issue through the end of the 60th policy month. Beginning in the 61st policy month it decreases by equal monthly decrements until it reaches zero at the 120th policy month.

E. Cost of Insurance (COI) Charges

The Cost of Insurance rates through attained age 94 are guaranteed to be no greater than CSO mortality; specifically, mortality from the 2001 CSO sex and smoker distinct, age last birthday table. The CSO table is provided in Appendix 4.

Beginning at attained age 95 the Cost of Insurance rates are guaranteed to be zero.

Maximum monthly Cost of Insurance rates are converted from an annual to a monthly COI rate by the following formula:

$$q_x^{(12)} = \min\begin{cases} .08333333 \\ \left(1-\left(1-q_x\right)^{(1/12)}\right) \end{cases}$$

for x < 95. This definition ensures that the monthly COI rate does not exceed the lesser of:

$$\{1-(1-q_x)^{(1/n)}\} \,/\, \{(1-q_x)^{(1/n)}\} \quad \text{or} \quad 1/n,$$

for n = 12.

Pacific Life may use modified Cost of Insurance rates prior to attained age 95 that produce higher Accumulated Values than those generated by the maximum rates.

F. Policy Expense Charges other than COI

Pacific Life also assesses a Coverage Charge. This is a monthly charge per $1,000 of Face Amount that varies by issue age, sex, and smoking class. This charge applies for the first 120 months, and thereafter is guaranteed to be zero. The Maximum Monthly Coverage Charge rate table is provided in Appendix 5.

G. Effect of the LTC riders on the underlying policy

The underlying base life policy has its own premium, so that the total premium equals the base policy premium plus the LTC rider premiums.

The base life policy has the same accumulated value, loan amount, and reserves it would have without the riders.

The base policy is not sold by itself and the ABR must be attached to the base policy at issue.

While in ABR claim status, the death benefits are reduced proportionately as acceleration benefits are paid, cash values are proportionately reduced, reserves are proportionately reduced and loans are proportionately reduced via reductions to the net acceleration benefit.

The payments from an EBR claim have no effect on base policy values.

H. Interest

The annual interest rate is guaranteed at the rate shown in the policy specification page (currently showing 3.50%).

The guaranteed rate can change prospectively on new issues and across all classes.

We may credit an interest rate in excess of the guaranteed rate. Any excess interest formula will be applied uniformly to all members of the same class.

I. Terminal Illness Benefit

The policy contains a provision which allows the policyholder to receive a portion of the death benefit based on the diagnosis of a terminal illness. A terminal illness is an

illness causing the insured to have a life expectancy of 12 months or less. This is the only qualifying event that is considered for paying this benefit.

The formula for determining the net benefit payment is:

Net Payment = Requested Portion ÷ (1 + i) – Processing Charge – Requested Percentage x Loan Balance

where

i = a declared annual interest rate, to exceed neither the yield on the 90 day Treasury Bill nor the maximum statutory adjustable policy loan interest rate.

Eligible Coverage = Face Amount adjusted for withdrawals and LTC claims.

Requested Percentage = Requested Portion ÷ Eligible Coverage.

Requested Portion = Benefit amount requested, not to exceed the lesser of $500,000 or 75% of Eligible Coverage.

Interest only discounting is applied to calculate the benefit payment, and no mortality or persistency is used.

Exercise of the Terminal Illness Benefit affects policy components as follows:

Proportional Reduction:
- Face Amount
- Death Benefit
- Accumulated Value
- Loan Balance
- COI Charges through age 94
- Coverage Charges through policy year 10

Dollar for Dollar Reduction:
- Return of Base Policy Premium

COI Charges and Coverage Charges are reduced by reason of the Face Amount reduction, and are not due to any reduction in their rates per 1000.

Premiums are not directly affected by Terminal Illness because of the flexible premium design of the policy.

A processing charge not to exceed $150 may be assessed in order to cover administrative expenses of paying the claim.

There are no separate premiums, cost of insurance charges, or other charges for this benefit.

Benefit payments are made in a lump sum under the terms of the policy.

An example is provided in Appendix 1.

III. NONFORFEITURE BASIS OF VALUES

The demonstration of nonforfeiture compliance is limited to testing the life only surrender charges, without consideration of the return of premium guarantee. This leads to results which are somewhat conservative, since actual cash surrender values will be more favorable to the policyholder than the surrender charges alone would indicate.

Calculation of the Initial Expense Allowance is done in accordance with section 6A of the NAIC Universal Life Insurance Regulation, model #585. The demonstration of nonforfeiture compliance takes place in 2 steps:

1) The first year expense charges are less than the maximum SNFL Initial Expense Allowance (IEA).

2) Surrender Charges in renewal years are less than the Unamortized Unused Initial Expense Allowance (UUIEA).

Calculation of the Initial Expense Allowance and Unamortized Unused Initial Expense Allowance are shown in Appendix 6. The calculation is at the minimum face amount.

Appendix 2 shows the maximum expense allowance for all policies calculated at 3.50% interest.

A. Initial Expense Allowance and Unused Initial Expense Allowance

The Initial Expense Allowance is the maximum amount calculated in accordance with section 6A of the NAIC Universal Life Insurance Regulation, model #585.

The Unused Initial Expense Allowance is the Initial Expense Allowance, reduced by the excess of expense charges in the first year over the charges in years 2-20, using the guaranteed policy charges described in Section I of this document.

The formula for the Initial Expense Allowance (IEA) is:

$$IEA_x = (.01 \times ELA) + 1.25 \times \min(NLP_x .04 \times ELA)$$

where:

$$ELA = \sum_{1}^{10} \frac{DB_t}{10} = \text{ the Equivalent Level Amount}$$

$$NLP_x = \frac{\overline{A}_x}{\ddot{a}_x} = \text{the Nonforfeiture Net Level Premium}$$

The calculation of the Nonforfeiture Net Level Premium (NLP) is done using the following assumptions:

Interest used in the nonforfeiture calculations is equal to the guaranteed rate of 3.50%.

For calculation of the Initial Expense Allowance, the mortality rate is taken from the sex and smoker distinct 2001 CSO Age Last Birthday table.

B. Unamortized Unused Initial Expense Allowance

The Surrender Charge in renewal years is less than the Unamortized Unused Initial Expense Allowance (UUIEA)

The UUEIA is calculated as follows:

$$UUIEA_{x,t} = UIEA_x \times \frac{\ddot{a}_{x+t}}{\ddot{a}_x}$$

The $\ddot{a}_{x+t}$ and $\ddot{a}_x$ factors are the present values of an annuity of $1 per year payable on policy anniversaries beginning at ages x+t and x, respectively, and continuing until age 94. The calculations of $\ddot{a}_{x+t}$ t and $\ddot{a}_x$ are based on the mortality and interest bases guaranteed in the policy.

IV. RESERVES

A. Life Reserves

CRVM Reserves will be calculated using the 2001 Commissioners Standard Ordinary Smoker-distinct Ultimate Age last birthday Mortality Tables. For sex-distinct policies, separate sex-distinct mortality tables will be used for males and females. Reserves will be calculated using modal premiums and continuous death benefits and according to the Universal Life Insurance Model Regulation adopted by the NAIC at its December 1983 meeting. The valuation interest rate will not exceed the maximum permitted by the Standard Valuation Law or the valuation rate provided by special state requirements.

Separate reserves will be calculated for the Long Term Care riders.

Alternative Minimum Reserves may exceed the CRVM Reserves if the GMP is less than the Valuation Net Premium in any policy year. These reserves are calculated using the 2001

Commissioners Standard Ordinary Smoker-Distinct Select Age last birthday, Sex-distinct Mortality Tables, maximum valuation interest rates, modal premiums, and monthly death benefits. Alternative Minimum Reserves are not expected to exceed CRVM Reserves for this product.

For all policies with reserves calculated using the 2001 CSO valuation mortality tables, including this policy form, the reserves held after attained age 121 equal the death benefit. The minimum death benefit is equal to 101% of the accumulated value. There are no policy charges after attained age 94. Interest continues to be credited to the accumulated value after attained age 94.

Reserves for the residual death benefit will calculated as the actuarial present value of future residual death benefits.

B. Coordination with Long Term Care Rider Reserves

Additional reserves will be calculated for the ABR and EBR riders. These are detailed in the rider filing which accompanies this memorandum.

The Total Active Life Reserve for the combination policy will equal

> Max {Return of Premium, Accumulated Value less Surrender Charge, Max [Life CRVM, Life Alternative Minimum Reserve] + Long-Term Care Rider Policy Reserves + Residual Death Benefit Reserve}.

V. TABLE OF APPENDICES

An example of how an exercise of the Terminal Illness Benefit affects policy components appears in Appendix 1.

Demonstrations of nonforfeiture compliance and maximum guaranteed COI and expense rates appear in tables 2 through 6.

Appendix	Contents
1	Example of Terminal Illness Benefit exercise
2	Table of Maximum Expense Allowances per $1000 Face Amount for Male Nonsmokers, Female Nonsmokers, Male Smokers, and Female Smokers calculated at 3.50% interest.
3	Table of Surrender Charges per $1000 Face Amount for Male Nonsmokers, Female Nonsmokers, Male Smokers, and Female

	Smokers
4	Annual 2001CSO Rates per $1000 Net Amount at Risk; Monthly Maximum Cost of Insurance Rates
5	Maximum Monthly Coverage Charges per $1000 Face Amount
6	Demonstration of Excess First Year Expense Calculation

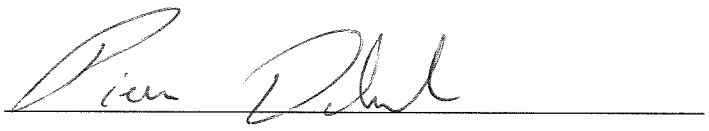
VI. CERTIFICATION OF COMPLIANCE

In my opinion, the nonforfeiture values available under this policy equal or exceed the minimums required under Section 6A of the NAIC Universal Life Insurance Regulation, Model #585 for all ages, rate classes, and durations at which the policy is available.

I have performed the following analysis, in accordance with all applicable Actuarial Standards of Practice and Actuarial Guidelines, in support of this opinion:

I have performed a study of all issue ages, rate classes, and durations to confirm that the first year expense charges never exceed the maximum SNFL initial expense allowances and that the surrender charges never exceed the unamortized unused initial expense allowances.

I CERTIFY TO THE BEST OF MY BELIEF OR KNOWLEDGE, THIS COMPLIES WITH THE LAWS AND REGULATIONS OF YOUR STATE.



Pierre Delisle, FSA, MAAA
Actuary
Pacific Life Insurance Company

Date: July 9, 2014

PACIFIC LIFE

PACIFIC LIFE INSURANCE COMPANY

ACTUARIAL MEMORANDUM

Qualified Long-Term Care Riders R12ABR, R12EBR

1. Background and Disclosures

This document is intended for the use of the insurance department of your state for determining the compliance of this form with the laws and regulations of your state.

I am a member in good standing of the American Academy of Actuaries, and I am qualified to provide a Statement of Actuarial Opinion in accordance with the standards set forth by the Actuarial Standards Board of the American Academy of Actuaries.

2. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the rider rate filing is in compliance with applicable laws and regulations. These riders are only sold on a single premium basis along with the Flexible Premium Adjustable Life Insurance Policy (UL), form P12PPC (base policy).

3. Plan Description

A. Coverage Summary

Accelerated Benefit Rider – Form R12ABR

The Accelerated Benefit Rider (ABR) is a required rider to the base Universal Life policy. It pays an Accelerated Benefit to the insured, as an acceleration of the underlying policy specified amount each month, when the insured is a Chronically Ill individual (unable to perform 2 or more of 6 Activities of Daily Living (ADL's) and/or is Cognitively Impaired) who is receiving qualified Long-Term Care services. A monthly maximum applies for care received in Nursing Facilities or Assisted Living Facilities, and for Home and Community Care, Alternative Care, Bed Reservation, Respite Care, Caregiver Training, Supportive Equipment and International Coverage. The face amount is reduced proportionally as acceleration benefits are paid.

Rider benefits are subject to a 90 service day elimination period from the date of claim eligibility for Nursing Home or Assisted Living Facility confinement, with no elimination period applying to home health care or other services. The elimination period only needs to be satisfied once in a lifetime.

The ABR benefit duration period is 2 years (24 months). The Maximum Monthly ABR Benefit Amount will then be the face amount at issue divided by 24. At

issue, the Maximum ABR Limit is equal to the face amount. The actual monthly benefit payment is equal to the lesser of the Maximum Monthly ABR Benefit Amount, the actual Covered Care expenses incurred (except for Caregiver Training, Home Modification or Durable Medical Equipment) or the remaining Maximum ABR limit. Caregiver Training, Home Modification or Durable Medical Equipment are subject to separate lifetime maximums and are not subject to the Maximum Monthly ABR Benefit Amount.

The International Benefit is a cash benefit, payable for nursing home stays only. The monthly benefit payment equals the Maximum Monthly ABR Benefit Amount.

The benefit period will be extended if actual expenses are less than the monthly maximum. The benefit period could also be decreased by payments for Caregiver Training, Home Modification, or Durable Medical Equipment.

Optional Extended Benefit Rider – Form R12EBR

If the Maximum Benefit Amount for Accelerated Benefits is paid, coverage may continue for qualifying services via the Extended Benefit rider (EBR), if purchased, until the EBR Maximum Benefit Amount is fully paid out.

At policy issue, the Maximum Monthly EBR Benefit amount is the same as the Maximum Monthly ABR Benefit amount. The EBR benefit period may be 12, 24, 36, 48, 60, or 72 months. The Maximum EBR Benefit Limit is equal to the Maximum Monthly EBR Benefit amount multiplied by the number of months in the EBR Benefit Duration Period. The actual monthly benefit payment is equal to the lesser of the Maximum Monthly EBR Benefit amount, the actual Covered Care expenses incurred (except for Caregiver Training, Home Modification or Durable Medical Equipment) or the remaining Maximum EBR limit.

Optional Inflation Benefit

Three types of inflation options - 5% compound, 3% simple and 5% simple - are offered to both the ABR and the EBR. The inflation options inflate the Maximum Monthly ABR Benefit Amount, the remaining Maximum ABR Limit, the Maximum Monthly EBR Benefit Amount and the remaining Maximum EBR Limit. An ABR and EBR on the same policy cannot have different inflation options, nor can an inflation option be selected for one rider and rejected for the other.

Return of Premium Benefit

Both the ABR and the EBR offer a Return of Premium Benefit (ROP), which is payable if the policy is surrendered or lapsed.

The following paragraph describes the effect of benefits received under the ABR and the Terminal Illness Benefit (TIB) upon the Return of Premium Benefit.

At issue, the ABR ROP equals the ABR premium, and the EBR ROP equals the EBR premium. After issue, any acceleration from either the TIB or the ABR will first reduce the base Life ROP. After the Life ROP is reduced to zero, any excess TIB or ABR will reduce the ABR ROP. After the ABR ROP is reduced to zero, the EBR, the excess Terminal Illness Benefit and the ABR will reduce the EBR ROP.

Nonforfeiture Benefit Option

A nonforfeiture option for LTC is available to the EBR. For the EBR, the policyholder may either elect the Return of Premium Benefit or the Nonforfeiture Benefit. The policyholder may change the elected benefit any time before lapse.

The Nonforfeiture Benefit Limit under this rider will be an amount equal to the greater of:

a) one month Maximum Monthly EBR Benefit Amount; or
b) an amount equal to the single premium paid for the EBR.

However, the Nonforfeiture Benefit Limit will never be greater than the remaining benefit amount payable if the rider would have stayed in force.

Also the Nonforfeiture Benefit Limit is reduced by the sum of all benefits previously paid under this Rider.

Benefit Eligibility

To be eligible for benefits, the insured must be Chronically Ill, meaning either (1) unable to perform at least two of six ADLs without Substantial Assistance due to a loss of functional capacity expected to last at least 90 days, or (2) requiring Substantial Supervision for protection from threats to health and safety due to Severe Cognitive Impairment.

Written certification from a Licensed Health Care Practitioner that the eligibility conditions are met must be made at least once every twelve months.

Base Plan

These long-term care riders are being offered to a Flexible Premium Universal Life contract. It provides for a death benefit that is payable upon the insured's death as long as the policy is in-force at the time of the insured's death. The LTC rider premiums are excluded from the underlying policy's accumulated value.

B. Renewability

These riders are Non-Cancelable, subject to the Termination Provisions in the riders.

C. Issue Ages

These riders are available for issue ages 30 through 75.

D. General Marketing Method

Sales on this rider will be made to individuals purchasing a single premium Universal life policy, by independent agents and by career agents exclusively contracted with Pacific Life Insurance and its affiliates.

4. Rider Premiums

All costs for these riders will be assessed as a single premium at issue. The rider premiums equal a unit rate multiplied by the base Universal life policy face amount. The rates vary by issue age, couples discount eligibility, gender, inflation options and LTC rider benefit period options.

The rider premiums were calculated by modeling the effect of the rider benefits on the expected cash flows of the underlying life policy, and profit-testing rider premiums to achieve the desired target profit level.

The couples discount is applied when the insured is legally married or has a partner in a civil union or domestic partnership. The discount reflects the expected reduction in claim cost that results from the insured receiving some level of care outside the insurance arrangement.

Rider premium rates are shown in Appendix A.

A comparison of total premium rates (policy plus rider rates) is shown in Appendix B. This comparison is between rates in this filing called Version 2 and rates from the initial forms P12PPC, R12ABR, and R12EBR which are currently approved for sale.

These two products provide the same covered benefits for Long-Term Care services.

Appendix B also gives the percentage of business volume where rates have decreased and increased, along with the change in average premiums. These decreases and increases are the product of several changes in this rate filing:

- Earned Rate
  This has been increased by 10 basis points.
- Morbidity Assumptions
  The basis of these assumptions is Milliman's LTC Claim Cost Guidelines, which have been updated from the 2009 version to the 2011 version. The impact of changes to these assumptions is variable, with improvement seen in some insureds and disimprovement in others.
- Tighter Underwriting
  The added requirement of an Attending Physician Statement is expected to result in improved morbidity. This is reflected in the Underwriting Selection Factors used in pricing. Underwriting Expenses have correspondingly increased as a result, and are shown in Section 6(D) below.
- Competition
  Some changes to premiums have also been made in response to recent rate actions and new product introductions on the part of other carriers. These changes are needed in order for us to maintain a competitive position in the LTC Combo marketplace.

All changes to Premiums have been made with careful consideration to adequate profitability, both on a composite basis and at the policy level.

5. Underwriting

Underwriting is performed at the time of application through a telephone interview. Each applicant is individually underwritten through a simplified application containing medical history questions. Cognitive testing is conducted on all applicants. The telephone interview will also ask other health questions, and a prescription drug database will be utilized. An Attending Physician Statement is also required and evaluated as part of the underwriting process.

6. Actuarial Assumptions

A. Lapses (annual percentages)

Lapses (annual percentages) for UL with the ABR are based on industry data and the product design. At issue, they range from 3.1% to 8.0%, varying by issue age. They are level for the first 3 years and then start decreasing in year 4. By year 6 they are in a narrow range, from 1.0% to 3.5% and continue to grade down to zero by attained age 95.

B. Morbidity

Morbidity assumptions based on the Milliman 2011 Long-Term Care Claim Cost Guidelines were utilized. These Guidelines are based on experience of clients and the expertise and judgment of Milliman actuaries.

C. Mortality

Active Life Mortality

Mortality rates for active lives are based on the company's retail life experience appropriate for the base policy underwriting.

Disabled Life Mortality

Mortality rates for disabled lives were developed taking into consideration the disabled life mortality experience from other carriers on similar products, industry experience and Social Security data.

D. Expenses - CONFIDENTIAL

1) Underwriting Expenses (life plus LTC riders)

Underwriting Expenses vary by issue age, and range from $494 to $991 per policy.

2) Rider Claim Expense

Rider claim expense is calculated as 5.00% of paid claims per annum.

E. Average Annual Premium

Based on the above stated distributions, the average single premium for the ABR is $199.37 per $1,000 specified amount issued on the base policy and $306.82 for the EBR. The ABR average is calculated over all policies. The EBR average is calculated over all policies, including those that do not elect EBR benefits. The average issue age is 61.

F. Reserve

Claim reserves for the ABR are calculated as the present value of the future Net Amount at Risk payouts discounted at the NAIC prescribed valuation interest rate using best estimate morbidity assumptions. Claim reserves for the EBR are calculated as the present value of incurred future benefit claim payments discounted at the NAIC prescribed valuation interest rate using best estimate morbidity assumptions.

The ABR policy reserve, including any inflation protection benefit on the ABR benefits, is based on a Net Single Premium (NSP) approach. The ABR NSP is the present value of the future incurred ABR net claim costs calculated based on the NAIC LTC regulation using a prescribed valuation interest rate of 3.50%, valuation mortality of 1994 GAM, and lapse allowance. The ABR LTC net claim costs per new claim are the difference between the incurred ABR benefits and future death benefit (DB) savings. The incurred ABR benefit per claim at each attained age is the sum of the future expected ABR LTC payments discounted at the valuation interest rate. Future DB savings per new claim equals the sum of the product of the total ABR payments through the time of claim termination and the corresponding life net single premium at the time of termination.

The EBR, including any inflation protection benefit and Non-forfeiture benefit reserves, are also based on a NSP approach. The NSP is the present value of future incurred LTC EBR benefits including any inflation protection benefits during the EBR period and Non-forfeiture Benefits, using the NAIC LTC regulation prescribed valuation interest rates (3.50%), valuation mortality (94 GAM), lapse allowance, and pricing LTC assumptions for claim incidence and claim termination rates.

The total policy reserve for the Universal Life contract with LTC rider is Max{a, b, Max[c, d] + e + f}, where:

a) Return of Premium amount inforce

b) Accumulated Value less Surrender Charge

c) CRVM reserves for the base life policy

d) Life Alternative Minimum Reserves

e) Policy reserves for the LTC riders

f) Life Residual Death Benefit reserves

At no time will the reserves for the life insurance policy with the ABR be less than the reserves for the life insurance policy without the ABR.

G. Other Assumptions

For items not noted above, assumptions used were consistent with the pricing of the underlying life policy.

If any of the assumptions used are found to be invalid, charges for new issues may need to be adjusted in the future.

7. Effect of the LTC riders on the underlying policy

The underlying base life policy has its own separate premium rate, so that the total premium equals the base policy premium plus the LTC rider premiums.

The base life policy has the same accumulated value, loan amount, and reserves it would have without the riders.

The base policy is not sold by itself and the ABR must be attached to the base policy at issue.

While in ABR claim status, the death benefits are reduced proportionately as acceleration benefits are paid, cash values are proportionately reduced, reserves are proportionately reduced and loans are proportionately reduced via reductions to the net acceleration pay-out.

The payments from an EBR claim have no effect on base policy values.

8. Certification

I, Pierre Delisle, am an actuary for Pacific Life Insurance Company and a member of the American Academy of Actuaries. I meet the Academy's qualification standards for rendering this opinion and am familiar with the current and proposed requirements for filing premiums for Long-Term Care benefit riders attached to the life base policies. I hereby certify that to the best of my knowledge and judgment that:

(1) These rider rate filings are in compliance with the applicable laws and regulations in the state where they are filed.

(2) These rider rate filings comply with all appropriate Actuarial Standards of Practice as adopted by the Actuarial Standards Board.

(3) The nonforfeiture benefits offered or provided under the policy are in compliance with the requirements of § 8, Nonforfeiture Benefits, of the Model Act.

(4) An inflation protection benefit offered or provided under the policy is in compliance with the requirements of § 13A and F, Requirement to Offer Inflation Protection, of the Model Regulation.

(5) The initial premium schedule is sufficient to cover anticipated costs under moderately adverse experience, and the premium schedule is reasonably expected to be sustainable over the life of the form with no future premium increases expected. The moderately adverse scenarios tested were: a 10% increase in incidence, a 10% decrease in mortality rate, a 50 basis point decrease in investment earned rate, and 50% of the original pricing lapses.

Based on the results of these moderately adverse scenarios and other testing, we believe the margins for this product are sufficient. Also, while there is some margin deviation for cells varying by ages, sexes, plans, or states, most cells are individually self-sufficient from a profit margin standpoint.

(6) The rider design and coverage provided have been reviewed and taken into consideration. We reviewed the policy language and believed that it is consistent with our understanding.

(7) The underwriting and claims adjudication processes have been reviewed and taken into consideration. Specifically, the company's underwriting protocols, application and tools have been reviewed and underwriting selection factors that are consistent with the company's underwriting procedures have been developed.

(8) (I) The reserve method for the LTC riders is described in section 5(G) above.

(II) The assumptions used for reserves contain reasonable margins for adverse experience.

(III) Due to the single premium structure, as described in section 5(G) above, the policy reserves for the LTC riders are calculated using a Net Single Premium (NSP) approach. Under this approach, the reserve is equal to the present value of future benefits (net cost for ABR and future LTC benefit for EBR), and there are no net valuation premiums.

(IV) This is a single premium product, so the net to gross premium test does not apply.

(V) The reserve morbidity assumptions used do not include any provision for morbidity improvements.

(9) The premium rate schedule in this filing are sometimes less than the premium rate schedule for existing similar policy forms of Pacific Life Insurance Company, as described above in Section 4 (Rider Premiums), and for the reasons provided.

Pierre Delisle, FSA, MAAA
Actuary
Pacific Life Insurance Company

Date: July 9, 2014

PACIFIC LIFE INSURANCE COMPANY
FORM P12PPC
Appendix 1: Example of Terminal Illness Benefit Exercise

Given a Requested Portion of $12,500, the following policy components are impacted as shown below:

Component	Before Acceleration	After Acceleration
Face Amount = Eligible Coverage	$50,000.00	$37,500.00
Death Benefit	$53,646.70	$40,235.03
Accumulated Value	$11,277.97	$8,458.48
Surrender Charge	$200.00	$150.00
Guaranteed Cash Value	$12,000.00	$9,000.00
Policy Loan Balance	$5,000.00	$3,750.00
COI Monthly Charge	$4.32	$3.25
Return of Premium	$17,046.50	$4,546.50
Coverage Charge	$16.88	$12.66

The Requested Percentage is 25% = $12,500 / $50,000
All Components except Return of Premium are reduced by 25%
Return of Premium is reduced by $12,500 = $17,046.50 - $4,546.50

Assuming a declared annual interest rate of 4%, the benefit payment is
$12,500 / 1.04 - $150 – 25% x $5,000 = $10,619.23.

PACIFIC LIFE INSURANCE COMPANY
FORM P12PPC
APPENDIX 2: TABLE OF MAXIMUM EXPENSE ALLOWANCE

Male Nonsmoker, Standard Issue

Table of values per $1000 of Face Amount

Nonforfeiture Interest Rate = 3.50%

				Unamortized Unused Initial Expense Allowance (UUIEA) as of end of year *									
Issue Age	SNFL Initial Expense Allowance (IEA)	Excess First Year Expense	Unused Initial Expense Allowance (UIEA)	1	2	3	4	5	6	7	8	9	10
30	21.389	5.030	16.359	16.230	16.110	15.980	15.850	15.710	15.560	15.410	15.260	15.100	14.940
31	21.842	4.960	16.882	16.750	16.610	16.470	16.330	16.180	16.020	15.860	15.700	15.530	15.350
32	22.320	4.870	17.450	17.300	17.160	17.010	16.850	16.690	16.520	16.350	16.170	15.990	15.800
33	22.823	4.780	18.043	17.890	17.730	17.570	17.400	17.220	17.040	16.860	16.670	16.470	16.270
34	23.353	4.690	18.663	18.490	18.320	18.150	17.970	17.780	17.590	17.390	17.180	16.970	16.750
35	23.912	4.600	19.312	19.130	18.950	18.760	18.560	18.360	18.150	17.930	17.710	17.490	17.250
36	24.499	4.500	19.999	19.800	19.600	19.400	19.190	18.970	18.740	18.510	18.280	18.030	17.780
37	25.118	4.400	20.718	20.510	20.290	20.070	19.840	19.610	19.360	19.120	18.860	18.600	18.330
38	25.770	4.300	21.470	21.240	21.010	20.770	20.520	20.270	20.010	19.740	19.470	19.190	18.900
39	26.455	4.200	22.255	22.010	21.760	21.500	21.230	20.960	20.680	20.390	20.100	19.800	19.480
40	27.177	4.090	23.087	22.820	22.550	22.270	21.990	21.690	21.390	21.080	20.760	20.440	20.100
41	27.938	3.990	23.948	23.660	23.370	23.070	22.760	22.440	22.120	21.790	21.440	21.090	20.720
42	28.740	3.890	24.850	24.540	24.220	23.900	23.570	23.230	22.880	22.520	22.140	21.760	21.370
43	29.583	3.790	25.793	25.460	25.120	24.770	24.410	24.040	23.660	23.270	22.870	22.450	22.030
44	30.470	3.690	26.780	26.420	26.050	25.680	25.290	24.890	24.480	24.050	23.620	23.170	22.720
45	31.404	3.580	27.824	27.430	27.040	26.630	26.210	25.770	25.330	24.870	24.400	23.920	23.430
46	32.387	3.490	28.897	28.470	28.050	27.600	27.140	26.670	26.190	25.700	25.190	24.680	24.160
47	33.423	3.390	30.033	29.580	29.110	28.630	28.130	27.620	27.100	26.570	26.030	25.480	24.920
48	34.521	3.290	31.231	30.730	30.220	29.700	29.160	28.610	28.050	27.480	26.900	26.310	25.710
49	35.690	3.190	32.500	31.960	31.400	30.830	30.250	29.660	29.050	28.440	27.820	27.180	26.540
50	36.934	2.930	34.004	33.410	32.800	32.190	31.550	30.910	30.260	29.600	28.920	28.230	27.530
51	38.256	2.950	35.306	34.660	34.010	33.340	32.660	31.970	31.270	30.560	29.830	29.090	28.340
52	39.659	2.800	36.859	36.160	35.450	34.730	33.990	33.250	32.490	31.720	30.930	30.130	29.330
53	41.148	2.670	38.478	37.720	36.950	36.170	35.380	34.570	33.750	32.910	32.060	31.200	30.340
54	42.728	2.530	40.198	39.370	38.540	37.700	36.840	35.960	35.070	34.160	33.250	32.330	31.410
55	44.399	2.400	41.999	41.110	40.210	39.290	38.360	37.400	36.440	35.460	34.490	33.500	32.520
56	46.167	2.230	43.937	42.970	41.990	40.990	39.970	38.940	37.900	36.850	35.800	34.750	33.690
57	48.042	2.080	45.962	44.910	43.840	42.750	41.650	40.530	39.420	38.290	37.170	36.030	34.890
58	50.038	1.930	48.108	46.960	45.790	44.610	43.420	42.220	41.020	39.810	38.590	37.370	36.130
59	52.172	1.770	50.402	49.150	47.880	46.600	45.310	44.020	42.720	41.420	40.100	38.780	37.430
60	54.452	1.630	52.822	51.450	50.080	48.700	47.310	45.920	44.510	43.100	41.670	40.230	38.770
61	56.884	1.560	55.324	53.840	52.350	50.860	49.360	47.860	46.340	44.800	43.250	41.680	40.100
62	59.469	1.490	57.979	56.370	54.770	53.160	51.530	49.900	48.240	46.570	44.880	43.180	41.490
63	60.000	1.430	58.570	56.900	55.220	53.540	51.840	50.120	48.380	46.630	44.860	43.100	41.350
64	60.000	1.380	58.620	56.890	55.150	53.400	51.630	49.840	48.030	46.220	44.400	42.600	40.800
65	60.000	1.340	58.660	56.860	55.060	53.230	51.390	49.530	47.650	45.780	43.920	42.070	40.230
66	60.000	1.520	58.480	56.620	54.740	52.840	50.930	49.000	47.070	45.160	43.260	41.360	39.480
67	60.000	1.720	58.280	56.340	54.390	52.420	50.430	48.450	46.480	44.530	42.580	40.630	38.700
68	60.000	1.920	58.080	56.060	54.030	51.980	49.940	47.910	45.890	43.880	41.880	39.890	37.920
69	60.000	2.120	57.880	55.780	53.670	51.560	49.460	47.380	45.300	43.230	41.180	39.150	37.150
70	60.000	2.340	57.660	55.470	53.290	51.130	48.970	46.830	44.690	42.570	40.470	38.410	36.390
71	60.000	2.850	57.150	54.900	52.670	50.450	48.240	46.040	43.850	41.690	39.560	37.490	35.460
72	60.000	3.330	56.670	54.360	52.070	49.790	47.520	45.260	43.030	40.840	38.690	36.600	34.560
73	60.000	3.730	56.270	53.890	51.530	49.180	46.840	44.530	42.260	40.050	37.880	35.770	33.700
74	60.000	4.100	55.900	53.450	51.010	48.580	46.180	43.830	41.530	39.290	37.100	34.950	32.840
75	60.000	4.430	55.570	53.030	50.510	48.020	45.570	43.180	40.850	38.570	36.340	34.150	31.980

* Surrender charges are zero by the end of year 10 and in all subsequent years

PACIFIC LIFE INSURANCE COMPANY
FORM P12PPC
APPENDIX 2: TABLE OF MAXIMUM EXPENSE ALLOWANCE

Female Nonsmoker, Standard Issue

Table of values per $1000 of Face Amount.

Nonforfeiture Interest Rate = 3.50%

				Unamortized Unused Initial Expense Allowance (UUIEA) as of end of year *									
Issue Age	SNFL Initial Expense Allowance (IEA)	Excess First Year Expense	Unused Initial Expense Allowance (UIEA)	1	2	3	4	5	6	7	8	9	10
30	19.939	4.290	15.649	15.540	15.440	15.330	15.210	15.090	14.970	14.850	14.720	14.580	14.450
31	20.337	4.200	16.137	16.020	15.910	15.790	15.670	15.540	15.410	15.280	15.140	14.990	14.850
32	20.752	4.110	16.642	16.520	16.400	16.270	16.140	16.000	15.860	15.720	15.570	15.420	15.260
33	21.188	4.020	17.168	17.040	16.900	16.770	16.630	16.480	16.330	16.180	16.020	15.850	15.680
34	21.643	3.920	17.723	17.580	17.440	17.290	17.140	16.990	16.830	16.660	16.490	16.310	16.120
35	22.120	3.830	18.290	18.140	17.990	17.830	17.670	17.500	17.330	17.150	16.960	16.770	16.570
36	22.619	3.730	18.889	18.730	18.560	18.390	18.220	18.040	17.850	17.660	17.460	17.250	17.040
37	23.142	3.640	19.502	19.330	19.150	18.970	18.780	18.590	18.390	18.180	17.960	17.740	17.520
38	23.691	3.540	20.151	19.960	19.770	19.580	19.370	19.160	18.950	18.730	18.500	18.260	18.020
39	24.268	3.440	20.828	20.620	20.420	20.210	19.990	19.760	19.530	19.290	19.050	18.800	18.540
40	24.875	3.340	21.535	21.320	21.100	20.870	20.630	20.390	20.140	19.880	19.620	19.350	19.080
41	25.514	3.240	22.274	22.040	21.800	21.550	21.300	21.040	20.770	20.500	20.220	19.930	19.630
42	26.186	3.140	23.046	22.790	22.540	22.270	22.000	21.720	21.430	21.140	20.840	20.530	20.210
43	26.894	3.050	23.844	23.570	23.290	23.010	22.720	22.420	22.110	21.790	21.470	21.140	20.800
44	27.640	2.940	24.700	24.400	24.110	23.800	23.480	23.160	22.830	22.490	22.150	21.800	21.440
45	28.424	2.850	25.574	25.260	24.940	24.610	24.270	23.920	23.570	23.210	22.840	22.460	22.080
46	29.250	2.740	26.510	26.170	25.820	25.470	25.100	24.730	24.350	23.970	23.570	23.170	22.760
47	30.119	2.640	27.479	27.110	26.740	26.360	25.970	25.570	25.160	24.750	24.320	23.890	23.460
48	31.033	2.540	28.493	28.100	27.700	27.290	26.870	26.440	26.000	25.560	25.110	24.650	24.180
49	31.995	2.430	29.565	29.140	28.710	28.270	27.820	27.360	26.890	26.420	25.930	25.440	24.940
50	33.006	2.340	30.666	30.210	29.740	29.270	28.790	28.300	27.800	27.290	26.770	26.240	25.700
51	34.071	2.270	31.801	31.310	30.810	30.300	29.780	29.260	28.720	28.180	27.620	27.060	26.480
52	35.190	2.200	32.990	32.460	31.930	31.380	30.830	30.260	29.690	29.100	28.500	27.900	27.280
53	36.368	2.140	34.228	33.660	33.080	32.500	31.900	31.300	30.680	30.050	29.410	28.760	28.100
54	37.607	2.080	35.527	34.910	34.300	33.670	33.030	32.380	31.720	31.040	30.350	29.650	28.940
55	38.913	2.020	36.893	36.240	35.570	34.900	34.210	33.510	32.790	32.070	31.330	30.570	29.810
56	40.289	1.990	38.299	37.590	36.880	36.150	35.410	34.660	33.890	33.110	32.310	31.500	30.670
57	41.740	1.970	39.770	39.010	38.240	37.460	36.660	35.850	35.020	34.180	33.320	32.450	31.560
58	43.270	1.960	41.310	40.490	39.660	38.820	37.960	37.080	36.190	35.280	34.360	33.420	32.460
59	44.889	1.940	42.949	42.060	41.170	40.260	39.330	38.380	37.420	36.440	35.440	34.430	33.410
60	46.604	1.930	44.674	43.720	42.750	41.760	40.760	39.730	38.690	37.640	36.560	35.480	34.370
61	48.426	2.020	46.406	45.370	44.330	43.260	42.170	41.070	39.950	38.810	37.650	36.480	35.300
62	50.362	2.120	48.242	47.120	45.990	44.840	43.660	42.470	41.260	40.030	38.790	37.530	36.260
63	52.424	2.230	50.194	48.980	47.750	46.500	45.230	43.940	42.630	41.310	39.970	38.620	37.260
64	54.625	2.340	52.285	50.970	49.630	48.280	46.900	45.510	44.090	42.660	41.220	39.760	38.300
65	56.978	2.460	54.518	53.090	51.640	50.160	48.670	47.160	45.630	44.090	42.530	40.960	39.380
66	59.494	2.870	56.624	55.070	53.500	51.910	50.300	48.670	47.020	45.360	43.690	42.010	40.310
67	60.000	3.300	56.700	55.080	53.440	51.780	50.100	48.410	46.700	44.980	43.240	41.500	39.740
68	60.000	3.730	56.270	54.590	52.890	51.180	49.450	47.700	45.950	44.180	42.390	40.600	38.800
69	60.000	4.170	55.830	54.090	52.340	50.570	48.780	46.980	45.170	43.350	41.520	39.670	37.820
70	60.000	4.620	55.380	53.580	51.770	49.940	48.100	46.250	44.380	42.500	40.620	38.720	36.800
71	60.000	5.360	54.640	52.790	50.930	49.050	47.160	45.260	43.340	41.420	39.480	37.520	35.570
72	60.000	6.100	53.900	51.990	50.080	48.150	46.210	44.250	42.290	40.310	38.310	36.320	34.350
73	60.000	6.840	53.160	51.200	49.220	47.240	45.240	43.230	41.210	39.170	37.130	35.110	33.110
74	60.000	7.600	52.400	50.380	48.340	46.300	44.240	42.170	40.090	38.000	35.940	33.880	31.820
75	60.000	8.340	51.660	49.570	47.470	45.370	43.240	41.100	38.960	36.850	34.740	32.630	30.510

* Surrender charges are zero by the end of year 10 and in all subsequent years

PACIFIC LIFE INSURANCE COMPANY
FORM P12PPC
APPENDIX 2: TABLE OF MAXIMUM EXPENSE ALLOWANCE

Male Smoker, Standard Issue

Table of values per $1000 of Face Amount.

Nonforfeiture Interest Rate = 3.50%

				Unamortized Unused Initial Expense Allowance (UUIEA) as of end of year *									
Issue Age	SNFL Initial Expense Allowance (IEA)	Excess First Year Expense	Unused Initial Expense Allowance (UIEA)	1	2	3	4	5	6	7	8	9	10
30	24.355	5.720	18.635	18.460	18.290	18.110	17.930	17.740	17.540	17.330	17.120	16.900	16.680
31	24.929	5.710	19.219	19.030	18.850	18.660	18.460	18.250	18.040	17.820	17.590	17.360	17.120
32	25.535	5.670	19.865	19.670	19.460	19.260	19.040	18.820	18.590	18.350	18.110	17.860	17.610
33	26.176	5.620	20.556	20.340	20.120	19.900	19.670	19.430	19.180	18.930	18.670	18.400	18.130
34	26.852	5.600	21.252	21.020	20.780	20.540	20.290	20.030	19.770	19.500	19.220	18.940	18.650
35	27.565	5.550	22.015	21.760	21.510	21.250	20.980	20.700	20.420	20.130	19.830	19.530	19.220
36	28.317	5.520	22.797	22.530	22.250	21.970	21.680	21.380	21.080	20.770	20.450	20.130	19.800
37	29.110	5.490	23.620	23.330	23.030	22.730	22.420	22.100	21.770	21.440	21.100	20.760	20.410
38	29.946	5.460	24.486	24.170	23.850	23.520	23.190	22.850	22.500	22.150	21.790	21.420	21.040
39	30.827	5.440	25.387	25.050	24.700	24.350	23.990	23.630	23.260	22.880	22.490	22.100	21.690
40	31.754	5.410	26.344	25.980	25.610	25.230	24.850	24.460	24.060	23.650	23.240	22.810	22.370
41	32.730	5.350	27.380	26.990	26.590	26.180	25.770	25.350	24.930	24.490	24.040	23.580	23.110
42	33.757	5.280	28.477	28.050	27.620	27.190	26.750	26.300	25.840	25.360	24.880	24.380	23.870
43	34.834	5.230	29.604	29.150	28.690	28.220	27.750	27.260	26.760	26.250	25.720	25.190	24.640
44	35.964	5.170	30.794	30.310	29.810	29.310	28.800	28.270	27.730	27.170	26.600	26.030	25.450
45	37.147	5.140	32.007	31.480	30.950	30.410	29.850	29.280	28.690	28.090	27.490	26.880	26.270
46	38.390	5.100	33.290	32.720	32.150	31.560	30.950	30.330	29.700	29.060	28.420	27.770	27.120
47	39.697	5.080	34.617	34.010	33.380	32.740	32.080	31.420	30.740	30.060	29.370	28.690	28.000
48	41.082	5.050	36.032	35.370	34.690	33.990	33.280	32.570	31.840	31.120	30.390	29.660	28.920
49	42.559	5.010	37.549	36.820	36.080	35.330	34.570	33.800	33.030	32.260	31.490	30.700	29.910
50	44.133	4.840	39.293	38.500	37.700	36.890	36.070	35.250	34.420	33.600	32.760	31.910	31.060
51	45.806	4.920	40.886	40.030	39.170	38.300	37.430	36.550	35.670	34.790	33.890	32.980	32.070
52	47.579	4.890	42.689	41.760	40.840	39.910	38.970	38.040	37.090	36.130	35.170	34.190	33.230
53	49.453	4.910	44.543	43.550	42.560	41.560	40.560	39.560	38.530	37.500	36.470	35.440	34.420
54	51.427	4.990	46.437	45.370	44.310	43.250	42.170	41.090	39.980	38.880	37.780	36.700	35.620
55	53.501	5.110	48.391	47.250	46.120	44.970	43.810	42.640	41.460	40.290	39.130	37.990	36.850
56	55.679	4.830	50.849	49.620	48.390	47.140	45.880	44.610	43.350	42.100	40.870	39.650	38.440
57	57.971	4.550	53.421	52.090	50.740	49.380	48.020	46.660	45.320	44.000	42.680	41.380	40.070
58	60.000	4.320	55.680	54.240	52.780	51.330	49.880	48.440	47.030	45.620	44.230	42.820	41.410
59	60.000	4.130	55.870	54.370	52.870	51.370	49.900	48.440	46.990	45.550	44.110	42.660	41.190
60	60.000	4.010	55.990	54.440	52.900	51.380	49.880	48.390	46.910	45.420	43.930	42.410	40.890
61	60.000	3.720	56.280	54.690	53.110	51.560	50.020	48.490	46.950	45.410	43.840	42.270	40.680
62	60.000	4.140	55.860	54.250	52.660	51.090	49.530	47.960	46.380	44.780	43.170	41.550	39.940
63	60.000	3.990	56.010	54.370	52.750	51.130	49.510	47.880	46.230	44.570	42.900	41.230	39.580
64	60.000	3.890	56.110	54.430	52.760	51.090	49.410	47.710	45.990	44.270	42.550	40.850	39.160
65	60.000	3.860	56.140	54.420	52.690	50.950	49.200	47.430	45.650	43.880	42.130	40.380	38.650
66	60.000	4.120	55.880	54.100	52.320	50.520	48.700	46.880	45.060	43.260	41.470	39.690	37.920
67	60.000	4.160	55.840	54.000	52.140	50.260	48.380	46.500	44.640	42.790	40.960	39.130	37.330
68	60.000	4.290	55.710	53.790	51.850	49.910	47.970	46.050	44.150	42.250	40.370	38.510	36.680
69	60.000	4.230	55.770	53.760	51.740	49.730	47.750	45.770	43.810	41.860	39.920	38.020	36.170
70	60.000	4.100	55.900	53.800	51.710	49.650	47.590	45.550	43.520	41.510	39.530	37.610	35.730
71	60.000	3.760	56.240	54.050	51.890	49.750	47.610	45.490	43.390	41.330	39.310	37.350	35.450
72	60.000	3.550	56.450	54.190	51.950	49.720	47.510	45.310	43.160	41.050	39.010	37.020	35.090
73	60.000	3.300	56.700	54.350	52.020	49.700	47.410	45.150	42.950	40.810	38.730	36.710	34.720
74	60.000	2.810	57.190	54.730	52.290	49.880	47.500	45.190	42.940	40.750	38.620	36.540	34.470
75	60.000	2.970	57.030	54.490	51.970	49.500	47.080	44.740	42.460	40.240	38.070	35.920	33.800

* Surrender charges are zero by the end of year 10 and in all subsequent years

PACIFIC LIFE INSURANCE COMPANY
FORM P12PPC
APPENDIX 2: TABLE OF MAXIMUM EXPENSE ALLOWANCE

Female Smoker, Standard Issue

Table of values per $1000 of Face Amount.

Nonforfeiture Interest Rate = 3.50%

				Unamortized Unused Initial Expense Allowance (UUIEA) as of end of year *									
Issue Age	SNFL Initial Expense Allowance (IEA)	Excess First Year Expense	Unused Initial Expense Allowance (UIEA)	1	2	3	4	5	6	7	8	9	10
30	22.748	4.740	18.008	17.850	17.700	17.540	17.370	17.200	17.030	16.850	16.660	16.470	16.280
31	23.273	4.700	18.573	18.410	18.240	18.070	17.890	17.710	17.520	17.330	17.130	16.930	16.720
32	23.822	4.660	19.162	18.980	18.810	18.620	18.430	18.240	18.040	17.830	17.620	17.400	17.170
33	24.398	4.630	19.768	19.580	19.390	19.190	18.990	18.780	18.560	18.340	18.110	17.880	17.630
34	25.002	4.600	20.402	20.200	19.990	19.780	19.570	19.340	19.110	18.870	18.630	18.370	18.110
35	25.634	4.570	21.064	20.850	20.630	20.400	20.170	19.920	19.680	19.420	19.160	18.880	18.610
36	26.296	4.540	21.756	21.520	21.290	21.040	20.790	20.530	20.260	19.990	19.700	19.410	19.120
37	26.990	4.530	22.460	22.210	21.950	21.690	21.420	21.140	20.850	20.560	20.260	19.950	19.630
38	27.721	4.510	23.211	22.940	22.670	22.380	22.090	21.790	21.480	21.170	20.840	20.510	20.180
39	28.491	4.490	24.001	23.710	23.410	23.110	22.790	22.470	22.140	21.800	21.460	21.100	20.750
40	29.302	4.480	24.822	24.510	24.190	23.860	23.520	23.180	22.820	22.460	22.090	21.720	21.340
41	30.159	4.360	25.799	25.460	25.110	24.760	24.390	24.020	23.640	23.250	22.860	22.460	22.050
42	31.063	4.230	26.833	26.460	26.090	25.710	25.310	24.910	24.500	24.090	23.670	23.240	22.810
43	32.017	4.110	27.907	27.510	27.100	26.690	26.260	25.830	25.400	24.950	24.500	24.050	23.590
44	33.023	3.980	29.043	28.610	28.170	27.730	27.270	26.810	26.340	25.870	25.390	24.910	24.420
45	34.084	3.860	30.224	29.760	29.280	28.800	28.320	27.820	27.320	26.820	26.310	25.790	25.280
46	35.202	3.750	31.452	30.950	30.440	29.920	29.400	28.870	28.340	27.800	27.260	26.710	26.160
47	36.380	3.640	32.740	32.200	31.650	31.100	30.540	29.980	29.410	28.830	28.250	27.670	27.080
48	37.618	3.530	34.088	33.510	32.920	32.330	31.730	31.130	30.520	29.910	29.290	28.670	28.040
49	38.915	3.430	35.485	34.860	34.240	33.600	32.960	32.320	31.670	31.020	30.360	29.700	29.030
50	40.275	3.350	36.925	36.260	35.590	34.910	34.230	33.540	32.850	32.150	31.450	30.740	30.030
51	41.700	3.370	38.330	37.620	36.900	36.180	35.450	34.720	33.990	33.250	32.500	31.740	30.980
52	43.193	3.450	39.743	38.980	38.220	37.450	36.680	35.900	35.120	34.330	33.530	32.730	31.920
53	44.758	3.590	41.168	40.360	39.550	38.730	37.910	37.080	36.250	35.410	34.560	33.700	32.840
54	46.397	3.750	42.647	41.790	40.920	40.060	39.180	38.300	37.410	36.510	35.610	34.700	33.780
55	48.115	3.940	44.175	43.260	42.340	41.420	40.490	39.550	38.600	37.640	36.680	35.710	34.730
56	49.917	3.710	46.207	45.220	44.240	43.240	42.240	41.220	40.200	39.180	38.140	37.090	36.030
57	51.809	3.530	48.279	47.220	46.160	45.090	44.010	42.920	41.820	40.710	39.590	38.460	37.330
58	53.800	3.380	50.420	49.280	48.140	46.980	45.820	44.650	43.460	42.270	41.070	39.850	38.630
59	55.899	3.280	52.619	51.390	50.160	48.920	47.670	46.400	45.130	43.840	42.550	41.250	39.940
60	58.113	3.230	54.883	53.560	52.240	50.900	49.550	48.190	46.820	45.440	44.040	42.650	41.250
61	60.000	3.420	56.580	55.170	53.760	52.340	50.900	49.450	47.990	46.520	45.050	43.570	42.090
62	60.000	3.620	56.380	54.930	53.480	52.010	50.530	49.030	47.530	46.030	44.510	43.010	41.500
63	60.000	3.390	56.610	55.100	53.590	52.060	50.530	48.980	47.430	45.870	44.310	42.770	41.230
64	60.000	3.550	56.450	54.890	53.330	51.760	50.170	48.580	46.980	45.390	43.810	42.230	40.660
65	60.000	3.790	56.210	54.600	52.990	51.370	49.740	48.110	46.480	44.850	43.240	41.630	40.040
66	60.000	4.090	55.910	54.250	52.590	50.920	49.250	47.580	45.920	44.270	42.630	40.990	39.360
67	60.000	4.340	55.660	53.950	52.240	50.530	48.810	47.110	45.410	43.730	42.050	40.380	38.710
68	60.000	4.580	55.420	53.660	51.900	50.140	48.380	46.640	44.910	43.190	41.480	39.760	38.060
69	60.000	4.790	55.210	53.390	51.580	49.780	47.990	46.210	44.440	42.670	40.910	39.150	37.400
70	60.000	4.790	55.210	53.330	51.470	49.620	47.780	45.950	44.120	42.300	40.480	38.670	36.850
71	60.000	5.140	54.860	52.940	51.030	49.140	47.260	45.380	43.510	41.640	39.770	37.900	36.050
72	60.000	5.310	54.690	52.720	50.760	48.820	46.880	44.940	43.010	41.080	39.150	37.240	35.380
73	60.000	5.440	54.560	52.530	50.520	48.510	46.510	44.510	42.510	40.510	38.540	36.620	34.730
74	60.000	5.570	54.430	52.340	50.260	48.190	46.120	44.050	41.970	39.930	37.930	35.990	34.060
75	60.000	5.910	54.090	51.940	49.790	47.650	45.510	43.370	41.260	39.200	37.190	35.190	33.200

* Surrender charges are zero by the end of year 10 and in all subsequent years

PACIFIC LIFE INSURANCE COMPANY
FORM P12PPC
Appendix 3: TABLE OF PER 1000 SURRENDER CHARGES

Male Nonsmoker, Standard Issue

Table of values per $1000 of Face Amount.

		Surrender Charge End of Year *									
Issue Age	Initial Surrender Charge	1	2	3	4	5	6	7	8	9	10
30	12.750	12.750	12.750	12.750	12.750	12.750	10.200	7.650	5.100	2.550	0.000
31	13.100	13.100	13.100	13.100	13.100	13.100	10.480	7.860	5.240	2.620	0.000
32	13.460	13.460	13.460	13.460	13.460	13.460	10.768	8.076	5.384	2.692	0.000
33	13.860	13.860	13.860	13.860	13.860	13.860	11.088	8.316	5.544	2.772	0.000
34	14.280	14.280	14.280	14.280	14.280	14.280	11.424	8.568	5.712	2.856	0.000
35	14.730	14.730	14.730	14.730	14.730	14.730	11.784	8.838	5.892	2.946	0.000
36	15.220	15.220	15.220	15.220	15.220	15.220	12.176	9.132	6.088	3.044	0.000
37	15.720	15.720	15.720	15.720	15.720	15.720	12.576	9.432	6.288	3.144	0.000
38	16.270	16.270	16.270	16.270	16.270	16.270	13.016	9.762	6.508	3.254	0.000
39	16.840	16.840	16.840	16.840	16.840	16.840	13.472	10.104	6.736	3.368	0.000
40	17.450	17.450	17.450	17.450	17.450	17.450	13.960	10.470	6.980	3.490	0.000
41	18.220	18.220	18.220	18.220	18.220	18.220	14.576	10.932	7.288	3.644	0.000
42	19.030	19.030	19.030	19.030	19.030	19.030	15.224	11.418	7.612	3.806	0.000
43	19.880	19.880	19.880	19.880	19.880	19.880	15.904	11.928	7.952	3.976	0.000
44	20.770	20.770	20.770	20.770	20.770	20.770	16.616	12.462	8.308	4.154	0.000
45	21.700	21.700	21.700	21.700	21.700	21.700	17.360	13.020	8.680	4.340	0.000
46	22.670	22.670	22.670	22.670	22.670	22.670	18.136	13.602	9.068	4.534	0.000
47	23.690	23.690	23.690	23.690	23.690	23.690	18.952	14.214	9.476	4.738	0.000
48	24.770	24.770	24.770	24.770	24.770	24.770	19.816	14.862	9.908	4.954	0.000
49	25.910	25.910	25.910	25.910	25.910	25.910	20.728	15.546	10.364	5.182	0.000
50	27.140	27.140	27.140	27.140	27.140	27.140	21.712	16.284	10.856	5.428	0.000
51	28.000	28.000	28.000	28.000	28.000	28.000	22.400	16.800	11.200	5.600	0.000
52	28.940	28.940	28.940	28.940	28.940	28.940	23.152	17.364	11.576	5.788	0.000
53	29.960	29.960	29.960	29.960	29.960	29.960	23.968	17.976	11.984	5.992	0.000
54	31.070	31.070	31.070	31.070	31.070	31.070	24.856	18.642	12.428	6.214	0.000
55	32.250	32.250	32.250	32.250	32.250	32.250	25.800	19.350	12.900	6.450	0.000
56	33.670	33.670	33.670	33.670	33.670	33.670	26.936	20.202	13.468	6.734	0.000
57	35.180	35.180	35.180	35.180	35.180	35.180	28.144	21.108	14.072	7.036	0.000
58	36.820	36.820	36.820	36.820	36.820	36.820	29.456	22.092	14.728	7.364	0.000
59	38.630	38.630	38.630	38.630	38.630	38.630	30.904	23.178	15.452	7.726	0.000
60	39.020	39.020	39.020	39.020	39.020	39.020	31.216	23.412	15.608	7.804	0.000
61	38.610	38.610	38.610	38.610	38.610	38.610	30.888	23.166	15.444	7.722	0.000
62	38.810	38.810	38.810	38.810	38.810	38.810	31.048	23.286	15.524	7.762	0.000
63	39.010	39.010	39.010	39.010	39.010	39.010	31.208	23.406	15.604	7.802	0.000
64	39.200	39.200	39.200	39.200	39.200	39.200	31.360	23.520	15.680	7.840	0.000
65	39.470	39.470	39.470	39.470	39.470	39.470	31.576	23.682	15.788	7.894	0.000
66	39.630	39.630	39.630	39.630	39.630	39.630	31.704	23.778	15.852	7.926	0.000
67	39.570	39.570	39.570	39.570	39.570	39.570	31.656	23.742	15.828	7.914	0.000
68	39.660	39.660	39.660	39.660	39.660	39.660	31.728	23.796	15.864	7.932	0.000
69	39.500	39.500	39.500	39.500	39.500	39.500	31.600	23.700	15.800	7.900	0.000
70	39.250	39.250	39.250	39.250	39.250	39.250	31.400	23.550	15.700	7.850	0.000
71	38.630	38.630	38.630	38.630	38.630	38.630	30.904	23.178	15.452	7.726	0.000
72	38.120	38.120	38.120	38.120	38.120	38.120	30.496	22.872	15.248	7.624	0.000
73	37.710	37.710	37.710	37.710	37.710	37.710	30.168	22.626	15.084	7.542	0.000
74	36.760	36.760	36.760	36.760	36.760	36.760	29.408	22.056	14.704	7.352	0.000
75	36.070	36.070	36.070	36.070	36.070	36.070	28.856	21.642	14.428	7.214	0.000

* Surrender charges are zero by the end of year 10 and in all subsequent years

PACIFIC LIFE INSURANCE COMPANY
FORM P12PPC
Appendix 3: TABLE OF PER 1000 SURRENDER CHARGES

Female Nonsmoker, Standard Issue

Table of values per $1000 of Face Amount.

		Surrender Charge End of Year *									
Issue Age	Initial Surrender Charge	1	2	3	4	5	6	7	8	9	10
30	13.300	13.300	13.300	13.300	13.300	13.300	10.640	7.980	5.320	2.660	0.000
31	13.640	13.640	13.640	13.640	13.640	13.640	10.912	8.184	5.456	2.728	0.000
32	13.980	13.980	13.980	13.980	13.980	13.980	11.184	8.388	5.592	2.796	0.000
33	14.350	14.350	14.350	14.350	14.350	14.350	11.480	8.610	5.740	2.870	0.000
34	14.740	14.740	14.740	14.740	14.740	14.740	11.792	8.844	5.896	2.948	0.000
35	15.140	15.140	15.140	15.140	15.140	15.140	12.112	9.084	6.056	3.028	0.000
36	15.570	15.570	15.570	15.570	15.570	15.570	12.456	9.342	6.228	3.114	0.000
37	16.020	16.020	16.020	16.020	16.020	16.020	12.816	9.612	6.408	3.204	0.000
38	16.480	16.480	16.480	16.480	16.480	16.480	13.184	9.888	6.592	3.296	0.000
39	16.990	16.990	16.990	16.990	16.990	16.990	13.592	10.194	6.796	3.398	0.000
40	17.500	17.500	17.500	17.500	17.500	17.500	14.000	10.500	7.000	3.500	0.000
41	18.060	18.060	18.060	18.060	18.060	18.060	14.448	10.836	7.224	3.612	0.000
42	18.650	18.650	18.650	18.650	18.650	18.650	14.920	11.190	7.460	3.730	0.000
43	19.280	19.280	19.280	19.280	19.280	19.280	15.424	11.568	7.712	3.856	0.000
44	19.930	19.930	19.930	19.930	19.930	19.930	15.944	11.958	7.972	3.986	0.000
45	20.630	20.630	20.630	20.630	20.630	20.630	16.504	12.378	8.252	4.126	0.000
46	21.360	21.360	21.360	21.360	21.360	21.360	17.088	12.816	8.544	4.272	0.000
47	22.120	22.120	22.120	22.120	22.120	22.120	17.696	13.272	8.848	4.424	0.000
48	22.930	22.930	22.930	22.930	22.930	22.930	18.344	13.758	9.172	4.586	0.000
49	23.780	23.780	23.780	23.780	23.780	23.780	19.024	14.268	9.512	4.756	0.000
50	24.660	24.660	24.660	24.660	24.660	24.660	19.728	14.796	9.864	4.932	0.000
51	25.300	25.300	25.300	25.300	25.300	25.300	20.240	15.180	10.120	5.060	0.000
52	26.010	26.010	26.010	26.010	26.010	26.010	20.808	15.606	10.404	5.202	0.000
53	26.790	26.790	26.790	26.790	26.790	26.790	21.432	16.074	10.716	5.358	0.000
54	27.610	27.610	27.610	27.610	27.610	27.610	22.088	16.566	11.044	5.522	0.000
55	28.490	28.490	28.490	28.490	28.490	28.490	22.792	17.094	11.396	5.698	0.000
56	29.550	29.550	29.550	29.550	29.550	29.550	23.640	17.730	11.820	5.910	0.000
57	30.690	30.690	30.690	30.690	30.690	30.690	24.552	18.414	12.276	6.138	0.000
58	31.910	31.910	31.910	31.910	31.910	31.910	25.528	19.146	12.764	6.382	0.000
59	33.230	33.230	33.230	33.230	33.230	33.230	26.584	19.938	13.292	6.646	0.000
60	34.640	34.640	34.640	34.640	34.640	34.640	27.712	20.784	13.856	6.928	0.000
61	36.030	36.030	36.030	36.030	36.030	36.030	28.824	21.618	14.412	7.206	0.000
62	37.510	37.510	37.510	37.510	37.510	37.510	30.008	22.506	15.004	7.502	0.000
63	39.140	39.140	39.140	39.140	39.140	39.140	31.312	23.484	15.656	7.828	0.000
64	39.480	39.480	39.480	39.480	39.480	39.480	31.584	23.688	15.792	7.896	0.000
65	39.800	39.800	39.800	39.800	39.800	39.800	31.840	23.880	15.920	7.960	0.000
66	39.790	39.790	39.790	39.790	39.790	39.790	31.832	23.874	15.916	7.958	0.000
67	39.710	39.710	39.710	39.710	39.710	39.710	31.768	23.826	15.884	7.942	0.000
68	39.730	39.730	39.730	39.730	39.730	39.730	31.784	23.838	15.892	7.946	0.000
69	39.720	39.720	39.720	39.720	39.720	39.720	31.776	23.832	15.888	7.944	0.000
70	39.450	39.450	39.450	39.450	39.450	39.450	31.560	23.670	15.780	7.890	0.000
71	39.350	39.350	39.350	39.350	39.350	39.350	31.480	23.610	15.740	7.870	0.000
72	39.030	39.030	39.030	39.030	39.030	39.030	31.224	23.418	15.612	7.806	0.000
73	38.250	38.250	38.250	38.250	38.250	38.250	30.600	22.950	15.300	7.650	0.000
74	37.360	37.360	37.360	37.360	37.360	37.360	29.888	22.416	14.944	7.472	0.000
75	36.480	36.480	36.480	36.480	36.480	36.480	29.184	21.888	14.592	7.296	0.000

* Surrender charges are zero by the end of year 10 and in all subsequent years

PACIFIC LIFE INSURANCE COMPANY
FORM P12PPC
Appendix 3: TABLE OF PER 1000 SURRENDER CHARGES

Male Smoker, Standard Issue

Table of values per $1000 of Face Amount.

		Surrender Charge End of Year *									
Issue Age	Initial Surrender Charge	1	2	3	4	5	6	7	8	9	10
30	14.570	14.570	14.570	14.570	14.570	14.570	11.656	8.742	5.828	2.914	0.000
31	14.970	14.970	14.970	14.970	14.970	14.970	11.976	8.982	5.988	2.994	0.000
32	15.410	15.410	15.410	15.410	15.410	15.410	12.328	9.246	6.164	3.082	0.000
33	15.890	15.890	15.890	15.890	15.890	15.890	12.712	9.534	6.356	3.178	0.000
34	16.390	16.390	16.390	16.390	16.390	16.390	13.112	9.834	6.556	3.278	0.000
35	16.930	16.930	16.930	16.930	16.930	16.930	13.544	10.158	6.772	3.386	0.000
36	17.490	17.490	17.490	17.490	17.490	17.490	13.992	10.494	6.996	3.498	0.000
37	18.110	18.110	18.110	18.110	18.110	18.110	14.488	10.866	7.244	3.622	0.000
38	18.760	18.760	18.760	18.760	18.760	18.760	15.008	11.256	7.504	3.752	0.000
39	19.440	19.440	19.440	19.440	19.440	19.440	15.552	11.664	7.776	3.888	0.000
40	20.170	20.170	20.170	20.170	20.170	20.170	16.136	12.102	8.068	4.034	0.000
41	21.110	21.110	21.110	21.110	21.110	21.110	16.888	12.666	8.444	4.222	0.000
42	22.100	22.100	22.100	22.100	22.100	22.100	17.680	13.260	8.840	4.420	0.000
43	23.110	23.110	23.110	23.110	23.110	23.110	18.488	13.866	9.244	4.622	0.000
44	24.180	24.180	24.180	24.180	24.180	24.180	19.344	14.508	9.672	4.836	0.000
45	25.280	25.280	25.280	25.280	25.280	25.280	20.224	15.168	10.112	5.056	0.000
46	26.410	26.410	26.410	26.410	26.410	26.410	21.128	15.846	10.564	5.282	0.000
47	27.600	27.600	27.600	27.600	27.600	27.600	22.080	16.560	11.040	5.520	0.000
48	28.860	28.860	28.860	28.860	28.860	28.860	23.088	17.316	11.544	5.772	0.000
49	30.210	30.210	30.210	30.210	30.210	30.210	24.168	18.126	12.084	6.042	0.000
50	31.650	31.650	31.650	31.650	31.650	31.650	25.320	18.990	12.660	6.330	0.000
51	32.760	32.760	32.760	32.760	32.760	32.760	26.208	19.656	13.104	6.552	0.000
52	33.930	33.930	33.930	33.930	33.930	33.930	27.144	20.358	13.572	6.786	0.000
53	35.170	35.170	35.170	35.170	35.170	35.170	28.136	21.102	14.068	7.034	0.000
54	36.450	36.450	36.450	36.450	36.450	36.450	29.160	21.870	14.580	7.290	0.000
55	36.840	36.840	36.840	36.840	36.840	36.840	29.472	22.104	14.736	7.368	0.000
56	36.990	36.990	36.990	36.990	36.990	36.990	29.592	22.194	14.796	7.398	0.000
57	37.110	37.110	37.110	37.110	37.110	37.110	29.688	22.266	14.844	7.422	0.000
58	37.260	37.260	37.260	37.260	37.260	37.260	29.808	22.356	14.904	7.452	0.000
59	37.420	37.420	37.420	37.420	37.420	37.420	29.936	22.452	14.968	7.484	0.000
60	37.600	37.600	37.600	37.600	37.600	37.600	30.080	22.560	15.040	7.520	0.000
61	37.410	37.410	37.410	37.410	37.410	37.410	29.928	22.446	14.964	7.482	0.000
62	37.200	37.200	37.200	37.200	37.200	37.200	29.760	22.320	14.880	7.440	0.000
63	37.470	37.470	37.470	37.470	37.470	37.470	29.976	22.482	14.988	7.494	0.000
64	37.710	37.710	37.710	37.710	37.710	37.710	30.168	22.626	15.084	7.542	0.000
65	37.880	37.880	37.880	37.880	37.880	37.880	30.304	22.728	15.152	7.576	0.000
66	37.790	37.790	37.790	37.790	37.790	37.790	30.232	22.674	15.116	7.558	0.000
67	37.670	37.670	37.670	37.670	37.670	37.670	30.136	22.602	15.068	7.534	0.000
68	37.530	37.530	37.530	37.530	37.530	37.530	30.024	22.518	15.012	7.506	0.000
69	37.380	37.380	37.380	37.380	37.380	37.380	29.904	22.428	14.952	7.476	0.000
70	37.210	37.210	37.210	37.210	37.210	37.210	29.768	22.326	14.884	7.442	0.000
71	36.530	36.530	36.530	36.530	36.530	36.530	29.224	21.918	14.612	7.306	0.000
72	35.840	35.840	35.840	35.840	35.840	35.840	28.672	21.504	14.336	7.168	0.000
73	34.990	34.990	34.990	34.990	34.990	34.990	27.992	20.994	13.996	6.998	0.000
74	34.080	34.080	34.080	34.080	34.080	34.080	27.264	20.448	13.632	6.816	0.000
75	33.410	33.410	33.410	33.410	33.410	33.410	26.728	20.046	13.364	6.682	0.000

* Surrender charges are zero by the end of year 10 and in all subsequent years

PACIFIC LIFE INSURANCE COMPANY
FORM P12PPC
Appendix 3: TABLE OF PER 1000 SURRENDER CHARGES

Female Smoker, Standard Issue

Table of values per $1000 of Face Amount.

		Surrender Charge End of Year *									
Issue Age	Initial Surrender Charge	1	2	3	4	5	6	7	8	9	10
30	15.160	15.160	15.160	15.160	15.160	15.160	12.128	9.096	6.064	3.032	0.000
31	15.560	15.560	15.560	15.560	15.560	15.560	12.448	9.336	6.224	3.112	0.000
32	15.990	15.990	15.990	15.990	15.990	15.990	12.792	9.594	6.396	3.198	0.000
33	16.430	16.430	16.430	16.430	16.430	16.430	13.144	9.858	6.572	3.286	0.000
34	16.890	16.890	16.890	16.890	16.890	16.890	13.512	10.134	6.756	3.378	0.000
35	17.380	17.380	17.380	17.380	17.380	17.380	13.904	10.428	6.952	3.476	0.000
36	17.890	17.890	17.890	17.890	17.890	17.890	14.312	10.734	7.156	3.578	0.000
37	18.410	18.410	18.410	18.410	18.410	18.410	14.728	11.046	7.364	3.682	0.000
38	18.970	18.970	18.970	18.970	18.970	18.970	15.176	11.382	7.588	3.794	0.000
39	19.560	19.560	19.560	19.560	19.560	19.560	15.648	11.736	7.824	3.912	0.000
40	20.200	20.200	20.200	20.200	20.200	20.200	16.160	12.120	8.080	4.040	0.000
41	20.940	20.940	20.940	20.940	20.940	20.940	16.752	12.564	8.376	4.188	0.000
42	21.740	21.740	21.740	21.740	21.740	21.740	17.392	13.044	8.696	4.348	0.000
43	22.590	22.590	22.590	22.590	22.590	22.590	18.072	13.554	9.036	4.518	0.000
44	23.480	23.480	23.480	23.480	23.480	23.480	18.784	14.088	9.392	4.696	0.000
45	24.420	24.420	24.420	24.420	24.420	24.420	19.536	14.652	9.768	4.884	0.000
46	25.410	25.410	25.410	25.410	25.410	25.410	20.328	15.246	10.164	5.082	0.000
47	26.450	26.450	26.450	26.450	26.450	26.450	21.160	15.870	10.580	5.290	0.000
48	27.550	27.550	27.550	27.550	27.550	27.550	22.040	16.530	11.020	5.510	0.000
49	28.700	28.700	28.700	28.700	28.700	28.700	22.960	17.220	11.480	5.740	0.000
50	29.880	29.880	29.880	29.880	29.880	29.880	23.904	17.928	11.952	5.976	0.000
51	30.810	30.810	30.810	30.810	30.810	30.810	24.648	18.486	12.324	6.162	0.000
52	31.760	31.760	31.760	31.760	31.760	31.760	25.408	19.056	12.704	6.352	0.000
53	32.750	32.750	32.750	32.750	32.750	32.750	26.200	19.650	13.100	6.550	0.000
54	33.780	33.780	33.780	33.780	33.780	33.780	27.024	20.268	13.512	6.756	0.000
55	34.830	34.830	34.830	34.830	34.830	34.830	27.864	20.898	13.932	6.966	0.000
56	36.400	36.400	36.400	36.400	36.400	36.400	29.120	21.840	14.560	7.280	0.000
57	38.020	38.020	38.020	38.020	38.020	38.020	30.416	22.812	15.208	7.604	0.000
58	38.550	38.550	38.550	38.550	38.550	38.550	30.840	23.130	15.420	7.710	0.000
59	38.640	38.640	38.640	38.640	38.640	38.640	30.912	23.184	15.456	7.728	0.000
60	38.710	38.710	38.710	38.710	38.710	38.710	30.968	23.226	15.484	7.742	0.000
61	38.550	38.550	38.550	38.550	38.550	38.550	30.840	23.130	15.420	7.710	0.000
62	38.390	38.390	38.390	38.390	38.390	38.390	30.712	23.034	15.356	7.678	0.000
63	38.590	38.590	38.590	38.590	38.590	38.590	30.872	23.154	15.436	7.718	0.000
64	38.790	38.790	38.790	38.790	38.790	38.790	31.032	23.274	15.516	7.758	0.000
65	38.980	38.980	38.980	38.980	38.980	38.980	31.184	23.388	15.592	7.796	0.000
66	38.890	38.890	38.890	38.890	38.890	38.890	31.112	23.334	15.556	7.778	0.000
67	38.800	38.800	38.800	38.800	38.800	38.800	31.040	23.280	15.520	7.760	0.000
68	38.830	38.830	38.830	38.830	38.830	38.830	31.064	23.298	15.532	7.766	0.000
69	38.850	38.850	38.850	38.850	38.850	38.850	31.080	23.310	15.540	7.770	0.000
70	38.840	38.840	38.840	38.840	38.840	38.840	31.072	23.304	15.536	7.768	0.000
71	38.800	38.800	38.800	38.800	38.800	38.800	31.040	23.280	15.520	7.760	0.000
72	38.710	38.710	38.710	38.710	38.710	38.710	30.968	23.226	15.484	7.742	0.000
73	38.220	38.220	38.220	38.220	38.220	38.220	30.576	22.932	15.288	7.644	0.000
74	37.630	37.630	37.630	37.630	37.630	37.630	30.104	22.578	15.052	7.526	0.000
75	36.660	36.660	36.660	36.660	36.660	36.660	29.328	21.996	14.664	7.332	0.000

* Surrender charges are zero by the end of year 10 and in all subsequent years

PACIFIC LIFE INSURANCE COMPANY
FORM P12PPC
Appendix 4
2001 CSO Mortality and Maximum Cost of Insurance Rates

2001 CSO Table ALB
Annual Rates per 1000

Age	Female Nonsmoker	Female Smoker	Male Nonsmoker	Male Smoker
30	0.66	1.07	1.02	1.80
31	0.70	1.15	1.01	1.81
32	0.74	1.23	1.02	1.84
33	0.79	1.33	1.05	1.90
34	0.85	1.46	1.07	1.97
35	0.92	1.59	1.12	2.05
36	0.99	1.72	1.17	2.17
37	1.05	1.83	1.24	2.31
38	1.10	1.94	1.33	2.48
39	1.16	2.06	1.41	2.67
40	1.23	2.19	1.52	2.90
41	1.31	2.34	1.65	3.18
42	1.40	2.53	1.81	3.51
43	1.51	2.74	2.00	3.90
44	1.64	2.99	2.21	4.34
45	1.79	3.28	2.44	4.78
46	1.97	3.62	2.67	5.22
47	2.18	4.04	2.86	5.59
48	2.41	4.54	3.01	5.87
49	2.67	5.10	3.20	6.23
50	2.96	5.70	3.45	6.70
51	3.29	6.36	3.77	7.31
52	3.66	7.07	4.16	8.05
53	4.05	7.84	4.61	8.94
54	4.46	8.66	5.18	10.00
55	4.93	9.53	5.82	11.13
56	5.44	10.46	6.48	12.30
57	5.98	11.40	7.12	13.38
58	6.54	12.38	7.76	14.41
59	7.11	13.43	8.51	15.62
60	7.71	14.52	9.42	17.11
61	8.37	15.70	10.53	18.93
62	9.07	16.95	11.82	21.02
63	9.81	18.23	13.23	23.26
64	10.62	19.61	14.70	25.50
65	11.52	21.10	16.23	27.69
66	12.50	22.72	17.78	29.81
67	13.59	24.52	19.40	31.95
68	14.80	26.49	21.11	34.14
69	16.12	28.66	23.03	36.55
70	17.61	31.11	25.27	39.31
71	19.31	33.85	27.99	42.70
72	21.17	36.83	31.17	46.64
73	23.20	40.08	34.52	50.61
74	25.45	43.48	38.12	54.91
75	27.92	47.05	42.04	59.69

Maximum Cost of Insurance Rates
Monthly Rates per 1000

Age	Female Nonsmoker	Female Smoker	Male Nonsmoker	Male Smoker
30	0.0550	0.0892	0.0850	0.1501
31	0.0584	0.0959	0.0842	0.1510
32	0.0617	0.1026	0.0850	0.1535
33	0.0659	0.1109	0.0875	0.1585
34	0.0709	0.1217	0.0892	0.1643
35	0.0767	0.1326	0.0934	0.1710
36	0.0825	0.1434	0.0976	0.1810
37	0.0875	0.1526	0.1034	0.1927
38	0.0917	0.1618	0.1109	0.2069
39	0.0967	0.1718	0.1176	0.2228
40	0.1026	0.1827	0.1268	0.2420
41	0.1092	0.1952	0.1376	0.2654
42	0.1167	0.2111	0.1510	0.2930
43	0.1259	0.2286	0.1668	0.3256
44	0.1368	0.2495	0.1844	0.3624
45	0.1493	0.2737	0.2036	0.3992
46	0.1643	0.3022	0.2228	0.4360
47	0.1818	0.3373	0.2386	0.4670
48	0.2011	0.3791	0.2512	0.4905
49	0.2228	0.4260	0.2671	0.5207
50	0.2470	0.4762	0.2880	0.5601
51	0.2746	0.5316	0.3147	0.6112
52	0.3055	0.5911	0.3473	0.6733
53	0.3381	0.6557	0.3850	0.7481
54	0.3724	0.7245	0.4327	0.8372
55	0.4118	0.7977	0.4863	0.9323
56	0.4545	0.8759	0.5416	1.0308
57	0.4997	0.9550	0.5953	1.1219
58	0.5466	1.0376	0.6490	1.2088
59	0.5944	1.1261	0.7119	1.3111
60	0.6448	1.2181	0.7884	1.4371
61	0.7002	1.3178	0.8818	1.5914
62	0.7590	1.4236	0.9904	1.7688
63	0.8212	1.5320	1.1092	1.9593
64	0.8893	1.6490	1.2333	2.1502
65	0.9651	1.7756	1.3627	2.3373
66	1.0477	1.9133	1.4939	2.5188
67	1.1396	2.0667	1.6312	2.7023
68	1.2418	2.2348	1.7764	2.8905
69	1.3534	2.4203	1.9397	3.0981
70	1.4795	2.6302	2.1306	3.3364
71	1.6236	2.8656	2.3630	3.6299
72	1.7815	3.1222	2.6354	3.9723
73	1.9542	3.4030	2.9232	4.3186
74	2.1460	3.6976	3.2336	4.6952
75	2.3570	4.0080	3.5727	5.1157

PACIFIC LIFE INSURANCE COMPANY
FORM P12PPC
Appendix 4
2001 CSO Mortality and Maximum Cost of Insurance Rates

2001 CSO Table ALB
Annual Rates per 1000

Age	Female Nonsmoker	Female Smoker	Male Nonsmoker	Male Smoker
76	30.63	50.91	46.46	64.99
77	33.63	55.07	51.60	71.12
78	36.90	59.56	57.57	78.15
79	40.49	64.39	64.26	85.89
80	44.95	70.41	71.72	94.35
81	50.43	77.77	79.83	103.34
82	56.23	85.35	88.42	112.59
83	62.32	93.09	97.80	122.45
84	69.11	101.15	108.23	133.60
85	75.99	108.60	119.83	146.24
86	84.12	117.21	132.59	159.95
87	94.16	127.89	146.38	174.52
88	104.75	138.58	161.04	189.71
89	115.29	148.36	176.42	205.33
90	123.05	153.92	191.74	220.42
91	130.47	158.48	206.82	234.78
92	142.77	168.33	222.62	249.52
93	159.44	182.27	239.28	264.76
94	180.20	201.70	256.83	281.02
95	202.79	224.62	274.21	297.39
96	225.04	246.45	291.18	312.93
97	239.48	259.40	309.26	329.31
98	247.32	264.59	328.54	346.60
99	263.59	278.57	349.11	364.85
100	284.74	297.48	368.76	381.92
101	307.72	317.92	386.19	396.51
102	333.04	340.13	404.73	411.85
103	360.70	364.04	424.44	427.96
104	390.85	391.63	445.27	446.33
105	422.71	423.44	467.21	468.20
106	455.32	455.99	490.50	491.42
107	488.47	489.10	515.21	516.07
108	522.19	522.77	541.43	542.21
109	557.03	557.56	569.22	569.94
110	591.95	592.43	598.65	599.30
111	625.61	626.05	629.83	630.41
112	657.76	658.15	662.83	663.35
113	690.78	691.12	697.75	698.19
114	732.05	732.34	734.65	735.03
115	771.34	771.59	773.63	773.95
116	812.35	812.54	814.76	815.02
117	855.90	856.04	858.13	858.32
118	896.58	896.68	903.80	903.92
119	939.06	939.11	951.67	951.74
120	1000.00	1000.00	1000.00	1000.00

Maximum Cost of Insurance Rates
Monthly Rates per 1000

Age	Female Nonsmoker	Female Smoker	Male Nonsmoker	Male Smoker
76	2.5891	4.3448	3.9566	5.5842
77	2.8466	4.7092	4.4052	6.1291
78	3.1283	5.1042	4.9289	6.7581
79	3.4385	5.5310	5.5195	7.4558
80	3.8253	6.0658	6.1826	8.2245
81	4.3029	6.7240	6.9091	9.0487
82	4.8111	7.4069	7.6850	9.9046
83	5.3479	8.1096	8.5399	10.8261
84	5.9501	8.8472	9.5002	11.8796
85	6.5644	9.5344	10.5803	13.0890
86	7.2957	10.3352	11.7836	14.4195
87	8.2072	11.3385	13.1025	15.8555
88	9.1786	12.3541	14.5261	17.3775
89	10.1560	13.2935	16.0444	18.9701
90	10.8825	13.8319	17.5829	20.5362
91	11.5826	14.2759	19.1235	22.0525
92	12.7554	15.2426	20.7668	23.6364
93	14.3697	16.6288	22.5331	25.3042
94	16.4216	18.5975	24.4324	27.1190
95	0.0000	0.0000	0.0000	0.0000
96	0.0000	0.0000	0.0000	0.0000
97	0.0000	0.0000	0.0000	0.0000
98	0.0000	0.0000	0.0000	0.0000
99	0.0000	0.0000	0.0000	0.0000
100	0.0000	0.0000	0.0000	0.0000
101	0.0000	0.0000	0.0000	0.0000
102	0.0000	0.0000	0.0000	0.0000
103	0.0000	0.0000	0.0000	0.0000
104	0.0000	0.0000	0.0000	0.0000
105	0.0000	0.0000	0.0000	0.0000
106	0.0000	0.0000	0.0000	0.0000
107	0.0000	0.0000	0.0000	0.0000
108	0.0000	0.0000	0.0000	0.0000
109	0.0000	0.0000	0.0000	0.0000
110	0.0000	0.0000	0.0000	0.0000
111	0.0000	0.0000	0.0000	0.0000
112	0.0000	0.0000	0.0000	0.0000
113	0.0000	0.0000	0.0000	0.0000
114	0.0000	0.0000	0.0000	0.0000
115	0.0000	0.0000	0.0000	0.0000
116	0.0000	0.0000	0.0000	0.0000
117	0.0000	0.0000	0.0000	0.0000
118	0.0000	0.0000	0.0000	0.0000
119	0.0000	0.0000	0.0000	0.0000
120	0.0000	0.0000	0.0000	0.0000

PACIFIC LIFE INSURANCE COMPANY
FORM P12PPC
Appendix 5
Guaranteed Coverage Charge
Monthly Charge Per 1000 of Face Amount
Charges for Policy Months 1 through 120
Charges in Subsequent Months Guaranteed at Zero

Issue Age	Male Nonsmoker	Male Smoker	Female Nonsmoker	Female Smoker
30	0.7958	0.9056	0.6779	0.7499
31	0.7838	0.9030	0.6636	0.7440
32	0.7700	0.8963	0.6497	0.7376
33	0.7558	0.8892	0.6350	0.7318
34	0.7421	0.8851	0.6203	0.7271
35	0.7270	0.8777	0.6051	0.7230
36	0.7125	0.8738	0.5901	0.7179
37	0.6963	0.8677	0.5751	0.7157
38	0.6798	0.8644	0.5599	0.7132
39	0.6640	0.8598	0.5436	0.7103
40	0.6468	0.8563	0.5281	0.7086
41	0.6311	0.8461	0.5125	0.6890
42	0.6155	0.8357	0.4966	0.6696
43	0.5990	0.8278	0.4814	0.6502
44	0.5828	0.8184	0.4651	0.6298
45	0.5667	0.8133	0.4497	0.6101
46	0.5512	0.8075	0.4333	0.5922
47	0.5357	0.8035	0.4170	0.5749
48	0.5199	0.7990	0.4011	0.5585
49	0.5043	0.7925	0.3844	0.5429
50	0.4630	0.7653	0.3690	0.5301
51	0.4663	0.7780	0.3587	0.5326
52	0.4430	0.7728	0.3482	0.5447
53	0.4215	0.7770	0.3383	0.5670
54	0.3995	0.7899	0.3284	0.5928
55	0.3787	0.8085	0.3193	0.6227
56	0.3530	0.7638	0.3150	0.5871
57	0.3283	0.7199	0.3117	0.5586
58	0.3043	0.6838	0.3089	0.5349
59	0.2796	0.6524	0.3067	0.5180
60	0.2569	0.6348	0.3048	0.5112
61	0.2457	0.5885	0.3194	0.5415
62	0.2356	0.6545	0.3354	0.5724
63	0.2261	0.6303	0.3519	0.5363
64	0.2176	0.6146	0.3691	0.5613
65	0.2109	0.6108	0.3881	0.5986
66	0.2404	0.6508	0.4542	0.6464
67	0.2712	0.6575	0.5213	0.6868
68	0.3028	0.6792	0.5903	0.7237
69	0.3354	0.6687	0.6598	0.7580
70	0.3696	0.6485	0.7310	0.7578
71	0.4501	0.5940	0.8480	0.8133
72	0.5260	0.5615	0.9657	0.8402
73	0.5903	0.5218	1.0829	0.8606
74	0.6490	0.4445	1.2024	0.8806
75	0.7006	0.4689	1.3204	0.9347

PACIFIC LIFE INSURANCE COMPANY
FORM P12PPC
APPENDIX 6

The excess first year expense is equal to the first year expense less the average of the yearly expense during years two through twenty. The yearly expense is equal to the administrative charge plus the face amount charge plus the premium load.

The formula for calculating the excess first year expense is:

$$\text{EXCESS} = 12 \times \left(\frac{\left(AC_1 - \frac{\sum_{J=2}^{20} AC_J}{19} \right)}{\text{FACE}} + \left(CC_1 - \frac{\sum_{J=2}^{20} CC_J}{19} \right) \right) + \text{PREM} \times \left(PLOAD_1 - \frac{\sum_{J=2}^{20} PLOAD_J}{19} \right)$$

EXCESS	=	Excess First Year Expense.
ACt	=	Guaranteed Monthly Administration Charge per 1000 in year t.
CCt	=	Guaranteed Monthly Coverage Charge per 1000 in year t.
FACE	=	Face Amount ($000's).
PREM	=	Life Premium per 1000.
PLOADt	=	Guaranteed Premium Load Rate in year t.

EXAMPLE:

Female Nonsmoker age 35
Face = 25,000
Premium = Minimum Required Premium

AC	=	$0.00 per month
CC	=	$0.6051 per $1,000 per month for years 1-10, 0.0000 per $1,000 per month years 11+
FACE	=	25
PREM	=	$283.20
PLOAD	=	4.00% of Premium

The excess first year expense is:

EXCESS = 12 x[(0.00 - (19x0.00)/19)/25 + 0.6051 - (9 x 0.6051 + 10 x 0.0000)/19 + 283.20 x (4.00% - (19x4.00%)/19)]

= 3.8217

Rounded up to the nearest $.01, this becomes $3.83.

PACIFIC LIFE INSURANCE COMPANY
APPENDIX A
ABR Single Premium Rates per 1000

Form R12ABR

	Female Not Couples Discount Eligible				Female Couples Discount Eligible			
Age	No Inflation Benefit	3% Simple Inflation	5% Simple Inflation	5% Compound Inflation	No Inflation Benefit	3% Simple Inflation	5% Simple Inflation	5% Compound Inflation
30	52.10	97.44	137.31	688.94	50.17	93.55	130.35	673.33
31	53.01	100.03	140.26	684.90	50.94	95.08	133.58	669.35
32	53.97	102.67	143.24	680.91	51.76	96.66	136.87	665.22
33	54.94	105.33	146.24	676.43	52.59	98.25	140.17	661.10
34	55.96	108.06	149.29	672.00	53.47	99.89	142.86	656.83
35	56.99	110.79	152.36	667.58	54.36	101.60	145.45	652.57
36	60.12	113.62	155.46	663.20	56.88	104.03	148.08	648.35
37	63.25	116.10	158.61	658.86	59.40	106.47	150.76	644.17
38	66.38	118.27	161.80	654.56	61.92	108.95	153.47	639.03
39	69.51	120.47	165.01	652.66	64.45	111.46	156.21	633.91
40	72.64	122.74	168.26	654.62	66.97	114.01	159.00	628.87
41	74.26	125.08	171.60	658.00	68.18	116.48	161.22	623.34
42	75.93	127.46	174.97	661.30	69.42	119.28	163.48	617.44
43	77.64	129.90	178.41	663.03	70.69	120.92	165.80	611.51
44	79.32	132.36	181.87	657.45	71.98	122.58	168.14	605.20
45	81.05	134.88	185.39	652.98	73.33	124.30	170.55	598.64
46	82.80	137.42	188.93	648.54	74.69	126.04	172.98	593.57
47	84.58	140.00	192.52	645.18	76.08	127.82	175.44	593.24
48	86.39	142.62	196.14	641.86	77.51	129.64	177.95	592.85
49	88.23	145.27	199.78	640.99	78.97	131.49	180.48	594.44
50	90.10	148.03	203.52	640.65	80.47	133.45	183.04	596.94
51	93.06	152.07	208.91	640.97	83.11	136.13	184.80	599.01
52	95.26	156.14	214.32	640.99	85.71	138.82	186.58	599.84
53	97.50	160.24	219.77	641.16	87.80	141.56	188.40	599.13
54	99.77	164.37	225.24	641.35	89.63	144.31	190.24	599.06
55	102.10	168.55	230.74	641.46	91.50	147.13	192.13	599.15
56	104.62	175.50	239.28	641.95	93.43	153.34	200.03	599.42
57	107.18	182.48	247.85	642.48	95.41	159.59	207.98	600.06
58	109.77	189.49	256.44	643.03	97.43	165.85	215.94	600.72
59	112.38	196.51	265.06	643.60	99.46	172.14	223.92	601.39
60	115.02	203.56	273.65	644.20	101.51	178.41	231.92	602.10
61	118.01	208.50	281.00	646.83	104.07	183.15	239.61	605.11
62	121.03	213.48	288.39	649.51	106.68	187.93	247.35	608.16
63	124.09	218.48	295.80	652.20	109.31	192.73	255.11	611.24
64	127.17	223.50	303.23	654.92	111.96	197.55	262.89	614.33
65	130.31	228.55	310.68	657.68	114.65	201.36	270.69	617.43
66	135.00	234.74	331.81	674.08	118.14	207.81	282.61	627.40
67	139.72	240.95	352.96	690.49	121.65	213.23	294.55	637.39
68	144.47	247.21	374.15	706.94	125.21	218.68	306.53	647.43
69	149.26	253.48	395.36	723.42	128.79	224.15	318.53	657.48
70	154.03	259.74	416.59	739.91	132.37	229.64	330.51	667.51
71	159.80	332.36	488.28	788.62	137.35	289.30	388.26	706.00
72	165.59	392.33	555.32	837.35	142.34	336.06	446.03	744.51
73	171.36	453.73	621.41	886.06	147.31	388.47	503.78	783.00
74	177.16	522.73	685.38	934.79	152.31	445.25	561.56	821.50
75	182.93	597.64	755.68	993.36	157.32	502.05	612.86	860.00

	Male Not Couples Discount Eligible				Male Couples Discount Eligible			
Age	No Inflation Benefit	3% Simple Inflation	5% Simple Inflation	5% Compound Inflation	No Inflation Benefit	3% Simple Inflation	5% Simple Inflation	5% Compound Inflation
30	22.56	52.77	72.13	422.50	19.54	48.89	67.09	405.38
31	24.40	53.77	73.63	419.08	21.23	49.59	68.15	400.86
32	26.24	54.77	75.13	415.66	22.92	50.29	69.21	396.34
33	28.08	55.79	76.65	413.65	24.61	51.01	70.29	391.82
34	29.92	56.85	78.21	411.41	26.30	51.77	71.41	387.30
35	31.76	57.91	79.77	408.97	27.99	52.53	72.53	382.78
36	33.60	59.01	81.37	406.35	29.68	53.33	73.69	378.26
37	35.44	60.12	82.98	403.56	31.37	54.14	74.86	373.74
38	37.28	61.24	84.60	400.63	33.06	54.96	76.04	369.22
39	39.12	62.40	86.26	397.58	34.75	55.82	77.26	364.70
40	40.96	63.61	87.96	392.23	36.45	56.65	78.48	360.21
41	41.91	64.78	89.61	394.88	37.10	57.19	79.22	356.40
42	42.87	65.96	91.27	395.57	37.76	57.74	79.97	352.59
43	43.84	67.15	92.94	391.27	38.43	58.30	80.73	348.78
44	44.83	68.36	94.63	386.99	39.13	58.88	81.51	344.97
45	45.85	69.60	96.35	382.74	39.85	59.49	82.32	341.16
46	46.88	70.85	98.08	378.50	40.59	60.11	83.14	337.35
47	47.94	72.12	99.83	374.28	41.35	60.75	83.98	333.54
48	49.03	73.42	101.61	370.09	42.14	61.42	84.85	329.73
49	50.14	74.74	103.41	365.92	42.96	62.11	85.74	325.92
50	51.02	75.84	104.93	361.55	43.51	62.55	86.41	322.10
51	52.42	76.05	107.74	363.46	44.58	62.56	87.63	323.02
52	53.55	76.27	110.31	365.13	45.40	62.57	88.61	323.70
53	54.70	76.50	112.90	366.82	46.23	62.58	89.61	324.40
54	55.88	76.74	115.51	368.53	47.09	62.59	90.63	325.12
55	57.08	76.99	118.14	370.28	47.96	62.60	91.66	325.87
56	58.28	79.03	124.38	372.50	48.75	62.96	97.30	327.26
57	59.49	81.02	130.63	374.73	49.56	64.53	102.95	328.66
58	60.72	83.04	136.90	376.98	50.38	65.71	108.62	330.08
59	61.96	85.05	143.18	379.24	51.22	66.90	114.30	331.51
60	63.23	89.98	149.48	381.53	52.09	69.15	119.98	332.95
61	64.59	93.88	155.77	385.88	53.15	72.85	126.09	338.03
62	65.97	97.79	162.07	390.24	54.23	76.56	132.21	343.12
63	67.34	101.70	168.37	394.60	55.31	80.27	138.33	348.21
64	68.72	105.61	174.67	398.96	56.39	83.98	144.45	353.30
65	70.08	109.51	181.00	403.33	57.49	87.71	150.57	358.40
66	72.26	115.13	193.60	404.91	58.64	93.89	160.43	363.05
67	74.44	120.75	206.20	406.49	59.80	100.07	170.29	367.70
68	76.64	126.39	218.82	408.09	60.97	106.27	180.17	372.37
69	78.84	132.03	231.44	409.69	62.15	112.47	190.05	377.04
70	81.06	137.69	244.06	411.29	63.34	118.65	199.91	381.73
71	83.46	190.06	280.95	428.30	65.51	161.43	234.74	385.74
72	85.84	242.42	317.83	445.30	67.66	204.20	269.56	389.74
73	88.22	294.77	354.70	462.29	69.81	246.96	304.37	393.73
74	90.59	347.11	391.56	479.27	71.94	289.71	339.17	397.71
75	92.92	399.43	428.40	496.20	74.06	332.41	373.95	401.65

PACIFIC LIFE INSURANCE COMPANY
APPENDIX A
EBR Single Premium Rates per 1000
Female Not Couples Discount Eligible

Form R12EBR

	No Inflation Benefit						3% Simple Inflation					
Age	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6
30	12.14	23.11	30.72	36.14	41.57	46.16	40.46	70.85	92.74	107.97	123.83	137.36
31	12.82	24.33	32.35	38.05	43.77	48.60	41.50	72.86	95.61	111.47	127.93	141.98
32	13.50	25.55	33.98	39.96	45.97	51.04	42.52	74.86	98.47	114.96	132.02	146.59
33	14.18	26.77	35.61	41.87	48.17	53.48	43.55	76.87	101.34	118.46	136.12	151.21
34	14.86	27.99	37.24	43.78	50.37	55.92	44.55	78.84	104.17	121.92	140.18	155.79
35	15.54	29.21	38.87	45.69	52.57	58.36	45.57	80.84	107.03	125.41	144.27	160.40
36	15.93	30.05	40.12	47.22	54.39	60.42	46.54	82.77	109.82	128.83	148.29	164.94
37	16.08	30.56	41.04	48.42	55.88	62.15	47.81	85.10	113.01	132.65	152.71	169.88
38	16.21	31.04	41.93	49.59	57.34	63.85	49.32	87.76	116.53	136.80	157.46	175.15
39	16.31	31.49	42.79	50.73	58.77	65.52	50.84	90.42	120.05	140.95	162.21	180.42
40	16.46	32.05	43.72	51.92	60.27	67.24	52.34	93.11	123.54	145.04	166.95	185.72
41	17.39	33.80	46.06	54.66	63.41	70.70	54.16	96.38	127.93	150.22	172.97	192.42
42	18.31	35.56	48.41	57.41	66.56	74.17	55.98	99.64	132.31	155.39	178.98	199.11
43	19.25	37.33	50.77	60.17	69.72	77.65	57.80	102.90	136.69	160.56	184.99	205.80
44	20.22	39.15	53.18	62.98	72.93	81.18	59.62	106.15	141.06	165.72	190.99	212.48
45	21.20	40.98	55.60	65.80	76.15	84.72	61.43	109.41	145.44	170.89	197.00	219.17
46	22.18	42.82	58.03	68.63	79.38	88.27	63.25	112.66	149.81	176.05	203.00	225.85
47	23.17	44.66	60.46	71.46	82.61	91.82	65.06	115.91	154.18	181.21	209.00	232.53
48	24.17	46.51	62.90	74.30	85.85	95.38	66.87	119.16	158.55	186.37	215.00	239.21
49	25.16	48.36	65.34	77.14	89.09	98.94	68.68	122.41	162.92	191.53	221.00	245.89
50	26.20	50.22	67.78	80.02	92.33	102.55	70.45	125.65	167.32	196.63	227.02	252.60
51	27.63	53.16	71.88	84.95	98.01	108.93	74.45	130.97	174.44	204.30	234.11	259.05
52	29.59	56.81	76.69	90.59	104.40	116.02	78.44	136.28	181.55	211.96	241.19	265.49
53	31.56	60.46	81.50	96.23	110.79	123.11	82.44	141.60	188.67	219.63	248.28	271.94
54	33.52	64.10	86.30	101.86	117.17	130.19	86.44	146.91	195.78	227.29	255.36	278.38
55	35.49	67.74	91.13	107.50	123.58	137.26	90.41	152.22	202.88	234.93	262.43	284.82
56	38.29	72.78	97.87	115.29	132.50	147.03	93.99	158.81	214.99	251.11	284.30	309.83
57	41.10	77.83	104.62	123.09	141.43	156.81	97.57	165.39	227.09	267.28	306.16	334.83
58	43.90	82.87	111.36	130.88	150.35	166.58	101.14	171.97	239.19	283.45	328.02	359.83
59	46.70	87.91	118.10	138.67	159.27	176.35	104.72	178.54	251.28	299.61	349.87	384.82
60	49.51	92.95	124.83	146.45	168.17	186.11	108.31	185.10	263.39	315.79	371.72	409.84
61	54.38	101.59	135.88	159.06	182.18	201.17	115.54	208.25	293.28	348.38	406.60	446.22
62	59.24	110.22	146.92	171.66	196.18	216.22	122.77	231.39	323.16	380.96	441.47	482.59
63	64.11	118.85	157.96	184.26	210.18	231.27	130.01	254.53	353.04	413.54	476.34	518.96
64	68.97	127.48	169.00	196.86	224.18	246.32	138.99	277.67	382.92	446.12	511.21	555.33
65	73.85	136.09	180.06	209.48	238.17	261.35	150.72	300.78	412.81	478.68	546.09	591.69
66	78.71	144.19	190.58	226.17	261.63	290.26	183.06	352.40	472.73	543.39	616.48	665.81
67	83.57	152.30	201.11	242.87	285.10	319.18	221.64	404.02	532.65	608.10	686.87	739.93
68	88.42	160.40	211.63	259.56	308.56	348.09	260.23	455.64	592.57	672.81	757.26	814.05
69	93.28	168.51	222.16	276.26	332.03	377.01	298.81	507.26	652.49	737.52	827.65	888.17
70	98.12	176.63	232.70	292.95	355.51	405.94	337.40	558.89	712.40	802.20	898.04	962.26
71	117.02	232.79	315.51	388.93	464.48	523.86	387.63	649.08	827.91	938.33	1,042.87	1,113.05
72	145.61	288.94	398.31	484.90	573.44	641.77	447.35	751.94	956.09	1,087.13	1,200.37	1,276.51
73	174.21	345.10	481.12	580.88	682.41	759.69	505.99	853.34	1,082.81	1,234.47	1,356.41	1,438.51
74	202.79	401.26	563.93	676.86	791.38	877.61	558.94	947.16	1,201.95	1,374.23	1,504.87	1,592.93
75	231.38	457.41	646.75	772.81	900.34	995.51	611.87	1,041.00	1,321.11	1,513.98	1,653.34	1,747.35

	5% Simple Inflation						5% Compound Inflation					
Age	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6
30	55.20	98.85	131.39	153.95	177.53	197.16	332.20	547.98	685.09	783.06	843.31	910.27
31	57.27	102.50	136.32	157.03	184.34	204.67	332.29	549.96	688.40	787.32	851.09	919.13
32	59.34	106.14	141.24	160.10	191.14	212.17	332.38	551.94	691.71	791.58	858.87	927.99
33	61.41	109.78	146.16	163.17	197.94	219.67	332.47	553.92	695.02	795.84	866.65	936.85
34	63.47	113.42	151.08	166.24	204.74	227.17	332.56	555.90	698.33	800.10	874.43	945.71
35	65.54	117.05	155.99	169.30	211.53	234.66	332.65	557.88	701.64	804.36	882.21	954.57
36	67.60	120.69	160.91	172.37	218.33	242.16	332.74	559.86	704.95	808.62	889.99	963.43
37	69.66	124.32	165.82	175.93	225.12	249.65	332.83	561.84	708.26	812.88	897.77	972.29
38	71.72	127.95	170.73	178.99	231.91	257.14	332.92	563.82	711.57	817.14	905.55	981.15
39	73.78	131.58	175.64	182.05	238.70	264.63	331.22	565.80	714.88	821.40	913.33	990.01
40	75.85	135.16	180.53	185.14	245.49	272.08	325.42	567.75	718.19	825.65	921.12	998.86
41	78.37	139.73	182.41	188.45	253.16	280.42	318.13	559.79	711.03	819.14	915.48	993.84
42	80.88	144.30	184.29	192.26	260.83	288.76	310.93	551.94	703.98	812.74	909.95	988.93
43	83.39	148.87	186.17	195.57	268.50	297.10	304.80	545.53	698.37	807.78	905.86	985.46
44	85.90	153.44	188.05	198.88	276.17	305.44	303.87	546.05	699.69	809.75	908.70	988.92
45	88.41	158.00	189.92	201.18	283.83	313.77	302.89	546.51	700.95	811.66	911.48	992.32
46	90.92	162.56	193.79	204.48	291.49	322.10	301.92	546.97	702.21	813.57	914.26	995.72
47	93.42	167.12	198.16	207.78	299.15	330.43	300.91	547.38	703.42	815.43	916.99	999.07
48	95.92	171.68	202.23	211.08	306.81	338.76	299.89	547.79	704.63	817.29	919.72	1,002.42
49	98.43	176.24	206.40	214.38	314.47	347.09	298.78	548.07	705.71	819.02	922.32	1,005.64
50	100.94	178.81	210.23	217.65	322.09	355.37	297.63	548.34	706.81	820.68	924.89	1,008.81
51	104.59	179.75	216.50	231.36	332.75	366.20	306.97	564.46	726.40	842.87	949.75	1,035.29
52	108.23	180.29	229.77	245.07	343.41	377.03	316.33	580.60	746.01	865.08	974.63	1,061.79
53	111.88	181.53	245.04	258.78	354.07	387.86	325.69	596.73	765.61	887.28	999.50	1,088.28
54	115.52	182.77	260.31	272.49	364.73	398.69	335.04	612.86	785.21	909.48	1,024.37	1,114.77
55	119.15	184.99	275.59	286.19	375.38	409.51	344.38	629.00	804.82	931.70	1,049.27	1,141.27
56	123.48	189.66	293.34	322.75	405.90	441.14	359.87	652.60	832.88	963.05	1,083.94	1,177.77
57	127.81	202.32	311.08	359.30	436.41	472.76	375.36	676.21	860.95	994.41	1,118.62	1,214.28
58	132.13	214.98	328.82	395.85	466.92	504.38	390.85	699.81	889.01	1,025.76	1,153.29	1,250.78
59	136.46	227.64	346.56	432.40	497.43	536.00	406.33	723.41	917.07	1,057.11	1,187.96	1,287.28
60	140.79	240.30	364.30	468.95	527.94	567.60	421.81	746.99	945.12	1,088.48	1,222.65	1,323.80
61	164.54	283.10	403.63	511.95	571.26	616.72	453.35	792.66	997.56	1,145.83	1,283.73	1,388.22
62	188.30	325.90	442.96	554.95	614.58	665.84	484.89	838.32	1,049.99	1,203.17	1,344.80	1,452.63
63	212.05	368.70	482.29	597.95	657.90	714.96	516.43	883.99	1,102.43	1,260.52	1,405.88	1,517.05
64	235.80	411.50	521.62	640.95	701.22	764.08	547.97	929.65	1,154.86	1,317.86	1,466.95	1,581.46
65	259.54	454.31	560.97	683.94	744.56	813.18	579.50	975.32	1,207.29	1,375.22	1,528.01	1,645.88
66	292.30	507.57	629.83	752.38	821.04	890.08	611.21	1,031.06	1,281.16	1,456.05	1,612.40	1,733.58
67	325.05	560.83	698.69	820.82	897.52	966.98	642.93	1,086.80	1,355.03	1,536.88	1,696.79	1,821.28
68	357.81	614.09	767.55	889.26	974.00	1,043.88	674.64	1,142.53	1,428.89	1,617.70	1,781.17	1,908.97
69	390.56	667.35	836.41	957.70	1,050.48	1,120.78	706.35	1,198.27	1,502.76	1,698.53	1,865.56	1,996.67
70	423.32	720.63	905.25	1,026.12	1,126.97	1,197.69	738.07	1,254.02	1,576.64	1,779.34	1,949.94	2,084.34
71	470.07	802.12	1,011.91	1,153.26	1,269.62	1,350.40	799.17	1,356.54	1,708.55	1,936.21	2,135.39	2,289.52
72	520.33	888.28	1,123.24	1,285.07	1,416.94	1,507.78	860.26	1,459.05	1,840.45	2,093.07	2,320.83	2,494.69
73	571.29	975.38	1,235.51	1,417.82	1,565.20	1,666.10	921.35	1,561.57	1,972.36	2,249.94	2,506.28	2,699.87
74	623.85	1,064.61	1,349.91	1,552.70	1,715.59	1,826.55	982.45	1,664.08	2,104.26	2,406.80	2,691.72	2,905.04
75	677.26	1,154.99	1,465.49	1,688.74	1,867.16	1,988.16	1,043.52	1,766.61	2,236.17	2,563.64	2,877.17	3,110.23

PACIFIC LIFE INSURANCE COMPANY
APPENDIX A
EBR Single Premium Rates per 1000
Female Couples Discount Eligible

Form R12EBR

	No Inflation Benefit						3% Simple Inflation					
Age	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6
30	11.61	21.81	29.10	33.93	38.88	43.30	39.33	68.45	89.24	103.81	118.89	131.64
31	12.17	22.84	30.46	35.54	40.72	45.31	40.68	70.78	92.31	107.38	122.97	136.16
32	12.73	23.87	31.82	37.15	42.56	47.32	42.03	73.11	95.38	110.95	127.05	140.68
33	13.29	24.90	33.18	38.76	44.40	49.33	43.38	75.44	98.45	114.52	131.13	145.20
34	13.85	25.93	34.54	40.37	46.24	51.34	44.23	77.77	101.52	118.09	135.21	149.72
35	14.41	26.96	35.90	41.98	48.08	53.35	45.04	80.04	104.53	121.60	139.23	154.18
36	14.97	27.99	37.26	43.59	49.92	55.36	45.83	81.63	106.86	124.43	142.57	157.96
37	15.53	29.02	38.62	45.20	51.76	57.37	47.65	83.25	109.22	127.29	145.94	161.77
38	15.95	29.86	39.79	46.62	53.41	59.19	48.47	84.87	111.58	130.15	149.31	165.58
39	16.02	30.24	40.50	47.58	54.60	60.55	49.27	86.48	113.93	133.00	152.67	169.38
40	16.12	30.65	41.22	48.51	55.78	61.92	50.04	88.11	116.26	135.88	156.03	173.17
41	16.78	31.87	42.83	50.41	57.95	64.33	50.59	89.38	118.29	136.34	159.11	176.67
42	17.45	33.09	44.44	52.31	60.12	66.74	50.91	90.37	120.03	136.51	161.90	179.88
43	18.15	34.36	46.10	54.26	62.34	69.20	52.15	92.57	122.98	137.89	165.90	184.30
44	18.84	35.62	47.75	56.20	64.55	71.65	53.38	94.78	125.94	139.28	169.91	188.73
45	19.54	36.89	49.41	58.15	66.77	74.11	54.62	96.99	128.90	140.67	173.92	193.16
46	20.25	38.17	51.08	60.11	69.00	76.58	55.85	99.19	131.85	142.05	177.92	197.58
47	20.96	39.46	52.76	62.08	71.24	79.06	57.09	101.39	134.80	143.43	181.92	202.00
48	21.68	40.75	54.44	64.05	73.48	81.54	58.32	103.59	137.75	144.81	185.92	206.42
49	22.39	42.04	56.12	66.02	75.72	84.02	59.55	105.79	140.70	146.19	189.92	210.84
50	23.08	43.34	57.84	67.99	77.97	86.51	60.77	106.94	141.59	147.59	193.87	215.25
51	24.04	45.42	60.86	71.63	82.27	91.28	64.21	107.21	142.08	151.12	200.26	220.93
52	25.04	47.55	63.93	75.32	86.62	96.10	67.64	108.39	142.58	154.66	206.66	226.62
53	26.43	50.19	67.51	79.52	91.48	101.43	71.08	109.76	143.07	158.19	213.05	232.30
54	28.00	53.09	71.35	83.98	96.60	107.02	74.52	111.03	144.56	161.72	219.44	237.98
55	29.58	55.96	75.17	88.44	101.72	112.59	77.95	111.78	146.03	165.27	225.83	243.64
56	31.93	60.14	80.68	94.82	108.92	120.50	81.06	113.43	147.24	173.05	239.39	259.95
57	34.29	64.32	86.19	101.20	116.12	128.41	84.17	118.08	149.45	180.83	252.95	276.26
58	36.64	68.50	91.70	107.58	123.32	136.32	87.27	123.73	156.16	188.61	266.51	292.57
59	38.99	72.68	97.21	113.96	130.52	144.23	90.37	129.37	162.86	196.38	280.06	308.87
60	41.34	76.85	102.70	120.33	137.74	152.16	93.48	135.02	169.59	204.16	293.64	325.17
61	45.66	84.55	112.67	131.79	150.60	166.05	98.20	155.66	203.38	243.10	326.35	359.37
62	49.98	92.25	122.64	143.25	163.46	179.94	102.92	176.30	237.17	282.04	359.06	393.57
63	54.30	99.95	132.61	154.71	176.32	193.83	107.64	196.94	270.96	320.98	391.77	427.77
64	58.62	107.65	142.58	166.17	189.18	207.72	112.36	217.58	304.75	359.92	424.48	461.97
65	62.92	115.37	152.56	177.61	202.05	221.62	119.89	239.27	339.61	399.92	458.23	497.24
66	67.44	123.11	162.25	188.46	215.81	239.57	147.71	283.89	391.25	456.96	518.75	561.40
67	71.96	130.85	171.94	199.31	229.57	257.52	178.35	329.57	443.95	515.06	580.33	626.62
68	76.48	138.59	181.63	210.16	243.33	275.47	209.00	375.25	496.65	573.16	641.91	691.84
69	81.00	146.33	191.32	221.01	257.09	293.42	239.64	420.92	549.34	631.25	703.48	757.05
70	85.54	154.05	201.01	231.86	270.83	311.34	270.31	466.60	602.05	689.34	765.08	822.28
71	91.37	182.02	251.55	296.93	348.80	396.91	319.40	549.57	706.91	806.26	890.76	953.60
72	105.58	209.98	302.08	361.99	426.76	482.47	378.17	645.46	824.69	936.10	1,029.36	1,097.84
73	119.80	237.94	352.61	427.05	504.72	568.03	432.70	735.69	936.81	1,060.28	1,162.30	1,236.42
74	137.14	272.04	403.15	492.12	582.69	653.60	483.96	821.56	1,044.57	1,180.10	1,290.88	1,370.64
75	154.58	306.33	453.67	557.19	660.66	739.15	535.20	907.41	1,152.34	1,299.90	1,419.45	1,504.84

	5% Simple Inflation						5% Compound Inflation					
Age	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6
30	55.01	97.34	128.54	150.07	172.25	190.81	287.53	509.56	641.22	735.88	793.70	853.99
31	56.20	99.68	131.92	153.22	177.23	196.43	287.61	511.00	645.04	740.24	801.46	861.35
32	57.37	102.01	135.29	156.36	182.20	202.04	288.08	512.44	648.86	744.60	809.22	868.71
33	58.55	104.34	138.66	159.50	187.17	207.65	288.15	513.88	652.68	748.96	816.98	876.07
34	60.21	107.33	142.69	163.30	192.80	213.92	288.24	515.32	656.50	753.32	824.74	883.43
35	61.97	110.43	146.83	167.21	198.54	220.30	288.44	516.76	660.32	757.68	832.50	890.79
36	63.72	113.53	150.97	171.12	204.28	226.68	288.56	518.20	664.14	762.04	840.26	898.15
37	65.47	116.62	155.10	174.02	210.01	233.05	288.63	519.64	667.96	766.40	848.02	905.51
38	67.21	119.72	159.24	176.93	215.75	239.43	288.69	521.08	671.78	770.76	855.78	912.87
39	68.96	122.81	163.37	179.83	221.48	245.80	288.78	522.52	675.60	775.12	863.54	920.23
40	70.73	125.85	167.51	182.76	227.18	252.14	288.85	523.96	679.41	779.45	871.26	927.58
41	72.43	128.91	171.68	185.68	232.47	257.83	288.93	524.11	679.17	779.66	871.87	927.90
42	74.14	131.97	175.85	189.60	237.76	263.52	289.02	524.27	678.94	779.91	872.08	928.22
43	75.84	135.02	180.01	193.51	243.04	269.20	289.08	524.37	678.41	780.06	872.49	928.54
44	77.54	138.07	184.17	197.42	248.32	274.88	289.00	524.23	678.08	779.84	872.40	928.86
45	79.24	141.12	188.33	200.33	253.60	280.56	288.93	524.10	677.75	779.65	872.31	929.18
46	80.94	144.17	191.49	204.24	258.88	286.24	287.75	522.48	675.82	777.93	870.52	929.50
47	82.64	147.22	195.25	207.15	264.16	291.92	283.05	516.02	668.86	771.10	864.00	929.82
48	84.34	150.26	198.80	210.05	269.43	297.59	278.48	509.73	661.86	764.47	857.84	930.14
49	86.03	153.31	202.46	212.96	274.71	303.27	273.38	502.48	653.00	756.38	851.72	930.46
50	87.72	155.30	207.06	215.83	279.98	308.91	268.41	495.41	644.06	748.49	844.72	930.78
51	91.24	156.04	212.19	222.99	285.00	313.74	266.79	497.33	642.09	751.50	841.73	937.23
52	94.76	157.28	217.32	230.15	290.02	318.57	268.24	500.70	649.38	755.77	853.00	943.69
53	98.28	158.52	221.45	237.31	295.04	323.40	271.62	512.65	664.25	772.62	871.85	950.14
54	101.81	159.26	225.58	244.47	300.06	328.23	277.99	524.58	679.10	789.45	890.68	970.38
55	105.33	160.99	229.71	251.60	305.06	333.07	284.35	536.47	693.92	806.24	909.47	990.59
56	108.47	164.76	232.55	258.08	329.61	358.94	295.73	555.34	716.54	831.68	937.52	1,020.94
57	111.60	174.52	235.38	264.55	354.15	384.80	307.10	574.19	739.14	857.10	965.55	1,051.27
58	114.73	184.28	238.21	271.02	378.69	410.66	318.46	593.03	761.73	882.51	993.57	1,081.59
59	117.86	194.04	241.04	277.49	403.23	436.52	329.83	611.88	784.33	907.93	1,021.60	1,111.92
60	120.97	203.80	243.89	283.97	427.77	462.36	341.17	630.74	806.94	933.36	1,049.63	1,142.27
61	135.70	236.47	292.97	341.45	464.43	507.07	372.41	674.67	858.14	989.39	1,110.09	1,205.28
62	150.43	269.13	342.04	398.92	501.08	551.77	403.64	718.61	909.35	1,045.43	1,170.56	1,268.30
63	165.16	301.79	391.11	456.39	537.73	596.47	434.88	762.55	960.56	1,101.47	1,231.03	1,331.32
64	179.89	334.46	440.19	513.87	574.39	641.18	466.11	806.48	1,011.76	1,157.50	1,291.49	1,394.33
65	194.61	367.10	489.24	571.35	611.06	685.89	497.35	850.43	1,062.99	1,213.56	1,351.94	1,457.37
66	231.87	419.40	549.52	636.98	687.21	759.62	531.33	907.49	1,132.68	1,289.33	1,431.07	1,538.91
67	269.13	471.70	609.80	702.61	763.36	833.35	565.32	964.55	1,202.37	1,365.10	1,510.20	1,620.45
68	306.40	524.00	670.08	768.24	839.51	907.08	599.30	1,021.61	1,272.06	1,440.87	1,589.33	1,701.99
69	343.66	576.30	730.36	833.87	915.66	980.81	633.28	1,078.67	1,341.75	1,516.64	1,668.46	1,783.53
70	380.91	628.58	790.63	899.52	991.79	1,054.52	667.28	1,135.73	1,411.41	1,592.42	1,747.57	1,865.06
71	419.36	700.15	883.98	1,009.19	1,106.43	1,172.14	722.28	1,225.41	1,528.35	1,730.16	1,908.91	2,040.17
72	457.81	771.71	977.32	1,118.85	1,221.06	1,289.75	777.27	1,315.08	1,645.28	1,867.89	2,070.24	2,215.27
73	496.27	843.27	1,070.66	1,228.51	1,335.69	1,407.36	832.27	1,404.76	1,762.22	2,005.63	2,231.58	2,390.38
74	534.72	914.83	1,164.00	1,338.17	1,450.32	1,524.97	887.26	1,494.43	1,879.15	2,143.36	2,392.91	2,565.48
75	578.03	992.86	1,263.80	1,454.28	1,571.41	1,649.06	942.28	1,584.09	1,996.07	2,281.11	2,554.26	2,740.60

PACIFIC LIFE INSURANCE COMPANY
APPENDIX A
EBR Single Premium Rates per 1000
Male Not Couples Discount Eligible

Form R12EBR

	No Inflation Benefit						3% Simple Inflation					
Age	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6
30	5.95	11.56	15.43	17.82	20.45	22.95	19.73	33.37	42.66	49.15	56.04	62.18
31	6.26	12.10	16.11	18.64	21.37	23.94	20.37	34.46	44.03	50.69	57.80	64.13
32	6.57	12.64	16.79	19.46	22.29	24.93	21.01	35.55	45.40	52.23	59.56	66.08
33	6.88	13.18	17.47	20.28	23.21	25.92	21.65	36.64	46.77	53.77	61.32	68.03
34	7.19	13.72	18.15	21.10	24.13	26.91	22.29	37.73	48.14	55.31	63.08	69.98
35	7.50	14.26	18.83	21.92	25.05	27.90	22.93	38.82	49.51	56.85	64.84	71.93
36	7.81	14.80	19.51	22.74	25.97	28.89	23.57	39.91	50.88	58.39	66.60	73.88
37	8.12	15.34	20.19	23.56	26.89	29.88	24.21	41.00	52.25	59.93	68.36	75.83
38	8.43	15.88	20.87	24.38	27.81	30.87	24.85	42.09	53.62	61.47	70.12	77.78
39	8.74	16.42	21.55	25.20	28.73	31.86	25.49	43.18	54.99	63.01	71.88	79.73
40	9.03	16.96	22.23	25.99	29.62	32.89	26.09	44.22	56.39	64.54	73.68	81.68
41	9.46	17.71	23.19	27.05	30.83	34.21	26.87	45.50	58.00	66.32	75.69	83.84
42	9.89	18.46	24.15	28.11	32.04	35.53	27.65	46.78	59.61	68.10	77.70	86.00
43	10.32	19.21	25.11	29.17	33.25	36.85	28.43	48.06	61.22	69.88	79.71	88.16
44	10.75	19.96	26.07	30.23	34.46	38.17	29.21	49.34	62.83	71.66	81.72	90.32
45	11.18	20.71	27.03	31.29	35.67	39.49	29.99	50.62	64.44	73.44	83.73	92.48
46	11.61	21.46	27.99	32.35	36.88	40.81	30.77	51.90	66.05	75.22	85.74	94.64
47	12.04	22.21	28.95	33.41	38.09	42.13	31.55	53.18	67.66	77.00	87.75	96.80
48	12.47	22.96	29.91	34.47	39.30	43.45	32.33	54.46	69.27	78.78	89.76	98.96
49	12.90	23.71	30.87	35.53	40.51	44.77	33.11	55.74	70.88	80.56	91.77	101.12
50	13.32	24.43	31.78	36.56	41.74	46.09	33.91	56.97	72.45	82.38	93.78	103.31
51	14.11	25.80	33.54	38.55	43.95	48.48	34.23	58.68	75.04	85.73	97.09	106.44
52	14.90	27.17	35.30	40.54	46.16	50.87	34.30	60.14	77.38	88.83	100.15	109.32
53	15.69	28.54	37.06	42.53	48.37	53.26	34.38	61.61	79.73	91.94	103.22	112.21
54	16.48	29.91	38.82	44.52	50.58	55.65	34.47	63.09	82.09	95.06	106.30	115.11
55	17.29	31.30	40.56	46.52	52.78	58.04	34.56	64.57	84.46	98.18	109.40	118.03
56	18.32	33.17	42.89	49.15	55.72	61.23	39.88	71.01	91.60	105.73	117.45	126.29
57	19.35	35.04	45.22	51.78	58.66	64.42	45.26	77.51	98.80	113.34	125.56	134.61
58	20.38	36.91	47.55	54.41	61.60	67.61	50.63	84.00	105.99	120.94	133.66	142.92
59	21.41	38.78	49.88	57.04	64.54	70.80	56.02	90.51	113.20	128.56	141.78	151.25
60	22.46	40.65	52.21	59.66	67.50	74.00	58.48	94.09	117.47	133.24	146.96	156.65
61	24.38	43.87	56.24	64.18	72.49	79.39	60.98	97.87	122.00	140.04	158.97	166.98
62	26.30	47.09	60.27	68.70	77.48	84.78	63.48	101.65	126.53	146.84	170.98	177.31
63	28.22	50.31	64.30	73.22	82.47	90.17	65.98	105.43	131.06	153.64	182.99	187.64
64	30.14	53.53	68.33	77.74	87.46	95.56	68.48	109.21	135.59	160.44	195.00	197.97
65	32.07	56.76	72.38	82.25	92.44	100.97	70.98	113.01	140.13	167.24	206.99	208.29
66	34.99	61.72	78.37	88.93	99.82	108.82	82.57	135.96	170.80	201.52	240.65	247.20
67	37.91	66.68	84.36	95.61	107.20	116.67	94.16	158.91	201.47	235.80	274.31	286.11
68	40.83	71.64	90.35	102.29	114.58	124.52	105.75	181.86	232.14	270.08	307.97	325.02
69	43.75	76.60	96.34	108.97	121.96	132.37	117.34	204.81	262.81	304.36	341.63	363.93
70	46.67	81.55	102.32	115.65	129.35	140.20	128.94	227.75	293.50	338.64	375.27	402.85
71	48.65	85.05	110.43	128.28	147.93	164.57	166.32	279.11	352.06	403.70	445.35	477.15
72	50.63	88.55	118.54	140.91	166.51	188.94	203.70	330.47	410.62	468.76	515.43	551.45
73	52.61	92.05	126.65	153.54	185.09	213.31	241.08	381.83	469.18	533.82	585.51	625.75
74	54.59	95.55	134.76	166.17	203.67	237.68	278.46	433.19	527.74	598.88	655.59	700.05
75	56.58	99.05	142.85	178.78	222.23	262.03	315.82	484.54	586.29	663.94	725.65	774.35

	5% Simple Inflation						5% Compound Inflation					
Age	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6
30	24.05	42.21	58.61	70.93	86.51	98.02	132.71	212.72	258.69	290.36	324.62	352.72
31	24.58	43.07	59.54	71.92	87.85	100.02	133.27	211.95	257.72	289.29	323.44	351.44
32	25.11	43.93	60.46	72.92	89.18	102.02	133.83	211.18	256.75	288.22	322.26	350.16
33	25.64	44.79	61.39	73.91	90.52	104.02	134.39	210.41	255.78	287.15	321.08	348.88
34	26.17	45.65	62.31	74.90	91.85	106.03	134.95	209.64	254.81	286.08	319.90	347.60
35	26.70	46.51	63.24	75.89	93.19	108.03	134.51	208.87	253.84	285.01	318.72	346.32
36	27.23	47.37	64.17	76.89	94.52	110.03	134.07	208.10	252.87	283.94	317.54	345.04
37	27.76	48.23	65.09	77.88	95.86	112.03	133.23	207.33	251.90	282.87	316.36	343.76
38	28.29	49.09	66.02	78.87	97.19	114.03	131.19	206.56	250.93	281.80	315.18	342.48
39	28.82	49.95	66.94	79.87	98.53	116.03	128.75	205.79	249.96	280.73	314.00	341.20
40	29.32	50.77	67.89	80.85	99.89	118.04	127.21	205.02	248.99	279.66	312.82	339.92
41	29.96	51.78	68.98	81.50	101.42	120.25	127.42	204.25	248.02	278.59	311.64	338.64
42	30.61	52.79	70.07	82.15	102.94	122.47	129.53	203.48	247.05	277.52	310.46	337.36
43	31.25	53.80	71.16	84.30	104.47	124.69	129.64	202.71	246.08	276.45	309.28	336.08
44	31.90	54.81	72.24	85.44	105.99	126.91	128.75	201.94	245.11	275.38	308.10	334.80
45	32.04	55.32	72.83	86.09	107.02	128.62	127.86	201.17	244.14	274.31	306.92	333.52
46	33.19	56.83	74.42	87.74	119.04	131.34	126.97	200.40	243.17	273.24	305.74	332.24
47	36.59	62.04	80.43	93.84	121.29	133.80	126.08	199.63	242.20	272.17	304.56	330.96
48	39.99	67.25	86.44	99.94	123.54	136.26	125.19	198.86	241.23	271.10	303.38	329.68
49	43.39	72.46	92.45	106.04	125.79	138.72	124.30	198.09	240.26	270.03	302.20	328.40
50	46.76	77.63	98.44	112.14	128.05	141.20	123.43	197.23	239.34	269.03	301.02	327.06
51	50.34	82.78	107.45	118.94	134.12	147.08	123.75	197.77	240.04	269.82	304.06	332.27
52	53.92	87.93	116.46	125.74	140.19	152.96	124.07	198.31	240.74	270.61	307.10	337.48
53	57.50	93.08	125.47	132.54	146.26	158.84	124.39	198.85	241.44	271.40	310.14	342.69
54	61.08	98.23	134.48	139.34	152.33	164.72	124.71	199.39	242.14	272.19	313.18	347.90
55	64.68	103.36	143.51	146.16	158.38	170.59	125.03	199.93	242.85	272.96	316.24	353.13
56	66.70	106.39	153.18	161.13	174.27	187.40	125.43	200.59	247.09	280.68	326.46	364.95
57	68.72	109.42	162.85	176.10	190.16	204.21	125.83	201.25	251.33	288.40	336.68	376.77
58	70.74	112.45	172.52	191.07	206.05	221.02	126.23	201.91	255.57	296.12	346.90	388.59
59	72.76	115.48	182.19	206.04	221.94	237.83	126.63	202.57	259.81	303.84	357.12	400.41
60	74.76	118.49	191.85	220.99	237.82	254.66	127.02	203.25	264.04	311.57	367.35	412.25
61	78.86	130.47	199.09	232.34	250.92	269.51	128.52	218.62	285.53	336.14	394.53	440.90
62	82.96	142.45	206.33	243.69	264.02	284.36	130.02	233.99	307.02	360.71	421.71	469.55
63	87.06	154.43	213.57	255.04	277.12	299.21	131.52	249.36	328.51	385.28	448.89	498.20
64	91.16	166.41	220.81	266.39	290.22	314.06	135.07	264.73	350.00	409.85	476.07	526.85
65	95.28	178.37	228.05	277.73	303.32	328.90	142.91	280.11	371.49	434.42	503.27	555.52
66	120.07	210.92	265.42	315.90	345.00	371.68	160.34	317.60	413.05	479.28	551.27	606.00
67	144.86	243.47	302.79	354.07	386.68	414.46	186.16	355.09	454.61	524.14	599.27	656.48
68	169.65	276.02	340.16	392.24	428.36	457.24	211.98	392.58	496.17	569.00	647.27	706.96
69	194.44	308.57	377.53	430.41	470.04	500.02	237.80	430.07	537.73	613.86	695.27	757.44
70	219.22	341.11	414.89	468.57	511.70	542.81	263.61	467.56	579.30	658.72	743.29	807.91
71	279.32	418.39	501.92	562.98	609.73	644.07	320.49	547.07	666.18	752.80	845.00	915.01
72	339.42	495.67	588.95	657.39	707.76	745.33	377.37	626.58	753.06	846.88	946.71	1,022.11
73	399.52	572.95	675.98	751.80	805.79	846.59	434.25	706.09	839.94	940.96	1,048.42	1,129.21
74	459.62	650.23	763.01	846.21	903.82	947.85	491.13	785.60	926.82	1,035.04	1,150.13	1,236.31
75	519.71	727.53	850.02	940.63	1,001.87	1,049.13	548.02	865.11	1,013.70	1,129.14	1,251.84	1,343.43

PACIFIC LIFE INSURANCE COMPANY
APPENDIX A
EBR Single Premium Rates per 1000
Male Couples Discount Eligible

Form R12EBR

	No Inflation Benefit						3% Simple Inflation					
Age	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6
30	5.23	10.06	13.22	15.14	17.43	19.30	17.75	29.97	38.23	43.74	49.91	55.21
31	5.45	10.45	13.72	15.73	18.07	20.01	18.20	30.71	39.17	44.80	51.12	56.55
32	5.67	10.84	14.22	16.32	18.71	20.72	18.65	31.45	40.11	45.86	52.33	57.89
33	5.89	11.23	14.72	16.91	19.35	21.43	19.10	32.19	41.05	46.92	53.54	59.23
34	6.11	11.62	15.22	17.50	19.99	22.14	19.55	32.93	41.99	47.98	54.75	60.57
35	6.33	12.01	15.72	18.09	20.63	22.85	20.00	33.67	42.93	49.04	55.96	61.91
36	6.55	12.40	16.22	18.68	21.27	23.56	20.45	34.41	43.87	50.10	57.17	63.25
37	6.77	12.79	16.72	19.27	21.91	24.27	20.90	35.15	44.81	51.16	58.38	64.59
38	6.99	13.18	17.22	19.86	22.55	24.98	21.35	35.89	45.75	52.22	59.59	65.93
39	7.21	13.57	17.72	20.45	23.19	25.69	21.80	36.63	46.69	53.28	60.80	67.27
40	7.44	13.91	18.21	21.00	23.79	26.38	22.27	37.37	47.62	54.38	62.00	68.62
41	7.66	14.29	18.69	21.54	24.41	27.03	22.65	37.96	48.33	55.15	62.84	69.52
42	7.88	14.67	19.17	22.08	25.03	27.68	23.03	38.55	49.04	55.92	63.68	70.42
43	8.10	15.05	19.65	22.62	25.65	28.33	23.41	39.14	49.75	56.69	64.52	71.32
44	8.32	15.43	20.13	23.16	26.27	28.98	23.79	39.73	50.46	57.46	65.36	72.22
45	8.54	15.81	20.61	23.70	26.89	29.63	24.17	40.32	51.17	58.23	66.20	73.12
46	8.76	16.19	21.09	24.24	27.51	30.28	24.55	40.91	51.88	59.00	67.04	74.02
47	8.98	16.57	21.57	24.78	28.13	30.93	24.93	41.50	52.59	59.77	67.88	74.92
48	9.20	16.95	22.05	25.32	28.75	31.58	25.31	42.09	53.30	60.54	68.72	75.82
49	9.42	17.33	22.53	25.86	29.37	32.23	25.69	42.68	54.01	61.31	69.56	76.72
50	9.68	17.73	22.99	26.39	29.95	32.83	26.06	43.24	54.73	62.09	70.43	77.61
51	10.22	18.64	24.11	27.64	31.38	34.40	26.16	43.44	55.67	63.70	72.10	79.07
52	10.76	19.55	25.23	28.89	32.81	35.97	26.31	43.74	56.37	65.07	73.53	80.29
53	11.30	20.46	26.35	30.14	34.24	37.54	26.51	44.14	57.09	66.46	74.98	81.53
54	11.84	21.37	27.47	31.39	35.67	39.11	26.76	44.54	57.83	67.87	76.45	82.79
55	12.36	22.30	28.57	32.66	37.10	40.69	27.06	45.04	58.60	69.31	77.94	84.06
56	13.16	23.62	30.22	34.53	39.14	42.88	27.47	49.93	65.91	76.71	85.95	92.48
57	13.96	24.94	31.87	36.40	41.18	45.07	30.81	55.32	72.02	82.91	92.76	99.70
58	14.76	26.26	33.52	38.27	43.22	47.26	35.81	61.12	78.54	89.52	99.98	107.33
59	15.56	27.58	35.17	40.14	45.26	49.45	40.81	66.92	85.06	96.13	107.20	114.96
60	16.34	28.89	36.80	42.00	47.30	51.66	44.76	71.70	90.53	101.71	113.39	121.55
61	17.90	31.55	40.14	45.70	51.49	56.16	46.96	75.20	93.87	106.41	117.93	126.64
62	19.46	34.21	43.48	49.40	55.68	60.66	49.16	78.70	97.21	111.11	122.47	131.73
63	21.02	36.87	46.82	53.10	59.87	65.16	51.36	82.20	100.55	115.81	127.01	136.82
64	22.58	39.53	50.16	56.80	64.06	69.66	53.56	85.70	103.89	120.51	131.55	141.91
65	24.14	42.19	53.49	60.52	68.23	74.15	55.76	89.21	107.21	125.20	136.11	147.01
66	26.88	46.86	59.31	67.02	75.38	81.83	64.37	104.68	130.51	152.73	167.58	181.12
67	29.62	51.53	65.13	73.52	82.53	89.51	72.98	120.15	153.81	180.26	199.05	215.23
68	32.36	56.20	70.95	80.02	89.68	97.19	81.59	135.62	177.11	207.79	230.52	249.34
69	35.10	60.87	76.77	86.52	96.83	104.87	90.20	151.09	200.41	235.32	261.99	283.45
70	37.83	65.56	82.60	93.02	103.97	112.56	98.81	166.55	223.72	262.86	293.46	317.56
71	39.48	68.21	85.78	97.06	108.59	119.36	132.09	213.56	276.85	321.28	356.75	384.23
72	41.13	70.86	88.96	101.10	113.21	126.16	165.37	260.57	329.98	379.70	420.04	450.90
73	42.78	73.51	92.14	105.14	117.83	132.96	198.65	307.58	383.11	438.12	483.33	517.57
74	44.43	76.16	95.32	109.18	122.45	139.76	231.93	354.59	436.24	496.54	546.62	584.24
75	46.10	78.82	98.49	113.22	127.06	146.56	265.20	401.62	489.39	554.96	609.92	650.89

	5% Simple Inflation						5% Compound Inflation					
Age	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6
30	21.17	36.72	48.96	58.49	76.32	86.58	127.30	197.66	232.57	259.99	291.51	314.19
31	21.41	37.10	49.39	58.92	77.06	87.66	126.42	196.78	233.04	260.25	291.72	314.22
32	21.65	37.47	49.81	59.36	77.80	88.73	125.54	195.90	233.01	260.51	291.93	314.25
33	21.88	37.85	50.24	59.79	78.54	89.81	124.66	195.02	232.98	260.77	292.14	314.28
34	22.12	38.23	50.66	60.23	79.29	90.88	123.78	194.14	232.45	261.03	291.85	314.31
35	22.36	38.60	51.09	60.66	80.03	91.96	122.90	193.26	231.92	261.29	291.06	314.34
36	22.60	38.98	51.51	61.10	80.77	93.04	122.02	192.38	231.39	260.55	290.37	314.37
37	22.84	39.36	51.94	61.53	81.51	94.11	121.14	191.50	230.86	259.81	289.68	314.40
38	23.08	39.73	52.36	61.96	82.25	95.19	120.26	190.62	229.83	259.07	288.69	313.93
39	23.31	40.11	52.79	62.40	82.99	96.26	119.38	189.74	228.80	258.33	287.40	312.96
40	23.54	40.47	53.22	62.83	83.75	97.34	118.48	188.89	227.31	257.62	286.09	312.03
41	23.83	40.91	53.72	63.33	84.60	98.53	120.01	188.25	225.31	255.84	284.37	310.47
42	24.12	41.35	54.22	63.83	85.44	99.72	118.14	187.61	223.01	253.86	282.15	308.91
43	24.41	41.79	54.72	64.33	86.29	100.91	116.27	185.22	220.71	251.58	279.93	306.85
44	24.70	42.24	55.22	64.84	87.14	102.11	114.40	182.58	218.11	249.00	277.31	304.29
45	24.99	42.68	55.72	65.34	87.98	103.30	112.53	179.69	215.31	246.32	274.49	301.73
46	25.28	43.12	56.22	65.84	94.83	104.49	110.66	177.10	212.71	243.94	272.27	299.17
47	28.00	47.32	61.11	70.84	95.58	105.28	108.79	174.31	210.01	241.16	269.53	296.61
48	30.72	51.52	66.00	75.84	96.33	106.07	106.92	171.52	207.11	238.38	266.83	294.05
49	33.44	55.72	70.89	80.84	97.08	106.86	105.05	168.48	204.21	235.10	263.61	292.49
50	36.12	59.91	75.74	85.82	97.84	107.66	104.65	168.10	204.30	234.77	263.37	292.95
51	39.18	64.12	80.20	91.67	106.57	119.71	102.90	165.13	199.76	229.07	255.63	287.07
52	42.24	68.33	84.66	97.52	115.30	131.76	102.65	164.66	199.22	223.37	249.89	281.19
53	45.30	72.54	89.12	103.37	124.03	143.81	102.40	164.19	198.68	222.67	249.15	275.31
54	48.36	76.75	93.58	109.22	132.76	155.86	102.15	163.72	198.14	221.97	248.41	269.43
55	51.43	80.96	98.03	115.09	141.49	167.90	101.88	163.24	197.59	221.28	247.66	268.55
56	52.84	83.08	102.87	122.64	149.10	175.56	102.06	163.59	198.79	223.20	250.50	272.62
57	54.25	85.20	107.71	130.19	156.71	183.22	102.24	163.94	199.99	225.12	253.34	276.69
58	55.66	87.32	112.55	137.74	164.32	190.88	102.42	164.29	201.19	227.04	256.18	280.76
59	57.07	89.44	117.39	145.29	171.93	198.54	102.60	164.64	202.39	228.96	259.02	284.83
60	58.48	91.55	122.21	152.86	179.54	206.22	102.78	164.99	203.59	230.88	261.86	288.90
61	61.08	95.84	131.51	167.17	189.34	211.50	102.95	165.32	204.77	232.80	264.70	292.95
62	63.68	100.13	140.81	181.48	199.14	216.78	104.49	168.06	212.78	245.35	283.06	315.26
63	66.28	104.42	150.11	195.79	208.94	222.06	106.03	170.80	220.79	257.90	301.42	337.57
64	68.88	108.71	159.41	210.10	218.74	227.34	107.57	173.54	228.80	270.45	319.78	359.88
65	71.48	113.00	168.71	224.42	228.53	232.64	109.13	176.26	236.83	283.01	338.14	382.18
66	92.50	147.39	205.00	258.70	269.31	277.92	121.20	209.51	277.24	327.18	385.54	431.86
67	113.52	181.78	241.29	292.98	310.09	323.20	133.27	242.76	317.65	371.35	432.94	481.54
68	134.54	216.17	277.58	327.26	350.87	368.48	145.34	276.01	358.06	415.52	480.34	531.22
69	155.56	250.56	313.87	361.54	391.65	413.76	160.37	309.26	398.47	459.69	527.74	580.90
70	176.58	284.96	350.15	395.80	432.43	459.04	182.04	342.51	438.90	503.86	575.14	630.58
71	227.46	349.17	420.60	472.84	512.66	542.34	234.49	412.67	515.27	585.62	663.69	724.17
72	278.34	413.38	491.05	549.88	592.89	625.64	286.95	482.83	591.64	667.38	752.24	817.76
73	329.22	477.59	561.50	626.92	673.12	708.94	339.40	552.99	668.01	749.14	840.79	911.35
74	380.10	541.80	631.95	703.96	753.35	792.24	391.86	623.15	744.38	830.90	929.34	1,004.94
75	430.97	605.99	702.42	781.00	833.58	875.52	444.30	693.29	820.74	912.65	1,017.89	1,098.55

PACIFIC LIFE INSURANCE COMPANY
APPENDIX B
Comparison of Premium Rates
Based on Total Rates: Life + ABR + EBR
CONFIDENTIAL

1. Sample Comparisons

A. Forms P12PPC, R12ABR, & R12EBR this Rate Filing
Nonsmoker With Couples Discount

		No Inflation Option			3% Simple Inflation Option			5% Simple Inflation Option			5% Compound Inflation Option		
Gender	Issue Age	4 Year	6 Year	8 Year	4 Year	6 Year	8 Year	4 Year	6 Year	8 Year	4 Year	6 Year	8 Year
Female	30	335.43	347.55	356.92	425.45	460.81	488.64	491.14	543.87	584.61	1,446.34	1,672.66	1,790.77
Female	40	412.17	430.03	443.44	516.67	564.44	601.73	599.40	656.31	725.69	1,467.38	1,722.87	1,871.00
Female	50	509.40	534.05	552.57	625.98	666.63	734.29	723.93	784.46	877.54	1,477.94	1,731.02	1,913.31
Female	60	659.80	703.28	735.11	794.87	864.01	985.02	917.16	997.33	1,175.72	1,714.28	2,016.90	2,225.81
Female	70	923.11	1,000.92	1,080.40	1,332.93	1,555.67	1,688.61	1,595.78	1,866.72	2,021.72	2,439.93	2,896.62	3,169.26
Male	30	344.96	350.04	354.20	394.22	407.99	419.46	419.17	440.94	469.03	918.40	980.73	1,034.93
Male	40	429.09	436.18	441.56	472.75	489.76	504.00	497.68	520.04	554.55	927.83	996.56	1,050.97
Male	50	523.53	532.19	538.63	568.08	586.93	602.45	608.61	634.52	656.36	952.49	1,019.16	1,077.34
Male	60	644.95	658.06	667.72	704.82	734.83	754.67	775.50	836.81	890.17	1,061.91	1,127.80	1,185.82
Male	70	835.01	862.47	882.01	991.31	1,087.62	1,142.32	1,190.98	1,301.82	1,365.06	1,430.35	1,591.70	1,718.42

B. Forms P12PPC, R12ABR, & R12EBR prior Rate Filing
Nonsmoker With Couples Discount

		No Inflation Option			3% Simple Inflation Option			5% Simple Inflation Option			5% Compound Inflation Option		
Gender	Issue Age	4 Year	6 Year	8 Year	4 Year	6 Year	8 Year	4 Year	6 Year	8 Year	4 Year	6 Year	8 Year
Female	30	302.04	308.72	313.96	390.35	410.33	426.40	492.34	530.71	605.95	1,225.12	1,450.29	1,651.22
Female	40	403.60	419.95	428.33	500.88	534.11	558.05	592.49	623.08	700.56	1,288.64	1,492.49	1,715.11
Female	50	489.36	513.63	537.80	627.61	660.07	697.00	772.44	799.43	883.16	1,377.89	1,578.93	1,812.45
Female	60	648.90	680.44	723.75	804.43	843.52	958.49	958.28	1,035.29	1,125.59	1,570.52	1,800.49	2,047.21
Female	70	896.91	961.25	1,057.46	1,123.18	1,258.36	1,427.03	1,343.91	1,541.11	1,778.42	2,080.18	2,308.64	2,560.64
Male	30	347.73	350.89	366.32	424.45	444.27	467.43	511.78	536.65	562.27	822.28	938.15	1,039.53
Male	40	434.59	438.46	460.43	530.68	554.93	583.28	637.56	667.99	699.35	854.05	958.94	1,068.88
Male	50	507.49	512.22	539.12	628.29	657.98	692.67	759.09	795.87	834.71	911.04	1,013.91	1,132.84
Male	60	684.19	691.10	728.51	842.11	881.20	944.50	984.50	1,061.51	1,123.59	1,132.45	1,291.29	1,373.99
Male	70	859.49	936.16	1,029.18	1,067.28	1,160.67	1,251.67	1,237.50	1,330.48	1,428.14	1,392.88	1,613.70	1,769.47

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		No Inflation Option			3% Simple Inflation Option			5% Simple Inflation Option			5% Compound Inflation Option		
Gender	Issue Age	4 Year	6 Year	8 Year	4 Year	6 Year	8 Year	4 Year	6 Year	8 Year	4 Year	6 Year	8 Year
Female	30	11%	13%	14%	9%	12%	15%	0%	2%	-4%	18%	15%	8%
Female	40	2%	2%	4%	3%	6%	8%	1%	5%	4%	14%	15%	9%
Female	50	4%	4%	3%	0%	1%	5%	-6%	-2%	-1%	7%	10%	6%
Female	60	2%	3%	2%	-1%	2%	3%	-4%	-4%	4%	9%	12%	9%
Female	70	3%	4%	2%	19%	24%	18%	19%	21%	14%	17%	25%	24%
Male	30	-1%	0%	-3%	-7%	-8%	-10%	-18%	-18%	-17%	12%	5%	0%
Male	40	-1%	-1%	-4%	-11%	-12%	-14%	-22%	-22%	-21%	9%	4%	-2%
Male	50	3%	4%	0%	-10%	-11%	-13%	-20%	-20%	-21%	5%	1%	-5%
Male	60	-6%	-5%	-8%	-16%	-17%	-20%	-21%	-21%	-21%	-6%	-13%	-14%
Male	70	-3%	-8%	-14%	-7%	-6%	-9%	-4%	-2%	-4%	3%	-1%	-3%

2. Other Comparisons

Percentage of Decreases and Increases

Percent of Business Volume where Individual Rates have...	ABR+EBR	ABR+EBR +Life
Decreased	44.27%	57.72%
Remained the same or increased	55.73%	42.28%

Average Premiums per 1000 of Initial Face

Forms	ABR	EBR	ABR + EBR
R12ABR & R12EBR	$278.32	$192.47	$470.80
R12ABR & R12EBR (Version 2)	$199.37	$306.82	$506.19

Averages are based on current Distribution of Business assumption

State: District of Columbia **Filing Company:** Pacific Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: P12PPC 2014 RATE FILING
Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	Actuarial Justification
Comments:	We have attached the same actuarial material here as those that were included under the Rate/Rule Schedule tab.
Attachment(s):	Act Memo Life Generic.pdf Act Memo Health Generic.pdf Appendicies Life Generic.pdf Appendices Health Generic.pdf
Item Status:	
Status Date:	

PACIFIC LIFE

PACIFIC LIFE INSURANCE COMPANY

ACTUARIAL MEMORANDUM

Flexible Premium Adjustable Life Insurance Policy P12PPC

I. BACKGROUND AND DISCLOSURES

This document is intended for the use of the insurance department of your state for determining the compliance of this form with the laws and regulations of your state.

I am a member in good standing of the American Academy of Actuaries, and I am qualified to provide a Statement of Actuarial Opinion in accordance with the standards set forth by the Actuarial Standards Board of the American Academy of Actuaries.

II. DESCRIPTION OF POLICY PROVISIONS

A. Introduction

The policy is to be issued as part of an individual Long Term Care (LTC) combination contract. This actuarial memorandum addresses the provisions of the underlying life insurance contract. This policy will be sold with two LTC riders. These are for the ABR (Accelerated Benefit Rider, form number R12ABR, which will always be issued with the policy) and for the EBR (an optional Extended Benefit Rider, form number R12EBR).

The life component of the combination policy specifies a minimum required premium to be paid at issue, which is determined by the insured's age, sex, smoking class and face amount. This minimum required premium is sufficient to keep the policy in force over the insured's lifetime on a guaranteed basis. Return of the minimum required premium is included in the nonforfeiture benefits.

There are no policy charges after attained age 94, and premiums will not be accepted after that.

A provision for an accelerated death benefit, called the Terminal Illness Benefit, is also included.

B. Death Proceeds and Issue Ages

This policy provides for a death benefit equal to the greater of the face amount or the amount required to qualify under Internal Revenue Code Section 7702 under the Cash

Value Accumulation Test. The minimum life coverage face amount is $25,000, subject to minimum Long-Term Care benefit requirements, if any, in your state.

The Death Benefit is used to determine the Death Proceeds and the Cost of Insurance charges under the contract.

Upon death, we will pay the following Death Proceeds, which reflect the policy value and the additional Long-Term Care riders under the contract:

> Death Proceeds = Max {Death Benefit, Residual Death Benefit} + Limited Refund on Death – Policy Debt.

Residual Death Benefit: This is the lesser of $5,000 and 5% of the policy face amount at policy issue. The residual death benefit provides a minimum floor if there are reductions in the death benefit under the ABR that reduce the face amount, and consequently the death benefit, of the life policy.

Limited Refund on Death: In order to ensure that the total benefit payable on death is at least equal to the initial premium paid under the policy and the long-term care riders (ABR and EBR), a Limited Refund on Death will be provided. The Limited Refund on Death is calculated as:

> Max {0, Total Premium including Riders – Max [Death Benefit, Residual Death Benefit] – Adjustments for LTC Claims, Terminal Illness Benefits and Withdrawals}.

The adjustments in the last term may also reduce the Limited Refund on Death in a manner similar to the policy face amount and death benefit.

The ages for which the policy will be issued ranges from 30 to 75.

C. Accumulated Value and Cash Surrender Value

A premium load percentage will be deducted from all life coverage premiums. Net Premiums are defined as life premiums less the premium load. The premium load percentage will be within the range of 1% to 9%. The premium load is guaranteed at the time the policy is issued.

The Accumulated Value is the sum of the Net Premiums less withdrawals, less monthly deductions, all accumulated at interest, and includes any amounts securing policy loans.

The policy guarantees a return of the Life Coverage Premium Amount at issue at any time that the policy is surrendered. The return of EBR premium, if any, and of ABR premium is also guaranteed.

The Net Cash Surrender Value is equal to the Cash Surrender Value plus the return of ABR premium, plus the return of EBR premium, if any, less any policy debt.

Net Cash Surrender Value = Max {AV – SC, Life ROP + ABR ROP + EBR ROP} – Debt,

where: AV = Accumulated Value.

SC = Surrender Charge.

ROP = Return of premium feature for the life policy, ABR or EBR.

D. Surrender Charges

Pacific Life assesses a Surrender Charge against the Accumulated Value upon surrender of a policy within ten years after its issuance.

The Surrender Charge is equal to a specific amount that varies with the issue age, sex and smoking class of the insured, for each $1,000 of a policy's initial Face Amount in accordance with the schedule shown in Appendix 3.

The Surrender Charge is level from issue through the end of the 60th policy month. Beginning in the 61st policy month it decreases by equal monthly decrements until it reaches zero at the 120th policy month.

E. Cost of Insurance (COI) Charges

The Cost of Insurance rates through attained age 94 are guaranteed to be no greater than CSO mortality; specifically, mortality from the 2001 CSO sex and smoker distinct, age last birthday table. The CSO table is provided in Appendix 4.

Beginning at attained age 95 the Cost of Insurance rates are guaranteed to be zero.

Maximum monthly Cost of Insurance rates are converted from an annual to a monthly COI rate by the following formula:

$$q_x^{(12)} = \min\begin{cases} .08333333 \\ \left(1-\left(1-q_x\right)^{(1/12)}\right) \end{cases}$$

for x < 95. This definition ensures that the monthly COI rate does not exceed the lesser of:

$$\{1-(1-q_x)^{(1/n)}\} \,/\, \{(1-q_x)^{(1/n)}\} \quad \text{or} \quad 1/n,$$

for n = 12.

Pacific Life may use modified Cost of Insurance rates prior to attained age 95 that produce higher Accumulated Values than those generated by the maximum rates.

F. Policy Expense Charges other than COI

Pacific Life also assesses a Coverage Charge. This is a monthly charge per $1,000 of Face Amount that varies by issue age, sex, and smoking class. This charge applies for the first 120 months, and thereafter is guaranteed to be zero. The Maximum Monthly Coverage Charge rate table is provided in Appendix 5.

G. Effect of the LTC riders on the underlying policy

The underlying base life policy has its own premium, so that the total premium equals the base policy premium plus the LTC rider premiums.

The base life policy has the same accumulated value, loan amount, and reserves it would have without the riders.

The base policy is not sold by itself and the ABR must be attached to the base policy at issue.

While in ABR claim status, the death benefits are reduced proportionately as acceleration benefits are paid, cash values are proportionately reduced, reserves are proportionately reduced and loans are proportionately reduced via reductions to the net acceleration benefit.

The payments from an EBR claim have no effect on base policy values.

H. Interest

The annual interest rate is guaranteed at the rate shown in the policy specification page (currently showing 3.50%).

The guaranteed rate can change prospectively on new issues and across all classes.

We may credit an interest rate in excess of the guaranteed rate. Any excess interest formula will be applied uniformly to all members of the same class.

I. Terminal Illness Benefit

The policy contains a provision which allows the policyholder to receive a portion of the death benefit based on the diagnosis of a terminal illness. A terminal illness is an

illness causing the insured to have a life expectancy of 12 months or less. This is the only qualifying event that is considered for paying this benefit.

The formula for determining the net benefit payment is:

Net Payment = Requested Portion ÷ (1 + i) – Processing Charge – Requested Percentage x Loan Balance

where

i = a declared annual interest rate, to exceed neither the yield on the 90 day Treasury Bill nor the maximum statutory adjustable policy loan interest rate.

Eligible Coverage = Face Amount adjusted for withdrawals and LTC claims.

Requested Percentage = Requested Portion ÷ Eligible Coverage.

Requested Portion = Benefit amount requested, not to exceed the lesser of $500,000 or 75% of Eligible Coverage.

Interest only discounting is applied to calculate the benefit payment, and no mortality or persistency is used.

Exercise of the Terminal Illness Benefit affects policy components as follows:

Proportional Reduction:
- Face Amount
- Death Benefit
- Accumulated Value
- Loan Balance
- COI Charges through age 94
- Coverage Charges through policy year 10

Dollar for Dollar Reduction:
- Return of Base Policy Premium

COI Charges and Coverage Charges are reduced by reason of the Face Amount reduction, and are not due to any reduction in their rates per 1000.

Premiums are not directly affected by Terminal Illness because of the flexible premium design of the policy.

A processing charge not to exceed $150 may be assessed in order to cover administrative expenses of paying the claim.

There are no separate premiums, cost of insurance charges, or other charges for this benefit.

Benefit payments are made in a lump sum under the terms of the policy.

An example is provided in Appendix 1.

III. NONFORFEITURE BASIS OF VALUES

The demonstration of nonforfeiture compliance is limited to testing the life only surrender charges, without consideration of the return of premium guarantee. This leads to results which are somewhat conservative, since actual cash surrender values will be more favorable to the policyholder than the surrender charges alone would indicate.

Calculation of the Initial Expense Allowance is done in accordance with section 6A of the NAIC Universal Life Insurance Regulation, model #585. The demonstration of nonforfeiture compliance takes place in 2 steps:

1) The first year expense charges are less than the maximum SNFL Initial Expense Allowance (IEA).

2) Surrender Charges in renewal years are less than the Unamortized Unused Initial Expense Allowance (UUIEA).

Calculation of the Initial Expense Allowance and Unamortized Unused Initial Expense Allowance are shown in Appendix 6. The calculation is at the minimum face amount.

Appendix 2 shows the maximum expense allowance for all policies calculated at 3.50% interest.

A. Initial Expense Allowance and Unused Initial Expense Allowance

The Initial Expense Allowance is the maximum amount calculated in accordance with section 6A of the NAIC Universal Life Insurance Regulation, model #585.

The Unused Initial Expense Allowance is the Initial Expense Allowance, reduced by the excess of expense charges in the first year over the charges in years 2-20, using the guaranteed policy charges described in Section I of this document.

The formula for the Initial Expense Allowance (IEA) is:

$$IEA_x = (.01 \times ELA) + 1.25 \times \min(NLP_x .04 \times ELA)$$

where:

$$ELA = \sum_{1}^{10} \frac{DB_t}{10} = \text{ the Equivalent Level Amount}$$

$$NLP_x = \frac{\overline{A}_x}{\ddot{a}_x} = \text{the Nonforfeiture Net Level Premium}$$

The calculation of the Nonforfeiture Net Level Premium (NLP) is done using the following assumptions:

Interest used in the nonforfeiture calculations is equal to the guaranteed rate of 3.50%.

For calculation of the Initial Expense Allowance, the mortality rate is taken from the sex and smoker distinct 2001 CSO Age Last Birthday table.

B. Unamortized Unused Initial Expense Allowance

The Surrender Charge in renewal years is less than the Unamortized Unused Initial Expense Allowance (UUIEA)

The UUEIA is calculated as follows:

$$UUIEA_{x,t} = UIEA_x \times \frac{\ddot{a}_{x+t}}{\ddot{a}_x}$$

The $\ddot{a}_{x+t}$ and $\ddot{a}_x$ factors are the present values of an annuity of $1 per year payable on policy anniversaries beginning at ages x+t and x, respectively, and continuing until age 94. The calculations of $\ddot{a}_{x+t}$ t and $\ddot{a}_x$ are based on the mortality and interest bases guaranteed in the policy.

IV. RESERVES

A. Life Reserves

CRVM Reserves will be calculated using the 2001 Commissioners Standard Ordinary Smoker-distinct Ultimate Age last birthday Mortality Tables. For sex-distinct policies, separate sex-distinct mortality tables will be used for males and females. Reserves will be calculated using modal premiums and continuous death benefits and according to the Universal Life Insurance Model Regulation adopted by the NAIC at its December 1983 meeting. The valuation interest rate will not exceed the maximum permitted by the Standard Valuation Law or the valuation rate provided by special state requirements.

Separate reserves will be calculated for the Long Term Care riders.

Alternative Minimum Reserves may exceed the CRVM Reserves if the GMP is less than the Valuation Net Premium in any policy year. These reserves are calculated using the 2001

Commissioners Standard Ordinary Smoker-Distinct Select Age last birthday, Sex-distinct Mortality Tables, maximum valuation interest rates, modal premiums, and monthly death benefits. Alternative Minimum Reserves are not expected to exceed CRVM Reserves for this product.

For all policies with reserves calculated using the 2001 CSO valuation mortality tables, including this policy form, the reserves held after attained age 121 equal the death benefit. The minimum death benefit is equal to 101% of the accumulated value. There are no policy charges after attained age 94. Interest continues to be credited to the accumulated value after attained age 94.

Reserves for the residual death benefit will calculated as the actuarial present value of future residual death benefits.

B. Coordination with Long Term Care Rider Reserves

Additional reserves will be calculated for the ABR and EBR riders. These are detailed in the rider filing which accompanies this memorandum.

The Total Active Life Reserve for the combination policy will equal

> Max {Return of Premium, Accumulated Value less Surrender Charge, Max [Life CRVM, Life Alternative Minimum Reserve] + Long-Term Care Rider Policy Reserves + Residual Death Benefit Reserve}.

V. TABLE OF APPENDICES

An example of how an exercise of the Terminal Illness Benefit affects policy components appears in Appendix 1.

Demonstrations of nonforfeiture compliance and maximum guaranteed COI and expense rates appear in tables 2 through 6.

Appendix	Contents
1	Example of Terminal Illness Benefit exercise
2	Table of Maximum Expense Allowances per $1000 Face Amount for Male Nonsmokers, Female Nonsmokers, Male Smokers, and Female Smokers calculated at 3.50% interest.
3	Table of Surrender Charges per $1000 Face Amount for Male Nonsmokers, Female Nonsmokers, Male Smokers, and Female

	Smokers
4	Annual 2001CSO Rates per $1000 Net Amount at Risk; Monthly Maximum Cost of Insurance Rates
5	Maximum Monthly Coverage Charges per $1000 Face Amount
6	Demonstration of Excess First Year Expense Calculation

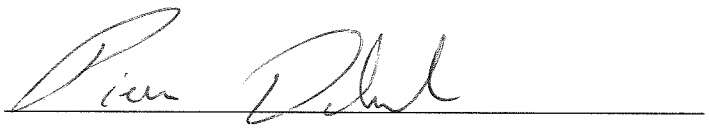
VI. CERTIFICATION OF COMPLIANCE

In my opinion, the nonforfeiture values available under this policy equal or exceed the minimums required under Section 6A of the NAIC Universal Life Insurance Regulation, Model #585 for all ages, rate classes, and durations at which the policy is available.

I have performed the following analysis, in accordance with all applicable Actuarial Standards of Practice and Actuarial Guidelines, in support of this opinion:

I have performed a study of all issue ages, rate classes, and durations to confirm that the first year expense charges never exceed the maximum SNFL initial expense allowances and that the surrender charges never exceed the unamortized unused initial expense allowances.

I CERTIFY TO THE BEST OF MY BELIEF OR KNOWLEDGE, THIS COMPLIES WITH THE LAWS AND REGULATIONS OF YOUR STATE.



Pierre Delisle, FSA, MAAA
Actuary
Pacific Life Insurance Company

Date: July 9, 2014

PACIFIC LIFE

PACIFIC LIFE INSURANCE COMPANY

ACTUARIAL MEMORANDUM

Qualified Long-Term Care Riders R12ABR, R12EBR

1. Background and Disclosures

This document is intended for the use of the insurance department of your state for determining the compliance of this form with the laws and regulations of your state.

I am a member in good standing of the American Academy of Actuaries, and I am qualified to provide a Statement of Actuarial Opinion in accordance with the standards set forth by the Actuarial Standards Board of the American Academy of Actuaries.

2. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the rider rate filing is in compliance with applicable laws and regulations. These riders are only sold on a single premium basis along with the Flexible Premium Adjustable Life Insurance Policy (UL), form P12PPC (base policy).

3. Plan Description

A. Coverage Summary

Accelerated Benefit Rider – Form R12ABR

The Accelerated Benefit Rider (ABR) is a required rider to the base Universal Life policy. It pays an Accelerated Benefit to the insured, as an acceleration of the underlying policy specified amount each month, when the insured is a Chronically Ill individual (unable to perform 2 or more of 6 Activities of Daily Living (ADL's) and/or is Cognitively Impaired) who is receiving qualified Long-Term Care services. A monthly maximum applies for care received in Nursing Facilities or Assisted Living Facilities, and for Home and Community Care, Alternative Care, Bed Reservation, Respite Care, Caregiver Training, Supportive Equipment and International Coverage. The face amount is reduced proportionally as acceleration benefits are paid.

Rider benefits are subject to a 90 service day elimination period from the date of claim eligibility for Nursing Home or Assisted Living Facility confinement, with no elimination period applying to home health care or other services. The elimination period only needs to be satisfied once in a lifetime.

The ABR benefit duration period is 2 years (24 months). The Maximum Monthly ABR Benefit Amount will then be the face amount at issue divided by 24. At

issue, the Maximum ABR Limit is equal to the face amount. The actual monthly benefit payment is equal to the lesser of the Maximum Monthly ABR Benefit Amount, the actual Covered Care expenses incurred (except for Caregiver Training, Home Modification or Durable Medical Equipment) or the remaining Maximum ABR limit. Caregiver Training, Home Modification or Durable Medical Equipment are subject to separate lifetime maximums and are not subject to the Maximum Monthly ABR Benefit Amount.

The International Benefit is a cash benefit, payable for nursing home stays only. The monthly benefit payment equals the Maximum Monthly ABR Benefit Amount.

The benefit period will be extended if actual expenses are less than the monthly maximum. The benefit period could also be decreased by payments for Caregiver Training, Home Modification, or Durable Medical Equipment.

Optional Extended Benefit Rider – Form R12EBR

If the Maximum Benefit Amount for Accelerated Benefits is paid, coverage may continue for qualifying services via the Extended Benefit rider (EBR), if purchased, until the EBR Maximum Benefit Amount is fully paid out.

At policy issue, the Maximum Monthly EBR Benefit amount is the same as the Maximum Monthly ABR Benefit amount. The EBR benefit period may be 12, 24, 36, 48, 60, or 72 months. The Maximum EBR Benefit Limit is equal to the Maximum Monthly EBR Benefit amount multiplied by the number of months in the EBR Benefit Duration Period. The actual monthly benefit payment is equal to the lesser of the Maximum Monthly EBR Benefit amount, the actual Covered Care expenses incurred (except for Caregiver Training, Home Modification or Durable Medical Equipment) or the remaining Maximum EBR limit.

Optional Inflation Benefit

Three types of inflation options - 5% compound, 3% simple and 5% simple - are offered to both the ABR and the EBR. The inflation options inflate the Maximum Monthly ABR Benefit Amount, the remaining Maximum ABR Limit, the Maximum Monthly EBR Benefit Amount and the remaining Maximum EBR Limit. An ABR and EBR on the same policy cannot have different inflation options, nor can an inflation option be selected for one rider and rejected for the other.

Return of Premium Benefit

Both the ABR and the EBR offer a Return of Premium Benefit (ROP), which is payable if the policy is surrendered or lapsed.

The following paragraph describes the effect of benefits received under the ABR and the Terminal Illness Benefit (TIB) upon the Return of Premium Benefit.

At issue, the ABR ROP equals the ABR premium, and the EBR ROP equals the EBR premium. After issue, any acceleration from either the TIB or the ABR will first reduce the base Life ROP. After the Life ROP is reduced to zero, any excess TIB or ABR will reduce the ABR ROP. After the ABR ROP is reduced to zero, the EBR, the excess Terminal Illness Benefit and the ABR will reduce the EBR ROP.

Nonforfeiture Benefit Option

A nonforfeiture option for LTC is available to the EBR. For the EBR, the policyholder may either elect the Return of Premium Benefit or the Nonforfeiture Benefit. The policyholder may change the elected benefit any time before lapse.

The Nonforfeiture Benefit Limit under this rider will be an amount equal to the greater of:

a) one month Maximum Monthly EBR Benefit Amount; or
b) an amount equal to the single premium paid for the EBR.

However, the Nonforfeiture Benefit Limit will never be greater than the remaining benefit amount payable if the rider would have stayed in force.

Also the Nonforfeiture Benefit Limit is reduced by the sum of all benefits previously paid under this Rider.

Benefit Eligibility

To be eligible for benefits, the insured must be Chronically Ill, meaning either (1) unable to perform at least two of six ADLs without Substantial Assistance due to a loss of functional capacity expected to last at least 90 days, or (2) requiring Substantial Supervision for protection from threats to health and safety due to Severe Cognitive Impairment.

Written certification from a Licensed Health Care Practitioner that the eligibility conditions are met must be made at least once every twelve months.

Base Plan

These long-term care riders are being offered to a Flexible Premium Universal Life contract. It provides for a death benefit that is payable upon the insured's death as long as the policy is in-force at the time of the insured's death. The LTC rider premiums are excluded from the underlying policy's accumulated value.

B. Renewability

These riders are Non-Cancelable, subject to the Termination Provisions in the riders.

C. Issue Ages

These riders are available for issue ages 30 through 75.

D. General Marketing Method

Sales on this rider will be made to individuals purchasing a single premium Universal life policy, by independent agents and by career agents exclusively contracted with Pacific Life Insurance and its affiliates.

4. Rider Premiums

All costs for these riders will be assessed as a single premium at issue. The rider premiums equal a unit rate multiplied by the base Universal life policy face amount. The rates vary by issue age, couples discount eligibility, gender, inflation options and LTC rider benefit period options.

The rider premiums were calculated by modeling the effect of the rider benefits on the expected cash flows of the underlying life policy, and profit-testing rider premiums to achieve the desired target profit level.

The couples discount is applied when the insured is legally married or has a partner in a civil union or domestic partnership. The discount reflects the expected reduction in claim cost that results from the insured receiving some level of care outside the insurance arrangement.

Rider premium rates are shown in Appendix A.

A comparison of total premium rates (policy plus rider rates) is shown in Appendix B. This comparison is between rates in this filing called Version 2 and rates from the initial forms P12PPC, R12ABR, and R12EBR which are currently approved for sale.

These two products provide the same covered benefits for Long-Term Care services.

Appendix B also gives the percentage of business volume where rates have decreased and increased, along with the change in average premiums. These decreases and increases are the product of several changes in this rate filing:

- Earned Rate
  This has been increased by 10 basis points.
- Morbidity Assumptions
  The basis of these assumptions is Milliman's LTC Claim Cost Guidelines, which have been updated from the 2009 version to the 2011 version. The impact of changes to these assumptions is variable, with improvement seen in some insureds and disimprovement in others.
- Tighter Underwriting
  The added requirement of an Attending Physician Statement is expected to result in improved morbidity. This is reflected in the Underwriting Selection Factors used in pricing. Underwriting Expenses have correspondingly increased as a result, and are shown in Section 6(D) below.
- Competition
  Some changes to premiums have also been made in response to recent rate actions and new product introductions on the part of other carriers. These changes are needed in order for us to maintain a competitive position in the LTC Combo marketplace.

All changes to Premiums have been made with careful consideration to adequate profitability, both on a composite basis and at the policy level.

5. Underwriting

Underwriting is performed at the time of application through a telephone interview. Each applicant is individually underwritten through a simplified application containing medical history questions. Cognitive testing is conducted on all applicants. The telephone interview will also ask other health questions, and a prescription drug database will be utilized. An Attending Physician Statement is also required and evaluated as part of the underwriting process.

6. Actuarial Assumptions

A. Lapses (annual percentages)

Lapses (annual percentages) for UL with the ABR are based on industry data and the product design. At issue, they range from 3.1% to 8.0%, varying by issue age. They are level for the first 3 years and then start decreasing in year 4. By year 6 they are in a narrow range, from 1.0% to 3.5% and continue to grade down to zero by attained age 95.

B. Morbidity

Morbidity assumptions based on the Milliman 2011 Long-Term Care Claim Cost Guidelines were utilized. These Guidelines are based on experience of clients and the expertise and judgment of Milliman actuaries.

C. Mortality

Active Life Mortality

Mortality rates for active lives are based on the company's retail life experience appropriate for the base policy underwriting.

Disabled Life Mortality

Mortality rates for disabled lives were developed taking into consideration the disabled life mortality experience from other carriers on similar products, industry experience and Social Security data.

D. Expenses - CONFIDENTIAL

1) Underwriting Expenses (life plus LTC riders)

Underwriting Expenses vary by issue age, and range from $494 to $991 per policy.

2) Rider Claim Expense

Rider claim expense is calculated as 5.00% of paid claims per annum.

E. Average Annual Premium

Based on the above stated distributions, the average single premium for the ABR is $199.37 per $1,000 specified amount issued on the base policy and $306.82 for the EBR. The ABR average is calculated over all policies. The EBR average is calculated over all policies, including those that do not elect EBR benefits. The average issue age is 61.

F. Reserve

Claim reserves for the ABR are calculated as the present value of the future Net Amount at Risk payouts discounted at the NAIC prescribed valuation interest rate using best estimate morbidity assumptions. Claim reserves for the EBR are calculated as the present value of incurred future benefit claim payments discounted at the NAIC prescribed valuation interest rate using best estimate morbidity assumptions.

The ABR policy reserve, including any inflation protection benefit on the ABR benefits, is based on a Net Single Premium (NSP) approach. The ABR NSP is the present value of the future incurred ABR net claim costs calculated based on the NAIC LTC regulation using a prescribed valuation interest rate of 3.50%, valuation mortality of 1994 GAM, and lapse allowance. The ABR LTC net claim costs per new claim are the difference between the incurred ABR benefits and future death benefit (DB) savings. The incurred ABR benefit per claim at each attained age is the sum of the future expected ABR LTC payments discounted at the valuation interest rate. Future DB savings per new claim equals the sum of the product of the total ABR payments through the time of claim termination and the corresponding life net single premium at the time of termination.

The EBR, including any inflation protection benefit and Non-forfeiture benefit reserves, are also based on a NSP approach. The NSP is the present value of future incurred LTC EBR benefits including any inflation protection benefits during the EBR period and Non-forfeiture Benefits, using the NAIC LTC regulation prescribed valuation interest rates (3.50%), valuation mortality (94 GAM), lapse allowance, and pricing LTC assumptions for claim incidence and claim termination rates.

The total policy reserve for the Universal Life contract with LTC rider is Max{a, b, Max[c, d] + e + f}, where:

a) Return of Premium amount inforce

b) Accumulated Value less Surrender Charge

c) CRVM reserves for the base life policy

d) Life Alternative Minimum Reserves

e) Policy reserves for the LTC riders

f) Life Residual Death Benefit reserves

At no time will the reserves for the life insurance policy with the ABR be less than the reserves for the life insurance policy without the ABR.

G. Other Assumptions

For items not noted above, assumptions used were consistent with the pricing of the underlying life policy.

If any of the assumptions used are found to be invalid, charges for new issues may need to be adjusted in the future.

7. Effect of the LTC riders on the underlying policy

The underlying base life policy has its own separate premium rate, so that the total premium equals the base policy premium plus the LTC rider premiums.

The base life policy has the same accumulated value, loan amount, and reserves it would have without the riders.

The base policy is not sold by itself and the ABR must be attached to the base policy at issue.

While in ABR claim status, the death benefits are reduced proportionately as acceleration benefits are paid, cash values are proportionately reduced, reserves are proportionately reduced and loans are proportionately reduced via reductions to the net acceleration pay-out.

The payments from an EBR claim have no effect on base policy values.

8. Certification

I, Pierre Delisle, am an actuary for Pacific Life Insurance Company and a member of the American Academy of Actuaries. I meet the Academy's qualification standards for rendering this opinion and am familiar with the current and proposed requirements for filing premiums for Long-Term Care benefit riders attached to the life base policies. I hereby certify that to the best of my knowledge and judgment that:

(1) These rider rate filings are in compliance with the applicable laws and regulations in the state where they are filed.

(2) These rider rate filings comply with all appropriate Actuarial Standards of Practice as adopted by the Actuarial Standards Board.

(3) The nonforfeiture benefits offered or provided under the policy are in compliance with the requirements of § 8, Nonforfeiture Benefits, of the Model Act.

(4) An inflation protection benefit offered or provided under the policy is in compliance with the requirements of § 13A and F, Requirement to Offer Inflation Protection, of the Model Regulation.

(5) The initial premium schedule is sufficient to cover anticipated costs under moderately adverse experience, and the premium schedule is reasonably expected to be sustainable over the life of the form with no future premium increases expected. The moderately adverse scenarios tested were: a 10% increase in incidence, a 10% decrease in mortality rate, a 50 basis point decrease in investment earned rate, and 50% of the original pricing lapses.

Based on the results of these moderately adverse scenarios and other testing, we believe the margins for this product are sufficient. Also, while there is some margin deviation for cells varying by ages, sexes, plans, or states, most cells are individually self-sufficient from a profit margin standpoint.

(6) The rider design and coverage provided have been reviewed and taken into consideration. We reviewed the policy language and believed that it is consistent with our understanding.

(7) The underwriting and claims adjudication processes have been reviewed and taken into consideration. Specifically, the company's underwriting protocols, application and tools have been reviewed and underwriting selection factors that are consistent with the company's underwriting procedures have been developed.

(8) (I) The reserve method for the LTC riders is described in section 5(G) above.

(II) The assumptions used for reserves contain reasonable margins for adverse experience.

(III) Due to the single premium structure, as described in section 5(G) above, the policy reserves for the LTC riders are calculated using a Net Single Premium (NSP) approach. Under this approach, the reserve is equal to the present value of future benefits (net cost for ABR and future LTC benefit for EBR), and there are no net valuation premiums.

(IV) This is a single premium product, so the net to gross premium test does not apply.

(V) The reserve morbidity assumptions used do not include any provision for morbidity improvements.

(9) The premium rate schedule in this filing are sometimes less than the premium rate schedule for existing similar policy forms of Pacific Life Insurance Company, as described above in Section 4 (Rider Premiums), and for the reasons provided.

Pierre Delisle, FSA, MAAA
Actuary
Pacific Life Insurance Company

Date: July 9, 2014

PACIFIC LIFE INSURANCE COMPANY
FORM P12PPC
Appendix 1: Example of Terminal Illness Benefit Exercise

Given a Requested Portion of $12,500, the following policy components are impacted as shown below:

Component	Before Acceleration	After Acceleration
Face Amount = Eligible Coverage	$50,000.00	$37,500.00
Death Benefit	$53,646.70	$40,235.03
Accumulated Value	$11,277.97	$8,458.48
Surrender Charge	$200.00	$150.00
Guaranteed Cash Value	$12,000.00	$9,000.00
Policy Loan Balance	$5,000.00	$3,750.00
COI Monthly Charge	$4.32	$3.25
Return of Premium	$17,046.50	$4,546.50
Coverage Charge	$16.88	$12.66

The Requested Percentage is 25% = $12,500 / $50,000
All Components except Return of Premium are reduced by 25%
Return of Premium is reduced by $12,500 = $17,046.50 - $4,546.50

Assuming a declared annual interest rate of 4%, the benefit payment is
$12,500 / 1.04 - $150 – 25% x $5,000 = $10,619.23.

PACIFIC LIFE INSURANCE COMPANY
FORM P12PPC
APPENDIX 2: TABLE OF MAXIMUM EXPENSE ALLOWANCE

Male Nonsmoker, Standard Issue

Table of values per $1000 of Face Amount

Nonforfeiture Interest Rate = 3.50%

				Unamortized Unused Initial Expense Allowance (UUIEA) as of end of year *									
Issue Age	SNFL Initial Expense Allowance (IEA)	Excess First Year Expense	Unused Initial Expense Allowance (UIEA)	1	2	3	4	5	6	7	8	9	10
30	21.389	5.030	16.359	16.230	16.110	15.980	15.850	15.710	15.560	15.410	15.260	15.100	14.940
31	21.842	4.960	16.882	16.750	16.610	16.470	16.330	16.180	16.020	15.860	15.700	15.530	15.350
32	22.320	4.870	17.450	17.300	17.160	17.010	16.850	16.690	16.520	16.350	16.170	15.990	15.800
33	22.823	4.780	18.043	17.890	17.730	17.570	17.400	17.220	17.040	16.860	16.670	16.470	16.270
34	23.353	4.690	18.663	18.490	18.320	18.150	17.970	17.780	17.590	17.390	17.180	16.970	16.750
35	23.912	4.600	19.312	19.130	18.950	18.760	18.560	18.360	18.150	17.930	17.710	17.490	17.250
36	24.499	4.500	19.999	19.800	19.600	19.400	19.190	18.970	18.740	18.510	18.280	18.030	17.780
37	25.118	4.400	20.718	20.510	20.290	20.070	19.840	19.610	19.360	19.120	18.860	18.600	18.330
38	25.770	4.300	21.470	21.240	21.010	20.770	20.520	20.270	20.010	19.740	19.470	19.190	18.900
39	26.455	4.200	22.255	22.010	21.760	21.500	21.230	20.960	20.680	20.390	20.100	19.800	19.480
40	27.177	4.090	23.087	22.820	22.550	22.270	21.990	21.690	21.390	21.080	20.760	20.440	20.100
41	27.938	3.990	23.948	23.660	23.370	23.070	22.760	22.440	22.120	21.790	21.440	21.090	20.720
42	28.740	3.890	24.850	24.540	24.220	23.900	23.570	23.230	22.880	22.520	22.140	21.760	21.370
43	29.583	3.790	25.793	25.460	25.120	24.770	24.410	24.040	23.660	23.270	22.870	22.450	22.030
44	30.470	3.690	26.780	26.420	26.050	25.680	25.290	24.890	24.480	24.050	23.620	23.170	22.720
45	31.404	3.580	27.824	27.430	27.040	26.630	26.210	25.770	25.330	24.870	24.400	23.920	23.430
46	32.387	3.490	28.897	28.470	28.050	27.600	27.140	26.670	26.190	25.700	25.190	24.680	24.160
47	33.423	3.390	30.033	29.580	29.110	28.630	28.130	27.620	27.100	26.570	26.030	25.480	24.920
48	34.521	3.290	31.231	30.730	30.220	29.700	29.160	28.610	28.050	27.480	26.900	26.310	25.710
49	35.690	3.190	32.500	31.960	31.400	30.830	30.250	29.660	29.050	28.440	27.820	27.180	26.540
50	36.934	2.930	34.004	33.410	32.800	32.190	31.550	30.910	30.260	29.600	28.920	28.230	27.530
51	38.256	2.950	35.306	34.660	34.010	33.340	32.660	31.970	31.270	30.560	29.830	29.090	28.340
52	39.659	2.800	36.859	36.160	35.450	34.730	33.990	33.250	32.490	31.720	30.930	30.130	29.330
53	41.148	2.670	38.478	37.720	36.950	36.170	35.380	34.570	33.750	32.910	32.060	31.200	30.340
54	42.728	2.530	40.198	39.370	38.540	37.700	36.840	35.960	35.070	34.160	33.250	32.330	31.410
55	44.399	2.400	41.999	41.110	40.210	39.290	38.360	37.400	36.440	35.460	34.490	33.500	32.520
56	46.167	2.230	43.937	42.970	41.990	40.990	39.970	38.940	37.900	36.850	35.800	34.750	33.690
57	48.042	2.080	45.962	44.910	43.840	42.750	41.650	40.530	39.420	38.290	37.170	36.030	34.890
58	50.038	1.930	48.108	46.960	45.790	44.610	43.420	42.220	41.020	39.810	38.590	37.370	36.130
59	52.172	1.770	50.402	49.150	47.880	46.600	45.310	44.020	42.720	41.420	40.100	38.780	37.430
60	54.452	1.630	52.822	51.450	50.080	48.700	47.310	45.920	44.510	43.100	41.670	40.230	38.770
61	56.884	1.560	55.324	53.840	52.350	50.860	49.360	47.860	46.340	44.800	43.250	41.680	40.100
62	59.469	1.490	57.979	56.370	54.770	53.160	51.530	49.900	48.240	46.570	44.880	43.180	41.490
63	60.000	1.430	58.570	56.900	55.220	53.540	51.840	50.120	48.380	46.630	44.860	43.100	41.350
64	60.000	1.380	58.620	56.890	55.150	53.400	51.630	49.840	48.030	46.220	44.400	42.600	40.800
65	60.000	1.340	58.660	56.860	55.060	53.230	51.390	49.530	47.650	45.780	43.920	42.070	40.230
66	60.000	1.520	58.480	56.620	54.740	52.840	50.930	49.000	47.070	45.160	43.260	41.360	39.480
67	60.000	1.720	58.280	56.340	54.390	52.420	50.430	48.450	46.480	44.530	42.580	40.630	38.700
68	60.000	1.920	58.080	56.060	54.030	51.980	49.940	47.910	45.890	43.880	41.880	39.890	37.920
69	60.000	2.120	57.880	55.780	53.670	51.560	49.460	47.380	45.300	43.230	41.180	39.150	37.150
70	60.000	2.340	57.660	55.470	53.290	51.130	48.970	46.830	44.690	42.570	40.470	38.410	36.390
71	60.000	2.850	57.150	54.900	52.670	50.450	48.240	46.040	43.850	41.690	39.560	37.490	35.460
72	60.000	3.330	56.670	54.360	52.070	49.790	47.520	45.260	43.030	40.840	38.690	36.600	34.560
73	60.000	3.730	56.270	53.890	51.530	49.180	46.840	44.530	42.260	40.050	37.880	35.770	33.700
74	60.000	4.100	55.900	53.450	51.010	48.580	46.180	43.830	41.530	39.290	37.100	34.950	32.840
75	60.000	4.430	55.570	53.030	50.510	48.020	45.570	43.180	40.850	38.570	36.340	34.150	31.980

* Surrender charges are zero by the end of year 10 and in all subsequent years

PACIFIC LIFE INSURANCE COMPANY
FORM P12PPC
APPENDIX 2: TABLE OF MAXIMUM EXPENSE ALLOWANCE

Female Nonsmoker, Standard Issue

Table of values per $1000 of Face Amount.

Nonforfeiture Interest Rate = 3.50%

				Unamortized Unused Initial Expense Allowance (UUIEA) as of end of year *									
Issue Age	SNFL Initial Expense Allowance (IEA)	Excess First Year Expense	Unused Initial Expense Allowance (UIEA)	1	2	3	4	5	6	7	8	9	10
30	19.939	4.290	15.649	15.540	15.440	15.330	15.210	15.090	14.970	14.850	14.720	14.580	14.450
31	20.337	4.200	16.137	16.020	15.910	15.790	15.670	15.540	15.410	15.280	15.140	14.990	14.850
32	20.752	4.110	16.642	16.520	16.400	16.270	16.140	16.000	15.860	15.720	15.570	15.420	15.260
33	21.188	4.020	17.168	17.040	16.900	16.770	16.630	16.480	16.330	16.180	16.020	15.850	15.680
34	21.643	3.920	17.723	17.580	17.440	17.290	17.140	16.990	16.830	16.660	16.490	16.310	16.120
35	22.120	3.830	18.290	18.140	17.990	17.830	17.670	17.500	17.330	17.150	16.960	16.770	16.570
36	22.619	3.730	18.889	18.730	18.560	18.390	18.220	18.040	17.850	17.660	17.460	17.250	17.040
37	23.142	3.640	19.502	19.330	19.150	18.970	18.780	18.590	18.390	18.180	17.960	17.740	17.520
38	23.691	3.540	20.151	19.960	19.770	19.580	19.370	19.160	18.950	18.730	18.500	18.260	18.020
39	24.268	3.440	20.828	20.620	20.420	20.210	19.990	19.760	19.530	19.290	19.050	18.800	18.540
40	24.875	3.340	21.535	21.320	21.100	20.870	20.630	20.390	20.140	19.880	19.620	19.350	19.080
41	25.514	3.240	22.274	22.040	21.800	21.550	21.300	21.040	20.770	20.500	20.220	19.930	19.630
42	26.186	3.140	23.046	22.790	22.540	22.270	22.000	21.720	21.430	21.140	20.840	20.530	20.210
43	26.894	3.050	23.844	23.570	23.290	23.010	22.720	22.420	22.110	21.790	21.470	21.140	20.800
44	27.640	2.940	24.700	24.400	24.110	23.800	23.480	23.160	22.830	22.490	22.150	21.800	21.440
45	28.424	2.850	25.574	25.260	24.940	24.610	24.270	23.920	23.570	23.210	22.840	22.460	22.080
46	29.250	2.740	26.510	26.170	25.820	25.470	25.100	24.730	24.350	23.970	23.570	23.170	22.760
47	30.119	2.640	27.479	27.110	26.740	26.360	25.970	25.570	25.160	24.750	24.320	23.890	23.460
48	31.033	2.540	28.493	28.100	27.700	27.290	26.870	26.440	26.000	25.560	25.110	24.650	24.180
49	31.995	2.430	29.565	29.140	28.710	28.270	27.820	27.360	26.890	26.420	25.930	25.440	24.940
50	33.006	2.340	30.666	30.210	29.740	29.270	28.790	28.300	27.800	27.290	26.770	26.240	25.700
51	34.071	2.270	31.801	31.310	30.810	30.300	29.780	29.260	28.720	28.180	27.620	27.060	26.480
52	35.190	2.200	32.990	32.460	31.930	31.380	30.830	30.260	29.690	29.100	28.500	27.900	27.280
53	36.368	2.140	34.228	33.660	33.080	32.500	31.900	31.300	30.680	30.050	29.410	28.760	28.100
54	37.607	2.080	35.527	34.910	34.300	33.670	33.030	32.380	31.720	31.040	30.350	29.650	28.940
55	38.913	2.020	36.893	36.240	35.570	34.900	34.210	33.510	32.790	32.070	31.330	30.570	29.810
56	40.289	1.990	38.299	37.590	36.880	36.150	35.410	34.660	33.890	33.110	32.310	31.500	30.670
57	41.740	1.970	39.770	39.010	38.240	37.460	36.660	35.850	35.020	34.180	33.320	32.450	31.560
58	43.270	1.960	41.310	40.490	39.660	38.820	37.960	37.080	36.190	35.280	34.360	33.420	32.460
59	44.889	1.940	42.949	42.060	41.170	40.260	39.330	38.380	37.420	36.440	35.440	34.430	33.410
60	46.604	1.930	44.674	43.720	42.750	41.760	40.760	39.730	38.690	37.640	36.560	35.480	34.370
61	48.426	2.020	46.406	45.370	44.330	43.260	42.170	41.070	39.950	38.810	37.650	36.480	35.300
62	50.362	2.120	48.242	47.120	45.990	44.840	43.660	42.470	41.260	40.030	38.790	37.530	36.260
63	52.424	2.230	50.194	48.980	47.750	46.500	45.230	43.940	42.630	41.310	39.970	38.620	37.260
64	54.625	2.340	52.285	50.970	49.630	48.280	46.900	45.510	44.090	42.660	41.220	39.760	38.300
65	56.978	2.460	54.518	53.090	51.640	50.160	48.670	47.160	45.630	44.090	42.530	40.960	39.380
66	59.494	2.870	56.624	55.070	53.500	51.910	50.300	48.670	47.020	45.360	43.690	42.010	40.310
67	60.000	3.300	56.700	55.080	53.440	51.780	50.100	48.410	46.700	44.980	43.240	41.500	39.740
68	60.000	3.730	56.270	54.590	52.890	51.180	49.450	47.700	45.950	44.180	42.390	40.600	38.800
69	60.000	4.170	55.830	54.090	52.340	50.570	48.780	46.980	45.170	43.350	41.520	39.670	37.820
70	60.000	4.620	55.380	53.580	51.770	49.940	48.100	46.250	44.380	42.500	40.620	38.720	36.800
71	60.000	5.360	54.640	52.790	50.930	49.050	47.160	45.260	43.340	41.420	39.480	37.520	35.570
72	60.000	6.100	53.900	51.990	50.080	48.150	46.210	44.250	42.290	40.310	38.310	36.320	34.350
73	60.000	6.840	53.160	51.200	49.220	47.240	45.240	43.230	41.210	39.170	37.130	35.110	33.110
74	60.000	7.600	52.400	50.380	48.340	46.300	44.240	42.170	40.090	38.000	35.940	33.880	31.820
75	60.000	8.340	51.660	49.570	47.470	45.370	43.240	41.100	38.960	36.850	34.740	32.630	30.510

* Surrender charges are zero by the end of year 10 and in all subsequent years

PACIFIC LIFE INSURANCE COMPANY
FORM P12PPC
APPENDIX 2: TABLE OF MAXIMUM EXPENSE ALLOWANCE

Male Smoker, Standard Issue

Table of values per $1000 of Face Amount.

Nonforfeiture Interest Rate = 3.50%

				Unamortized Unused Initial Expense Allowance (UUIEA) as of end of year *									
Issue Age	SNFL Initial Expense Allowance (IEA)	Excess First Year Expense	Unused Initial Expense Allowance (UIEA)	1	2	3	4	5	6	7	8	9	10
30	24.355	5.720	18.635	18.460	18.290	18.110	17.930	17.740	17.540	17.330	17.120	16.900	16.680
31	24.929	5.710	19.219	19.030	18.850	18.660	18.460	18.250	18.040	17.820	17.590	17.360	17.120
32	25.535	5.670	19.865	19.670	19.460	19.260	19.040	18.820	18.590	18.350	18.110	17.860	17.610
33	26.176	5.620	20.556	20.340	20.120	19.900	19.670	19.430	19.180	18.930	18.670	18.400	18.130
34	26.852	5.600	21.252	21.020	20.780	20.540	20.290	20.030	19.770	19.500	19.220	18.940	18.650
35	27.565	5.550	22.015	21.760	21.510	21.250	20.980	20.700	20.420	20.130	19.830	19.530	19.220
36	28.317	5.520	22.797	22.530	22.250	21.970	21.680	21.380	21.080	20.770	20.450	20.130	19.800
37	29.110	5.490	23.620	23.330	23.030	22.730	22.420	22.100	21.770	21.440	21.100	20.760	20.410
38	29.946	5.460	24.486	24.170	23.850	23.520	23.190	22.850	22.500	22.150	21.790	21.420	21.040
39	30.827	5.440	25.387	25.050	24.700	24.350	23.990	23.630	23.260	22.880	22.490	22.100	21.690
40	31.754	5.410	26.344	25.980	25.610	25.230	24.850	24.460	24.060	23.650	23.240	22.810	22.370
41	32.730	5.350	27.380	26.990	26.590	26.180	25.770	25.350	24.930	24.490	24.040	23.580	23.110
42	33.757	5.280	28.477	28.050	27.620	27.190	26.750	26.300	25.840	25.360	24.880	24.380	23.870
43	34.834	5.230	29.604	29.150	28.690	28.220	27.750	27.260	26.760	26.250	25.720	25.190	24.640
44	35.964	5.170	30.794	30.310	29.810	29.310	28.800	28.270	27.730	27.170	26.600	26.030	25.450
45	37.147	5.140	32.007	31.480	30.950	30.410	29.850	29.280	28.690	28.090	27.490	26.880	26.270
46	38.390	5.100	33.290	32.720	32.150	31.560	30.950	30.330	29.700	29.060	28.420	27.770	27.120
47	39.697	5.080	34.617	34.010	33.380	32.740	32.080	31.420	30.740	30.060	29.370	28.690	28.000
48	41.082	5.050	36.032	35.370	34.690	33.990	33.280	32.570	31.840	31.120	30.390	29.660	28.920
49	42.559	5.010	37.549	36.820	36.080	35.330	34.570	33.800	33.030	32.260	31.490	30.700	29.910
50	44.133	4.840	39.293	38.500	37.700	36.890	36.070	35.250	34.420	33.600	32.760	31.910	31.060
51	45.806	4.920	40.886	40.030	39.170	38.300	37.430	36.550	35.670	34.790	33.890	32.980	32.070
52	47.579	4.890	42.689	41.760	40.840	39.910	38.970	38.040	37.090	36.130	35.170	34.190	33.230
53	49.453	4.910	44.543	43.550	42.560	41.560	40.560	39.560	38.530	37.500	36.470	35.440	34.420
54	51.427	4.990	46.437	45.370	44.310	43.250	42.170	41.090	39.980	38.880	37.780	36.700	35.620
55	53.501	5.110	48.391	47.250	46.120	44.970	43.810	42.640	41.460	40.290	39.130	37.990	36.850
56	55.679	4.830	50.849	49.620	48.390	47.140	45.880	44.610	43.350	42.100	40.870	39.650	38.440
57	57.971	4.550	53.421	52.090	50.740	49.380	48.020	46.660	45.320	44.000	42.680	41.380	40.070
58	60.000	4.320	55.680	54.240	52.780	51.330	49.880	48.440	47.030	45.620	44.230	42.820	41.410
59	60.000	4.130	55.870	54.370	52.870	51.370	49.900	48.440	46.990	45.550	44.110	42.660	41.190
60	60.000	4.010	55.990	54.440	52.900	51.380	49.880	48.390	46.910	45.420	43.930	42.410	40.890
61	60.000	3.720	56.280	54.690	53.110	51.560	50.020	48.490	46.950	45.410	43.840	42.270	40.680
62	60.000	4.140	55.860	54.250	52.660	51.090	49.530	47.960	46.380	44.780	43.170	41.550	39.940
63	60.000	3.990	56.010	54.370	52.750	51.130	49.510	47.880	46.230	44.570	42.900	41.230	39.580
64	60.000	3.890	56.110	54.430	52.760	51.090	49.410	47.710	45.990	44.270	42.550	40.850	39.160
65	60.000	3.860	56.140	54.420	52.690	50.950	49.200	47.430	45.650	43.880	42.130	40.380	38.650
66	60.000	4.120	55.880	54.100	52.320	50.520	48.700	46.880	45.060	43.260	41.470	39.690	37.920
67	60.000	4.160	55.840	54.000	52.140	50.260	48.380	46.500	44.640	42.790	40.960	39.130	37.330
68	60.000	4.290	55.710	53.790	51.850	49.910	47.970	46.050	44.150	42.250	40.370	38.510	36.680
69	60.000	4.230	55.770	53.760	51.740	49.730	47.750	45.770	43.810	41.860	39.920	38.020	36.170
70	60.000	4.100	55.900	53.800	51.710	49.650	47.590	45.550	43.520	41.510	39.530	37.610	35.730
71	60.000	3.760	56.240	54.050	51.890	49.750	47.610	45.490	43.390	41.330	39.310	37.350	35.450
72	60.000	3.550	56.450	54.190	51.950	49.720	47.510	45.310	43.160	41.050	39.010	37.020	35.090
73	60.000	3.300	56.700	54.350	52.020	49.700	47.410	45.150	42.950	40.810	38.730	36.710	34.720
74	60.000	2.810	57.190	54.730	52.290	49.880	47.500	45.190	42.940	40.750	38.620	36.540	34.470
75	60.000	2.970	57.030	54.490	51.970	49.500	47.080	44.740	42.460	40.240	38.070	35.920	33.800

* Surrender charges are zero by the end of year 10 and in all subsequent years

PACIFIC LIFE INSURANCE COMPANY
FORM P12PPC
APPENDIX 2: TABLE OF MAXIMUM EXPENSE ALLOWANCE

Female Smoker, Standard Issue

Table of values per $1000 of Face Amount.

Nonforfeiture Interest Rate = 3.50%

				Unamortized Unused Initial Expense Allowance (UUIEA) as of end of year *									
Issue Age	SNFL Initial Expense Allowance (IEA)	Excess First Year Expense	Unused Initial Expense Allowance (UIEA)	1	2	3	4	5	6	7	8	9	10
30	22.748	4.740	18.008	17.850	17.700	17.540	17.370	17.200	17.030	16.850	16.660	16.470	16.280
31	23.273	4.700	18.573	18.410	18.240	18.070	17.890	17.710	17.520	17.330	17.130	16.930	16.720
32	23.822	4.660	19.162	18.980	18.810	18.620	18.430	18.240	18.040	17.830	17.620	17.400	17.170
33	24.398	4.630	19.768	19.580	19.390	19.190	18.990	18.780	18.560	18.340	18.110	17.880	17.630
34	25.002	4.600	20.402	20.200	19.990	19.780	19.570	19.340	19.110	18.870	18.630	18.370	18.110
35	25.634	4.570	21.064	20.850	20.630	20.400	20.170	19.920	19.680	19.420	19.160	18.880	18.610
36	26.296	4.540	21.756	21.520	21.290	21.040	20.790	20.530	20.260	19.990	19.700	19.410	19.120
37	26.990	4.530	22.460	22.210	21.950	21.690	21.420	21.140	20.850	20.560	20.260	19.950	19.630
38	27.721	4.510	23.211	22.940	22.670	22.380	22.090	21.790	21.480	21.170	20.840	20.510	20.180
39	28.491	4.490	24.001	23.710	23.410	23.110	22.790	22.470	22.140	21.800	21.460	21.100	20.750
40	29.302	4.480	24.822	24.510	24.190	23.860	23.520	23.180	22.820	22.460	22.090	21.720	21.340
41	30.159	4.360	25.799	25.460	25.110	24.760	24.390	24.020	23.640	23.250	22.860	22.460	22.050
42	31.063	4.230	26.833	26.460	26.090	25.710	25.310	24.910	24.500	24.090	23.670	23.240	22.810
43	32.017	4.110	27.907	27.510	27.100	26.690	26.260	25.830	25.400	24.950	24.500	24.050	23.590
44	33.023	3.980	29.043	28.610	28.170	27.730	27.270	26.810	26.340	25.870	25.390	24.910	24.420
45	34.084	3.860	30.224	29.760	29.280	28.800	28.320	27.820	27.320	26.820	26.310	25.790	25.280
46	35.202	3.750	31.452	30.950	30.440	29.920	29.400	28.870	28.340	27.800	27.260	26.710	26.160
47	36.380	3.640	32.740	32.200	31.650	31.100	30.540	29.980	29.410	28.830	28.250	27.670	27.080
48	37.618	3.530	34.088	33.510	32.920	32.330	31.730	31.130	30.520	29.910	29.290	28.670	28.040
49	38.915	3.430	35.485	34.860	34.240	33.600	32.960	32.320	31.670	31.020	30.360	29.700	29.030
50	40.275	3.350	36.925	36.260	35.590	34.910	34.230	33.540	32.850	32.150	31.450	30.740	30.030
51	41.700	3.370	38.330	37.620	36.900	36.180	35.450	34.720	33.990	33.250	32.500	31.740	30.980
52	43.193	3.450	39.743	38.980	38.220	37.450	36.680	35.900	35.120	34.330	33.530	32.730	31.920
53	44.758	3.590	41.168	40.360	39.550	38.730	37.910	37.080	36.250	35.410	34.560	33.700	32.840
54	46.397	3.750	42.647	41.790	40.920	40.060	39.180	38.300	37.410	36.510	35.610	34.700	33.780
55	48.115	3.940	44.175	43.260	42.340	41.420	40.490	39.550	38.600	37.640	36.680	35.710	34.730
56	49.917	3.710	46.207	45.220	44.240	43.240	42.240	41.220	40.200	39.180	38.140	37.090	36.030
57	51.809	3.530	48.279	47.220	46.160	45.090	44.010	42.920	41.820	40.710	39.590	38.460	37.330
58	53.800	3.380	50.420	49.280	48.140	46.980	45.820	44.650	43.460	42.270	41.070	39.850	38.630
59	55.899	3.280	52.619	51.390	50.160	48.920	47.670	46.400	45.130	43.840	42.550	41.250	39.940
60	58.113	3.230	54.883	53.560	52.240	50.900	49.550	48.190	46.820	45.440	44.040	42.650	41.250
61	60.000	3.420	56.580	55.170	53.760	52.340	50.900	49.450	47.990	46.520	45.050	43.570	42.090
62	60.000	3.620	56.380	54.930	53.480	52.010	50.530	49.030	47.530	46.030	44.510	43.010	41.500
63	60.000	3.390	56.610	55.100	53.590	52.060	50.530	48.980	47.430	45.870	44.310	42.770	41.230
64	60.000	3.550	56.450	54.890	53.330	51.760	50.170	48.580	46.980	45.390	43.810	42.230	40.660
65	60.000	3.790	56.210	54.600	52.990	51.370	49.740	48.110	46.480	44.850	43.240	41.630	40.040
66	60.000	4.090	55.910	54.250	52.590	50.920	49.250	47.580	45.920	44.270	42.630	40.990	39.360
67	60.000	4.340	55.660	53.950	52.240	50.530	48.810	47.110	45.410	43.730	42.050	40.380	38.710
68	60.000	4.580	55.420	53.660	51.900	50.140	48.380	46.640	44.910	43.190	41.480	39.760	38.060
69	60.000	4.790	55.210	53.390	51.580	49.780	47.990	46.210	44.440	42.670	40.910	39.150	37.400
70	60.000	4.790	55.210	53.330	51.470	49.620	47.780	45.950	44.120	42.300	40.480	38.670	36.850
71	60.000	5.140	54.860	52.940	51.030	49.140	47.260	45.380	43.510	41.640	39.770	37.900	36.050
72	60.000	5.310	54.690	52.720	50.760	48.820	46.880	44.940	43.010	41.080	39.150	37.240	35.380
73	60.000	5.440	54.560	52.530	50.520	48.510	46.510	44.510	42.510	40.510	38.540	36.620	34.730
74	60.000	5.570	54.430	52.340	50.260	48.190	46.120	44.050	41.970	39.930	37.930	35.990	34.060
75	60.000	5.910	54.090	51.940	49.790	47.650	45.510	43.370	41.260	39.200	37.190	35.190	33.200

* Surrender charges are zero by the end of year 10 and in all subsequent years

PACIFIC LIFE INSURANCE COMPANY
FORM P12PPC
Appendix 3: TABLE OF PER 1000 SURRENDER CHARGES

Male Nonsmoker, Standard Issue

Table of values per $1000 of Face Amount.

		Surrender Charge End of Year *									
Issue Age	Initial Surrender Charge	1	2	3	4	5	6	7	8	9	10
30	12.750	12.750	12.750	12.750	12.750	12.750	10.200	7.650	5.100	2.550	0.000
31	13.100	13.100	13.100	13.100	13.100	13.100	10.480	7.860	5.240	2.620	0.000
32	13.460	13.460	13.460	13.460	13.460	13.460	10.768	8.076	5.384	2.692	0.000
33	13.860	13.860	13.860	13.860	13.860	13.860	11.088	8.316	5.544	2.772	0.000
34	14.280	14.280	14.280	14.280	14.280	14.280	11.424	8.568	5.712	2.856	0.000
35	14.730	14.730	14.730	14.730	14.730	14.730	11.784	8.838	5.892	2.946	0.000
36	15.220	15.220	15.220	15.220	15.220	15.220	12.176	9.132	6.088	3.044	0.000
37	15.720	15.720	15.720	15.720	15.720	15.720	12.576	9.432	6.288	3.144	0.000
38	16.270	16.270	16.270	16.270	16.270	16.270	13.016	9.762	6.508	3.254	0.000
39	16.840	16.840	16.840	16.840	16.840	16.840	13.472	10.104	6.736	3.368	0.000
40	17.450	17.450	17.450	17.450	17.450	17.450	13.960	10.470	6.980	3.490	0.000
41	18.220	18.220	18.220	18.220	18.220	18.220	14.576	10.932	7.288	3.644	0.000
42	19.030	19.030	19.030	19.030	19.030	19.030	15.224	11.418	7.612	3.806	0.000
43	19.880	19.880	19.880	19.880	19.880	19.880	15.904	11.928	7.952	3.976	0.000
44	20.770	20.770	20.770	20.770	20.770	20.770	16.616	12.462	8.308	4.154	0.000
45	21.700	21.700	21.700	21.700	21.700	21.700	17.360	13.020	8.680	4.340	0.000
46	22.670	22.670	22.670	22.670	22.670	22.670	18.136	13.602	9.068	4.534	0.000
47	23.690	23.690	23.690	23.690	23.690	23.690	18.952	14.214	9.476	4.738	0.000
48	24.770	24.770	24.770	24.770	24.770	24.770	19.816	14.862	9.908	4.954	0.000
49	25.910	25.910	25.910	25.910	25.910	25.910	20.728	15.546	10.364	5.182	0.000
50	27.140	27.140	27.140	27.140	27.140	27.140	21.712	16.284	10.856	5.428	0.000
51	28.000	28.000	28.000	28.000	28.000	28.000	22.400	16.800	11.200	5.600	0.000
52	28.940	28.940	28.940	28.940	28.940	28.940	23.152	17.364	11.576	5.788	0.000
53	29.960	29.960	29.960	29.960	29.960	29.960	23.968	17.976	11.984	5.992	0.000
54	31.070	31.070	31.070	31.070	31.070	31.070	24.856	18.642	12.428	6.214	0.000
55	32.250	32.250	32.250	32.250	32.250	32.250	25.800	19.350	12.900	6.450	0.000
56	33.670	33.670	33.670	33.670	33.670	33.670	26.936	20.202	13.468	6.734	0.000
57	35.180	35.180	35.180	35.180	35.180	35.180	28.144	21.108	14.072	7.036	0.000
58	36.820	36.820	36.820	36.820	36.820	36.820	29.456	22.092	14.728	7.364	0.000
59	38.630	38.630	38.630	38.630	38.630	38.630	30.904	23.178	15.452	7.726	0.000
60	39.020	39.020	39.020	39.020	39.020	39.020	31.216	23.412	15.608	7.804	0.000
61	38.610	38.610	38.610	38.610	38.610	38.610	30.888	23.166	15.444	7.722	0.000
62	38.810	38.810	38.810	38.810	38.810	38.810	31.048	23.286	15.524	7.762	0.000
63	39.010	39.010	39.010	39.010	39.010	39.010	31.208	23.406	15.604	7.802	0.000
64	39.200	39.200	39.200	39.200	39.200	39.200	31.360	23.520	15.680	7.840	0.000
65	39.470	39.470	39.470	39.470	39.470	39.470	31.576	23.682	15.788	7.894	0.000
66	39.630	39.630	39.630	39.630	39.630	39.630	31.704	23.778	15.852	7.926	0.000
67	39.570	39.570	39.570	39.570	39.570	39.570	31.656	23.742	15.828	7.914	0.000
68	39.660	39.660	39.660	39.660	39.660	39.660	31.728	23.796	15.864	7.932	0.000
69	39.500	39.500	39.500	39.500	39.500	39.500	31.600	23.700	15.800	7.900	0.000
70	39.250	39.250	39.250	39.250	39.250	39.250	31.400	23.550	15.700	7.850	0.000
71	38.630	38.630	38.630	38.630	38.630	38.630	30.904	23.178	15.452	7.726	0.000
72	38.120	38.120	38.120	38.120	38.120	38.120	30.496	22.872	15.248	7.624	0.000
73	37.710	37.710	37.710	37.710	37.710	37.710	30.168	22.626	15.084	7.542	0.000
74	36.760	36.760	36.760	36.760	36.760	36.760	29.408	22.056	14.704	7.352	0.000
75	36.070	36.070	36.070	36.070	36.070	36.070	28.856	21.642	14.428	7.214	0.000

* Surrender charges are zero by the end of year 10 and in all subsequent years

PACIFIC LIFE INSURANCE COMPANY
FORM P12PPC
Appendix 3: TABLE OF PER 1000 SURRENDER CHARGES

Female Nonsmoker, Standard Issue

Table of values per $1000 of Face Amount.

		Surrender Charge End of Year *									
Issue Age	Initial Surrender Charge	1	2	3	4	5	6	7	8	9	10
30	13.300	13.300	13.300	13.300	13.300	13.300	10.640	7.980	5.320	2.660	0.000
31	13.640	13.640	13.640	13.640	13.640	13.640	10.912	8.184	5.456	2.728	0.000
32	13.980	13.980	13.980	13.980	13.980	13.980	11.184	8.388	5.592	2.796	0.000
33	14.350	14.350	14.350	14.350	14.350	14.350	11.480	8.610	5.740	2.870	0.000
34	14.740	14.740	14.740	14.740	14.740	14.740	11.792	8.844	5.896	2.948	0.000
35	15.140	15.140	15.140	15.140	15.140	15.140	12.112	9.084	6.056	3.028	0.000
36	15.570	15.570	15.570	15.570	15.570	15.570	12.456	9.342	6.228	3.114	0.000
37	16.020	16.020	16.020	16.020	16.020	16.020	12.816	9.612	6.408	3.204	0.000
38	16.480	16.480	16.480	16.480	16.480	16.480	13.184	9.888	6.592	3.296	0.000
39	16.990	16.990	16.990	16.990	16.990	16.990	13.592	10.194	6.796	3.398	0.000
40	17.500	17.500	17.500	17.500	17.500	17.500	14.000	10.500	7.000	3.500	0.000
41	18.060	18.060	18.060	18.060	18.060	18.060	14.448	10.836	7.224	3.612	0.000
42	18.650	18.650	18.650	18.650	18.650	18.650	14.920	11.190	7.460	3.730	0.000
43	19.280	19.280	19.280	19.280	19.280	19.280	15.424	11.568	7.712	3.856	0.000
44	19.930	19.930	19.930	19.930	19.930	19.930	15.944	11.958	7.972	3.986	0.000
45	20.630	20.630	20.630	20.630	20.630	20.630	16.504	12.378	8.252	4.126	0.000
46	21.360	21.360	21.360	21.360	21.360	21.360	17.088	12.816	8.544	4.272	0.000
47	22.120	22.120	22.120	22.120	22.120	22.120	17.696	13.272	8.848	4.424	0.000
48	22.930	22.930	22.930	22.930	22.930	22.930	18.344	13.758	9.172	4.586	0.000
49	23.780	23.780	23.780	23.780	23.780	23.780	19.024	14.268	9.512	4.756	0.000
50	24.660	24.660	24.660	24.660	24.660	24.660	19.728	14.796	9.864	4.932	0.000
51	25.300	25.300	25.300	25.300	25.300	25.300	20.240	15.180	10.120	5.060	0.000
52	26.010	26.010	26.010	26.010	26.010	26.010	20.808	15.606	10.404	5.202	0.000
53	26.790	26.790	26.790	26.790	26.790	26.790	21.432	16.074	10.716	5.358	0.000
54	27.610	27.610	27.610	27.610	27.610	27.610	22.088	16.566	11.044	5.522	0.000
55	28.490	28.490	28.490	28.490	28.490	28.490	22.792	17.094	11.396	5.698	0.000
56	29.550	29.550	29.550	29.550	29.550	29.550	23.640	17.730	11.820	5.910	0.000
57	30.690	30.690	30.690	30.690	30.690	30.690	24.552	18.414	12.276	6.138	0.000
58	31.910	31.910	31.910	31.910	31.910	31.910	25.528	19.146	12.764	6.382	0.000
59	33.230	33.230	33.230	33.230	33.230	33.230	26.584	19.938	13.292	6.646	0.000
60	34.640	34.640	34.640	34.640	34.640	34.640	27.712	20.784	13.856	6.928	0.000
61	36.030	36.030	36.030	36.030	36.030	36.030	28.824	21.618	14.412	7.206	0.000
62	37.510	37.510	37.510	37.510	37.510	37.510	30.008	22.506	15.004	7.502	0.000
63	39.140	39.140	39.140	39.140	39.140	39.140	31.312	23.484	15.656	7.828	0.000
64	39.480	39.480	39.480	39.480	39.480	39.480	31.584	23.688	15.792	7.896	0.000
65	39.800	39.800	39.800	39.800	39.800	39.800	31.840	23.880	15.920	7.960	0.000
66	39.790	39.790	39.790	39.790	39.790	39.790	31.832	23.874	15.916	7.958	0.000
67	39.710	39.710	39.710	39.710	39.710	39.710	31.768	23.826	15.884	7.942	0.000
68	39.730	39.730	39.730	39.730	39.730	39.730	31.784	23.838	15.892	7.946	0.000
69	39.720	39.720	39.720	39.720	39.720	39.720	31.776	23.832	15.888	7.944	0.000
70	39.450	39.450	39.450	39.450	39.450	39.450	31.560	23.670	15.780	7.890	0.000
71	39.350	39.350	39.350	39.350	39.350	39.350	31.480	23.610	15.740	7.870	0.000
72	39.030	39.030	39.030	39.030	39.030	39.030	31.224	23.418	15.612	7.806	0.000
73	38.250	38.250	38.250	38.250	38.250	38.250	30.600	22.950	15.300	7.650	0.000
74	37.360	37.360	37.360	37.360	37.360	37.360	29.888	22.416	14.944	7.472	0.000
75	36.480	36.480	36.480	36.480	36.480	36.480	29.184	21.888	14.592	7.296	0.000

* Surrender charges are zero by the end of year 10 and in all subsequent years

PACIFIC LIFE INSURANCE COMPANY
FORM P12PPC
Appendix 3: TABLE OF PER 1000 SURRENDER CHARGES

Male Smoker, Standard Issue

Table of values per $1000 of Face Amount.

		Surrender Charge End of Year *									
Issue Age	Initial Surrender Charge	1	2	3	4	5	6	7	8	9	10
30	14.570	14.570	14.570	14.570	14.570	14.570	11.656	8.742	5.828	2.914	0.000
31	14.970	14.970	14.970	14.970	14.970	14.970	11.976	8.982	5.988	2.994	0.000
32	15.410	15.410	15.410	15.410	15.410	15.410	12.328	9.246	6.164	3.082	0.000
33	15.890	15.890	15.890	15.890	15.890	15.890	12.712	9.534	6.356	3.178	0.000
34	16.390	16.390	16.390	16.390	16.390	16.390	13.112	9.834	6.556	3.278	0.000
35	16.930	16.930	16.930	16.930	16.930	16.930	13.544	10.158	6.772	3.386	0.000
36	17.490	17.490	17.490	17.490	17.490	17.490	13.992	10.494	6.996	3.498	0.000
37	18.110	18.110	18.110	18.110	18.110	18.110	14.488	10.866	7.244	3.622	0.000
38	18.760	18.760	18.760	18.760	18.760	18.760	15.008	11.256	7.504	3.752	0.000
39	19.440	19.440	19.440	19.440	19.440	19.440	15.552	11.664	7.776	3.888	0.000
40	20.170	20.170	20.170	20.170	20.170	20.170	16.136	12.102	8.068	4.034	0.000
41	21.110	21.110	21.110	21.110	21.110	21.110	16.888	12.666	8.444	4.222	0.000
42	22.100	22.100	22.100	22.100	22.100	22.100	17.680	13.260	8.840	4.420	0.000
43	23.110	23.110	23.110	23.110	23.110	23.110	18.488	13.866	9.244	4.622	0.000
44	24.180	24.180	24.180	24.180	24.180	24.180	19.344	14.508	9.672	4.836	0.000
45	25.280	25.280	25.280	25.280	25.280	25.280	20.224	15.168	10.112	5.056	0.000
46	26.410	26.410	26.410	26.410	26.410	26.410	21.128	15.846	10.564	5.282	0.000
47	27.600	27.600	27.600	27.600	27.600	27.600	22.080	16.560	11.040	5.520	0.000
48	28.860	28.860	28.860	28.860	28.860	28.860	23.088	17.316	11.544	5.772	0.000
49	30.210	30.210	30.210	30.210	30.210	30.210	24.168	18.126	12.084	6.042	0.000
50	31.650	31.650	31.650	31.650	31.650	31.650	25.320	18.990	12.660	6.330	0.000
51	32.760	32.760	32.760	32.760	32.760	32.760	26.208	19.656	13.104	6.552	0.000
52	33.930	33.930	33.930	33.930	33.930	33.930	27.144	20.358	13.572	6.786	0.000
53	35.170	35.170	35.170	35.170	35.170	35.170	28.136	21.102	14.068	7.034	0.000
54	36.450	36.450	36.450	36.450	36.450	36.450	29.160	21.870	14.580	7.290	0.000
55	36.840	36.840	36.840	36.840	36.840	36.840	29.472	22.104	14.736	7.368	0.000
56	36.990	36.990	36.990	36.990	36.990	36.990	29.592	22.194	14.796	7.398	0.000
57	37.110	37.110	37.110	37.110	37.110	37.110	29.688	22.266	14.844	7.422	0.000
58	37.260	37.260	37.260	37.260	37.260	37.260	29.808	22.356	14.904	7.452	0.000
59	37.420	37.420	37.420	37.420	37.420	37.420	29.936	22.452	14.968	7.484	0.000
60	37.600	37.600	37.600	37.600	37.600	37.600	30.080	22.560	15.040	7.520	0.000
61	37.410	37.410	37.410	37.410	37.410	37.410	29.928	22.446	14.964	7.482	0.000
62	37.200	37.200	37.200	37.200	37.200	37.200	29.760	22.320	14.880	7.440	0.000
63	37.470	37.470	37.470	37.470	37.470	37.470	29.976	22.482	14.988	7.494	0.000
64	37.710	37.710	37.710	37.710	37.710	37.710	30.168	22.626	15.084	7.542	0.000
65	37.880	37.880	37.880	37.880	37.880	37.880	30.304	22.728	15.152	7.576	0.000
66	37.790	37.790	37.790	37.790	37.790	37.790	30.232	22.674	15.116	7.558	0.000
67	37.670	37.670	37.670	37.670	37.670	37.670	30.136	22.602	15.068	7.534	0.000
68	37.530	37.530	37.530	37.530	37.530	37.530	30.024	22.518	15.012	7.506	0.000
69	37.380	37.380	37.380	37.380	37.380	37.380	29.904	22.428	14.952	7.476	0.000
70	37.210	37.210	37.210	37.210	37.210	37.210	29.768	22.326	14.884	7.442	0.000
71	36.530	36.530	36.530	36.530	36.530	36.530	29.224	21.918	14.612	7.306	0.000
72	35.840	35.840	35.840	35.840	35.840	35.840	28.672	21.504	14.336	7.168	0.000
73	34.990	34.990	34.990	34.990	34.990	34.990	27.992	20.994	13.996	6.998	0.000
74	34.080	34.080	34.080	34.080	34.080	34.080	27.264	20.448	13.632	6.816	0.000
75	33.410	33.410	33.410	33.410	33.410	33.410	26.728	20.046	13.364	6.682	0.000

* Surrender charges are zero by the end of year 10 and in all subsequent years

PACIFIC LIFE INSURANCE COMPANY
FORM P12PPC
Appendix 3: TABLE OF PER 1000 SURRENDER CHARGES

Female Smoker, Standard Issue

Table of values per $1000 of Face Amount.

		Surrender Charge End of Year *									
Issue Age	Initial Surrender Charge	1	2	3	4	5	6	7	8	9	10
30	15.160	15.160	15.160	15.160	15.160	15.160	12.128	9.096	6.064	3.032	0.000
31	15.560	15.560	15.560	15.560	15.560	15.560	12.448	9.336	6.224	3.112	0.000
32	15.990	15.990	15.990	15.990	15.990	15.990	12.792	9.594	6.396	3.198	0.000
33	16.430	16.430	16.430	16.430	16.430	16.430	13.144	9.858	6.572	3.286	0.000
34	16.890	16.890	16.890	16.890	16.890	16.890	13.512	10.134	6.756	3.378	0.000
35	17.380	17.380	17.380	17.380	17.380	17.380	13.904	10.428	6.952	3.476	0.000
36	17.890	17.890	17.890	17.890	17.890	17.890	14.312	10.734	7.156	3.578	0.000
37	18.410	18.410	18.410	18.410	18.410	18.410	14.728	11.046	7.364	3.682	0.000
38	18.970	18.970	18.970	18.970	18.970	18.970	15.176	11.382	7.588	3.794	0.000
39	19.560	19.560	19.560	19.560	19.560	19.560	15.648	11.736	7.824	3.912	0.000
40	20.200	20.200	20.200	20.200	20.200	20.200	16.160	12.120	8.080	4.040	0.000
41	20.940	20.940	20.940	20.940	20.940	20.940	16.752	12.564	8.376	4.188	0.000
42	21.740	21.740	21.740	21.740	21.740	21.740	17.392	13.044	8.696	4.348	0.000
43	22.590	22.590	22.590	22.590	22.590	22.590	18.072	13.554	9.036	4.518	0.000
44	23.480	23.480	23.480	23.480	23.480	23.480	18.784	14.088	9.392	4.696	0.000
45	24.420	24.420	24.420	24.420	24.420	24.420	19.536	14.652	9.768	4.884	0.000
46	25.410	25.410	25.410	25.410	25.410	25.410	20.328	15.246	10.164	5.082	0.000
47	26.450	26.450	26.450	26.450	26.450	26.450	21.160	15.870	10.580	5.290	0.000
48	27.550	27.550	27.550	27.550	27.550	27.550	22.040	16.530	11.020	5.510	0.000
49	28.700	28.700	28.700	28.700	28.700	28.700	22.960	17.220	11.480	5.740	0.000
50	29.880	29.880	29.880	29.880	29.880	29.880	23.904	17.928	11.952	5.976	0.000
51	30.810	30.810	30.810	30.810	30.810	30.810	24.648	18.486	12.324	6.162	0.000
52	31.760	31.760	31.760	31.760	31.760	31.760	25.408	19.056	12.704	6.352	0.000
53	32.750	32.750	32.750	32.750	32.750	32.750	26.200	19.650	13.100	6.550	0.000
54	33.780	33.780	33.780	33.780	33.780	33.780	27.024	20.268	13.512	6.756	0.000
55	34.830	34.830	34.830	34.830	34.830	34.830	27.864	20.898	13.932	6.966	0.000
56	36.400	36.400	36.400	36.400	36.400	36.400	29.120	21.840	14.560	7.280	0.000
57	38.020	38.020	38.020	38.020	38.020	38.020	30.416	22.812	15.208	7.604	0.000
58	38.550	38.550	38.550	38.550	38.550	38.550	30.840	23.130	15.420	7.710	0.000
59	38.640	38.640	38.640	38.640	38.640	38.640	30.912	23.184	15.456	7.728	0.000
60	38.710	38.710	38.710	38.710	38.710	38.710	30.968	23.226	15.484	7.742	0.000
61	38.550	38.550	38.550	38.550	38.550	38.550	30.840	23.130	15.420	7.710	0.000
62	38.390	38.390	38.390	38.390	38.390	38.390	30.712	23.034	15.356	7.678	0.000
63	38.590	38.590	38.590	38.590	38.590	38.590	30.872	23.154	15.436	7.718	0.000
64	38.790	38.790	38.790	38.790	38.790	38.790	31.032	23.274	15.516	7.758	0.000
65	38.980	38.980	38.980	38.980	38.980	38.980	31.184	23.388	15.592	7.796	0.000
66	38.890	38.890	38.890	38.890	38.890	38.890	31.112	23.334	15.556	7.778	0.000
67	38.800	38.800	38.800	38.800	38.800	38.800	31.040	23.280	15.520	7.760	0.000
68	38.830	38.830	38.830	38.830	38.830	38.830	31.064	23.298	15.532	7.766	0.000
69	38.850	38.850	38.850	38.850	38.850	38.850	31.080	23.310	15.540	7.770	0.000
70	38.840	38.840	38.840	38.840	38.840	38.840	31.072	23.304	15.536	7.768	0.000
71	38.800	38.800	38.800	38.800	38.800	38.800	31.040	23.280	15.520	7.760	0.000
72	38.710	38.710	38.710	38.710	38.710	38.710	30.968	23.226	15.484	7.742	0.000
73	38.220	38.220	38.220	38.220	38.220	38.220	30.576	22.932	15.288	7.644	0.000
74	37.630	37.630	37.630	37.630	37.630	37.630	30.104	22.578	15.052	7.526	0.000
75	36.660	36.660	36.660	36.660	36.660	36.660	29.328	21.996	14.664	7.332	0.000

* Surrender charges are zero by the end of year 10 and in all subsequent years

PACIFIC LIFE INSURANCE COMPANY
FORM P12PPC
Appendix 4
2001 CSO Mortality and Maximum Cost of Insurance Rates

2001 CSO Table ALB
Annual Rates per 1000

Age	Female Nonsmoker	Female Smoker	Male Nonsmoker	Male Smoker
30	0.66	1.07	1.02	1.80
31	0.70	1.15	1.01	1.81
32	0.74	1.23	1.02	1.84
33	0.79	1.33	1.05	1.90
34	0.85	1.46	1.07	1.97
35	0.92	1.59	1.12	2.05
36	0.99	1.72	1.17	2.17
37	1.05	1.83	1.24	2.31
38	1.10	1.94	1.33	2.48
39	1.16	2.06	1.41	2.67
40	1.23	2.19	1.52	2.90
41	1.31	2.34	1.65	3.18
42	1.40	2.53	1.81	3.51
43	1.51	2.74	2.00	3.90
44	1.64	2.99	2.21	4.34
45	1.79	3.28	2.44	4.78
46	1.97	3.62	2.67	5.22
47	2.18	4.04	2.86	5.59
48	2.41	4.54	3.01	5.87
49	2.67	5.10	3.20	6.23
50	2.96	5.70	3.45	6.70
51	3.29	6.36	3.77	7.31
52	3.66	7.07	4.16	8.05
53	4.05	7.84	4.61	8.94
54	4.46	8.66	5.18	10.00
55	4.93	9.53	5.82	11.13
56	5.44	10.46	6.48	12.30
57	5.98	11.40	7.12	13.38
58	6.54	12.38	7.76	14.41
59	7.11	13.43	8.51	15.62
60	7.71	14.52	9.42	17.11
61	8.37	15.70	10.53	18.93
62	9.07	16.95	11.82	21.02
63	9.81	18.23	13.23	23.26
64	10.62	19.61	14.70	25.50
65	11.52	21.10	16.23	27.69
66	12.50	22.72	17.78	29.81
67	13.59	24.52	19.40	31.95
68	14.80	26.49	21.11	34.14
69	16.12	28.66	23.03	36.55
70	17.61	31.11	25.27	39.31
71	19.31	33.85	27.99	42.70
72	21.17	36.83	31.17	46.64
73	23.20	40.08	34.52	50.61
74	25.45	43.48	38.12	54.91
75	27.92	47.05	42.04	59.69

Maximum Cost of Insurance Rates
Monthly Rates per 1000

Age	Female Nonsmoker	Female Smoker	Male Nonsmoker	Male Smoker
30	0.0550	0.0892	0.0850	0.1501
31	0.0584	0.0959	0.0842	0.1510
32	0.0617	0.1026	0.0850	0.1535
33	0.0659	0.1109	0.0875	0.1585
34	0.0709	0.1217	0.0892	0.1643
35	0.0767	0.1326	0.0934	0.1710
36	0.0825	0.1434	0.0976	0.1810
37	0.0875	0.1526	0.1034	0.1927
38	0.0917	0.1618	0.1109	0.2069
39	0.0967	0.1718	0.1176	0.2228
40	0.1026	0.1827	0.1268	0.2420
41	0.1092	0.1952	0.1376	0.2654
42	0.1167	0.2111	0.1510	0.2930
43	0.1259	0.2286	0.1668	0.3256
44	0.1368	0.2495	0.1844	0.3624
45	0.1493	0.2737	0.2036	0.3992
46	0.1643	0.3022	0.2228	0.4360
47	0.1818	0.3373	0.2386	0.4670
48	0.2011	0.3791	0.2512	0.4905
49	0.2228	0.4260	0.2671	0.5207
50	0.2470	0.4762	0.2880	0.5601
51	0.2746	0.5316	0.3147	0.6112
52	0.3055	0.5911	0.3473	0.6733
53	0.3381	0.6557	0.3850	0.7481
54	0.3724	0.7245	0.4327	0.8372
55	0.4118	0.7977	0.4863	0.9323
56	0.4545	0.8759	0.5416	1.0308
57	0.4997	0.9550	0.5953	1.1219
58	0.5466	1.0376	0.6490	1.2088
59	0.5944	1.1261	0.7119	1.3111
60	0.6448	1.2181	0.7884	1.4371
61	0.7002	1.3178	0.8818	1.5914
62	0.7590	1.4236	0.9904	1.7688
63	0.8212	1.5320	1.1092	1.9593
64	0.8893	1.6490	1.2333	2.1502
65	0.9651	1.7756	1.3627	2.3373
66	1.0477	1.9133	1.4939	2.5188
67	1.1396	2.0667	1.6312	2.7023
68	1.2418	2.2348	1.7764	2.8905
69	1.3534	2.4203	1.9397	3.0981
70	1.4795	2.6302	2.1306	3.3364
71	1.6236	2.8656	2.3630	3.6299
72	1.7815	3.1222	2.6354	3.9723
73	1.9542	3.4030	2.9232	4.3186
74	2.1460	3.6976	3.2336	4.6952
75	2.3570	4.0080	3.5727	5.1157

PACIFIC LIFE INSURANCE COMPANY
FORM P12PPC
Appendix 4
2001 CSO Mortality and Maximum Cost of Insurance Rates

2001 CSO Table ALB
Annual Rates per 1000

Age	Female Nonsmoker	Female Smoker	Male Nonsmoker	Male Smoker
76	30.63	50.91	46.46	64.99
77	33.63	55.07	51.60	71.12
78	36.90	59.56	57.57	78.15
79	40.49	64.39	64.26	85.89
80	44.95	70.41	71.72	94.35
81	50.43	77.77	79.83	103.34
82	56.23	85.35	88.42	112.59
83	62.32	93.09	97.80	122.45
84	69.11	101.15	108.23	133.60
85	75.99	108.60	119.83	146.24
86	84.12	117.21	132.59	159.95
87	94.16	127.89	146.38	174.52
88	104.75	138.58	161.04	189.71
89	115.29	148.36	176.42	205.33
90	123.05	153.92	191.74	220.42
91	130.47	158.48	206.82	234.78
92	142.77	168.33	222.62	249.52
93	159.44	182.27	239.28	264.76
94	180.20	201.70	256.83	281.02
95	202.79	224.62	274.21	297.39
96	225.04	246.45	291.18	312.93
97	239.48	259.40	309.26	329.31
98	247.32	264.59	328.54	346.60
99	263.59	278.57	349.11	364.85
100	284.74	297.48	368.76	381.92
101	307.72	317.92	386.19	396.51
102	333.04	340.13	404.73	411.85
103	360.70	364.04	424.44	427.96
104	390.85	391.63	445.27	446.33
105	422.71	423.44	467.21	468.20
106	455.32	455.99	490.50	491.42
107	488.47	489.10	515.21	516.07
108	522.19	522.77	541.43	542.21
109	557.03	557.56	569.22	569.94
110	591.95	592.43	598.65	599.30
111	625.61	626.05	629.83	630.41
112	657.76	658.15	662.83	663.35
113	690.78	691.12	697.75	698.19
114	732.05	732.34	734.65	735.03
115	771.34	771.59	773.63	773.95
116	812.35	812.54	814.76	815.02
117	855.90	856.04	858.13	858.32
118	896.58	896.68	903.80	903.92
119	939.06	939.11	951.67	951.74
120	1000.00	1000.00	1000.00	1000.00

Maximum Cost of Insurance Rates
Monthly Rates per 1000

Age	Female Nonsmoker	Female Smoker	Male Nonsmoker	Male Smoker
76	2.5891	4.3448	3.9566	5.5842
77	2.8466	4.7092	4.4052	6.1291
78	3.1283	5.1042	4.9289	6.7581
79	3.4385	5.5310	5.5195	7.4558
80	3.8253	6.0658	6.1826	8.2245
81	4.3029	6.7240	6.9091	9.0487
82	4.8111	7.4069	7.6850	9.9046
83	5.3479	8.1096	8.5399	10.8261
84	5.9501	8.8472	9.5002	11.8796
85	6.5644	9.5344	10.5803	13.0890
86	7.2957	10.3352	11.7836	14.4195
87	8.2072	11.3385	13.1025	15.8555
88	9.1786	12.3541	14.5261	17.3775
89	10.1560	13.2935	16.0444	18.9701
90	10.8825	13.8319	17.5829	20.5362
91	11.5826	14.2759	19.1235	22.0525
92	12.7554	15.2426	20.7668	23.6364
93	14.3697	16.6288	22.5331	25.3042
94	16.4216	18.5975	24.4324	27.1190
95	0.0000	0.0000	0.0000	0.0000
96	0.0000	0.0000	0.0000	0.0000
97	0.0000	0.0000	0.0000	0.0000
98	0.0000	0.0000	0.0000	0.0000
99	0.0000	0.0000	0.0000	0.0000
100	0.0000	0.0000	0.0000	0.0000
101	0.0000	0.0000	0.0000	0.0000
102	0.0000	0.0000	0.0000	0.0000
103	0.0000	0.0000	0.0000	0.0000
104	0.0000	0.0000	0.0000	0.0000
105	0.0000	0.0000	0.0000	0.0000
106	0.0000	0.0000	0.0000	0.0000
107	0.0000	0.0000	0.0000	0.0000
108	0.0000	0.0000	0.0000	0.0000
109	0.0000	0.0000	0.0000	0.0000
110	0.0000	0.0000	0.0000	0.0000
111	0.0000	0.0000	0.0000	0.0000
112	0.0000	0.0000	0.0000	0.0000
113	0.0000	0.0000	0.0000	0.0000
114	0.0000	0.0000	0.0000	0.0000
115	0.0000	0.0000	0.0000	0.0000
116	0.0000	0.0000	0.0000	0.0000
117	0.0000	0.0000	0.0000	0.0000
118	0.0000	0.0000	0.0000	0.0000
119	0.0000	0.0000	0.0000	0.0000
120	0.0000	0.0000	0.0000	0.0000

PACIFIC LIFE INSURANCE COMPANY
FORM P12PPC
Appendix 5
Guaranteed Coverage Charge
Monthly Charge Per 1000 of Face Amount
Charges for Policy Months 1 through 120
Charges in Subsequent Months Guaranteed at Zero

Issue Age	Male Nonsmoker	Male Smoker	Female Nonsmoker	Female Smoker
30	0.7958	0.9056	0.6779	0.7499
31	0.7838	0.9030	0.6636	0.7440
32	0.7700	0.8963	0.6497	0.7376
33	0.7558	0.8892	0.6350	0.7318
34	0.7421	0.8851	0.6203	0.7271
35	0.7270	0.8777	0.6051	0.7230
36	0.7125	0.8738	0.5901	0.7179
37	0.6963	0.8677	0.5751	0.7157
38	0.6798	0.8644	0.5599	0.7132
39	0.6640	0.8598	0.5436	0.7103
40	0.6468	0.8563	0.5281	0.7086
41	0.6311	0.8461	0.5125	0.6890
42	0.6155	0.8357	0.4966	0.6696
43	0.5990	0.8278	0.4814	0.6502
44	0.5828	0.8184	0.4651	0.6298
45	0.5667	0.8133	0.4497	0.6101
46	0.5512	0.8075	0.4333	0.5922
47	0.5357	0.8035	0.4170	0.5749
48	0.5199	0.7990	0.4011	0.5585
49	0.5043	0.7925	0.3844	0.5429
50	0.4630	0.7653	0.3690	0.5301
51	0.4663	0.7780	0.3587	0.5326
52	0.4430	0.7728	0.3482	0.5447
53	0.4215	0.7770	0.3383	0.5670
54	0.3995	0.7899	0.3284	0.5928
55	0.3787	0.8085	0.3193	0.6227
56	0.3530	0.7638	0.3150	0.5871
57	0.3283	0.7199	0.3117	0.5586
58	0.3043	0.6838	0.3089	0.5349
59	0.2796	0.6524	0.3067	0.5180
60	0.2569	0.6348	0.3048	0.5112
61	0.2457	0.5885	0.3194	0.5415
62	0.2356	0.6545	0.3354	0.5724
63	0.2261	0.6303	0.3519	0.5363
64	0.2176	0.6146	0.3691	0.5613
65	0.2109	0.6108	0.3881	0.5986
66	0.2404	0.6508	0.4542	0.6464
67	0.2712	0.6575	0.5213	0.6868
68	0.3028	0.6792	0.5903	0.7237
69	0.3354	0.6687	0.6598	0.7580
70	0.3696	0.6485	0.7310	0.7578
71	0.4501	0.5940	0.8480	0.8133
72	0.5260	0.5615	0.9657	0.8402
73	0.5903	0.5218	1.0829	0.8606
74	0.6490	0.4445	1.2024	0.8806
75	0.7006	0.4689	1.3204	0.9347

PACIFIC LIFE INSURANCE COMPANY
FORM P12PPC
APPENDIX 6

The excess first year expense is equal to the first year expense less the average of the yearly expense during years two through twenty. The yearly expense is equal to the administrative charge plus the face amount charge plus the premium load.

The formula for calculating the excess first year expense is:

$$\text{EXCESS} = 12 \times \left(\frac{\left(AC_1 - \frac{\sum_{J=2}^{20} AC_J}{19} \right)}{\text{FACE}} + \left(CC_1 - \frac{\sum_{J=2}^{20} CC_J}{19} \right) \right) + \text{PREM} \times \left(PLOAD_1 - \frac{\sum_{J=2}^{20} PLOAD_J}{19} \right)$$

EXCESS	=	Excess First Year Expense.
ACt	=	Guaranteed Monthly Administration Charge per 1000 in year t.
CCt	=	Guaranteed Monthly Coverage Charge per 1000 in year t.
FACE	=	Face Amount ($000's).
PREM	=	Life Premium per 1000.
PLOADt	=	Guaranteed Premium Load Rate in year t.

EXAMPLE:

Female Nonsmoker age 35
Face = 25,000
Premium = Minimum Required Premium

AC	=	$0.00 per month
CC	=	$0.6051 per $1,000 per month for years 1-10, 0.0000 per $1,000 per month years 11+
FACE	=	25
PREM	=	$283.20
PLOAD	=	4.00% of Premium

The excess first year expense is:

EXCESS = 12 x[(0.00 - (19x0.00)/19)/25 + 0.6051 - (9 x 0.6051 + 10 x 0.0000)/19 + 283.20 x (4.00% - (19x4.00%)/19)]

= 3.8217

Rounded up to the nearest $.01, this becomes $3.83.

PACIFIC LIFE INSURANCE COMPANY
APPENDIX A
ABR Single Premium Rates per 1000

Form R12ABR

	Female Not Couples Discount Eligible				Female Couples Discount Eligible			
Age	No Inflation Benefit	3% Simple Inflation	5% Simple Inflation	5% Compound Inflation	No Inflation Benefit	3% Simple Inflation	5% Simple Inflation	5% Compound Inflation
30	60.69	139.57	219.48	748.80	51.59	125.12	186.56	702.16
31	63.70	143.85	222.09	748.80	54.65	126.83	190.37	700.88
32	66.79	148.18	224.75	748.80	57.77	128.57	194.23	699.63
33	69.96	151.25	227.45	748.80	60.96	131.64	198.12	698.39
34	73.21	154.08	230.21	748.85	64.24	135.06	202.06	697.19
35	76.56	156.91	233.01	748.90	67.58	138.49	206.03	695.98
36	80.00	159.81	235.86	749.01	71.01	141.98	210.05	694.84
37	83.55	162.76	238.78	749.13	74.53	145.51	214.12	693.70
38	87.21	165.75	241.73	749.29	78.14	149.08	218.22	692.59
39	90.97	168.78	244.73	749.47	81.84	152.67	222.37	691.50
40	94.86	171.86	247.80	749.68	85.65	156.32	226.57	690.44
41	95.25	176.89	256.10	748.81	85.73	160.44	233.35	688.31
42	95.64	182.13	264.83	747.98	85.84	164.75	240.50	686.20
43	96.03	187.60	273.98	747.16	85.95	169.24	248.00	684.11
44	96.42	193.32	283.62	746.41	86.05	173.95	255.92	682.07
45	96.81	199.29	299.22	745.68	86.16	178.88	264.25	680.05
46	97.20	203.11	311.00	742.65	86.27	181.97	270.54	676.08
47	97.59	206.93	323.45	739.62	86.37	185.07	277.12	672.11
48	97.98	208.10	324.03	736.59	86.47	185.90	283.99	668.14
49	98.37	209.26	324.61	733.56	86.57	186.74	285.17	664.16
50	98.76	209.90	325.19	730.53	86.66	187.03	286.35	660.20
51	99.15	210.54	325.77	726.60	86.76	187.32	287.53	654.34
52	99.54	211.18	326.35	722.82	86.85	187.61	288.71	648.49
53	99.93	211.82	326.93	718.97	86.94	187.90	289.89	647.19
54	100.32	212.46	327.51	716.46	87.03	188.19	291.07	643.29
55	100.71	213.13	328.09	714.02	87.11	188.48	292.25	639.45
56	101.10	215.95	328.68	717.52	87.20	188.75	293.45	640.55
57	101.49	220.36	337.89	720.98	87.28	192.37	301.67	641.61
58	101.88	224.70	346.83	724.39	87.36	195.92	309.66	642.63
59	102.34	228.93	355.46	727.74	87.50	199.38	317.36	643.60
60	103.97	232.92	363.35	730.93	88.13	202.63	324.41	644.43
61	106.19	238.06	373.69	739.24	89.48	206.38	333.64	647.60
62	108.36	243.10	383.76	747.51	90.79	210.04	342.63	650.73
63	113.06	250.59	392.99	762.71	95.57	217.72	350.87	668.31
64	116.93	256.31	397.02	776.74	99.67	223.90	354.47	684.87
65	120.61	261.58	399.70	790.48	103.58	229.69	356.86	701.18
66	127.06	270.74	419.04	802.29	108.47	236.23	374.19	707.26
67	135.35	281.28	439.38	821.89	115.41	244.97	392.42	720.67
68	145.17	294.15	465.65	864.30	124.79	258.43	409.24	764.74
69	158.08	306.84	499.17	908.71	136.90	272.02	432.78	811.77
70	171.70	320.23	536.56	955.40	149.75	286.51	466.60	861.97
71	183.94	357.51	589.48	1,018.50	161.38	307.88	509.58	912.60
72	199.00	397.97	645.63	1,083.97	175.53	330.39	558.46	964.36
73	212.06	469.60	753.18	1,196.81	187.21	393.73	626.95	1,046.43
74	223.94	529.84	851.46	1,314.98	197.93	445.46	714.40	1,132.10
75	236.16	609.89	956.41	1,439.28	209.01	516.50	809.72	1,222.34

	Male Not Couples Discount Eligible				Male Couples Discount Eligible			
Age	No Inflation Benefit	3% Simple Inflation	5% Simple Inflation	5% Compound Inflation	No Inflation Benefit	3% Simple Inflation	5% Simple Inflation	5% Compound Inflation
30	36.64	87.67	170.44	429.28	31.14	74.51	143.33	389.71
31	37.19	89.50	173.88	423.37	31.61	76.07	146.22	384.19
32	37.74	91.36	177.40	417.48	32.08	77.66	149.17	378.70
33	38.29	93.25	180.99	411.62	32.55	79.27	152.18	373.22
34	38.84	95.17	184.65	405.78	33.01	80.89	155.26	367.76
35	39.38	97.11	188.38	399.97	33.47	82.54	158.39	362.32
36	39.93	99.08	192.19	394.18	33.94	84.22	161.58	356.91
37	40.49	101.09	196.08	388.42	34.41	85.93	164.85	351.52
38	41.03	103.12	200.04	382.68	34.87	87.65	168.17	346.14
39	41.58	105.19	204.09	376.97	35.34	89.41	171.57	340.79
40	42.13	107.29	208.22	371.28	35.81	91.19	175.04	335.46
41	42.66	109.47	212.52	368.45	36.27	93.11	178.67	331.65
42	43.19	111.68	216.92	365.62	36.74	95.04	182.37	327.89
43	43.72	113.92	221.41	362.87	37.21	97.00	186.16	324.09
44	44.25	116.19	225.99	360.09	37.67	99.00	190.01	320.35
45	44.78	118.51	230.67	357.31	38.14	101.02	193.96	316.68
46	45.31	120.86	235.45	354.58	38.61	103.08	197.99	312.99
47	45.84	123.24	240.31	356.26	39.07	105.16	202.09	313.24
48	46.33	125.39	245.29	358.13	39.54	107.29	206.29	313.36
49	46.72	127.01	250.36	359.87	40.00	109.43	210.56	313.64
50	47.13	128.65	255.54	361.64	40.46	111.61	214.93	313.94
51	47.45	130.17	255.70	361.43	40.80	113.91	219.05	313.38
52	47.79	131.71	255.94	361.20	41.14	116.25	223.26	312.88
53	48.12	133.26	257.79	361.62	41.47	118.62	227.57	312.45
54	48.45	134.84	260.48	361.25	41.81	121.03	231.99	313.17
55	48.77	136.44	263.24	359.73	42.15	123.49	236.51	313.92
56	53.64	143.19	274.18	358.53	46.43	129.67	248.57	312.22
57	58.72	150.00	285.11	357.31	50.88	136.48	260.79	310.51
58	58.94	151.31	287.53	356.11	51.09	138.93	265.28	308.76
59	59.35	152.37	289.46	354.00	51.26	141.38	269.36	307.89
60	59.73	153.38	290.74	352.03	51.43	143.59	272.86	306.82
61	60.11	155.77	296.99	351.94	51.60	146.93	281.09	307.80
62	60.49	156.86	299.29	352.53	51.77	147.95	283.26	308.28
63	60.87	157.81	301.33	358.63	51.95	148.83	285.18	313.75
64	61.24	160.08	302.86	364.00	53.41	150.72	286.62	319.21
65	62.79	162.48	303.86	369.24	54.83	152.91	287.55	324.03
66	64.59	163.95	305.45	373.42	56.44	154.42	289.05	327.55
67	67.17	166.20	308.98	378.57	58.86	156.52	292.38	332.90
68	72.33	167.59	310.77	387.22	63.86	158.20	294.06	338.43
69	77.67	169.84	314.99	395.58	69.00	160.84	298.05	347.80
70	83.04	172.38	320.05	401.22	74.29	163.76	302.83	361.10
71	87.22	181.40	336.06	415.83	77.10	168.65	310.76	370.03
72	91.02	194.70	351.21	429.48	80.76	177.18	317.24	377.94
73	94.49	211.03	365.79	443.21	83.33	187.68	322.30	384.99
74	98.51	223.21	386.56	461.53	86.36	194.06	332.64	395.83
75	102.39	234.46	404.97	477.73	89.23	199.29	343.98	404.62

PACIFIC LIFE INSURANCE COMPANY
APPENDIX A
EBR Single Premium Rates per 1000
Female Not Couples Discount Eligible

Form R12EBR

	No Inflation Benefit						3% Simple Inflation					
Age	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6
30	12.23	19.81	24.96	28.19	31.99	34.75	42.07	66.03	82.60	92.98	105.34	114.65
31	13.24	21.22	26.94	30.44	34.44	37.36	42.93	67.69	84.71	96.25	109.17	118.85
32	14.26	22.64	28.93	32.71	36.91	40.00	43.80	69.37	86.86	99.59	113.07	123.14
33	14.98	24.09	30.96	35.03	39.43	42.68	45.98	72.38	90.32	104.27	118.32	128.77
34	15.70	25.58	33.04	37.39	42.00	45.42	48.49	75.73	94.15	109.31	123.94	134.78
35	16.42	27.08	35.14	39.77	44.59	48.20	51.03	79.12	98.01	114.43	129.64	140.87
36	17.14	28.04	37.27	42.20	47.25	51.03	53.60	82.56	101.92	119.61	135.40	147.06
37	17.86	29.00	39.45	44.67	49.94	53.91	56.18	86.03	105.86	124.86	141.25	153.31
38	18.58	29.94	41.65	47.19	52.67	56.83	58.78	89.53	109.86	130.17	147.16	159.65
39	19.30	30.90	43.90	49.75	55.47	59.82	61.42	93.07	113.90	135.56	153.17	166.08
40	20.02	31.85	45.38	52.36	58.32	62.87	63.47	95.53	118.00	140.33	159.26	172.61
41	20.10	31.95	45.65	53.61	60.40	65.87	66.06	97.99	120.34	142.68	162.19	176.97
42	20.18	32.05	45.91	54.90	62.53	68.95	68.65	100.45	122.73	145.05	165.13	181.37
43	20.27	32.16	46.17	55.41	64.73	72.13	71.24	102.90	125.07	147.40	168.04	185.76
44	20.35	32.26	46.43	55.92	66.97	75.40	73.84	105.36	127.44	149.76	170.98	190.18
45	20.43	32.36	46.70	56.43	69.28	78.77	76.43	107.83	129.81	152.12	173.92	194.63
46	20.51	32.46	46.97	56.95	71.38	81.93	79.02	110.29	132.15	154.48	176.82	198.44
47	20.59	32.56	47.23	57.46	72.36	84.04	81.61	112.75	134.48	156.83	179.73	202.25
48	20.67	32.66	47.95	58.79	73.33	86.15	84.20	115.20	136.82	159.18	182.62	206.06
49	20.76	32.77	48.69	60.17	74.32	88.26	86.79	117.66	139.16	161.54	185.53	209.87
50	20.84	32.87	49.46	61.57	76.73	91.89	89.39	120.12	141.50	163.89	188.44	213.67
51	20.92	32.97	51.40	63.42	79.66	94.81	90.36	120.97	143.07	164.98	191.92	221.81
52	22.73	34.79	53.35	65.25	82.59	97.54	91.34	121.82	144.93	166.28	196.96	230.91
53	24.53	36.62	55.28	67.09	85.52	100.27	92.32	122.67	146.77	167.58	202.89	238.93
54	26.34	38.44	57.22	68.92	88.45	103.36	93.29	123.52	148.54	168.77	207.37	245.58
55	28.14	40.27	59.16	70.77	91.38	106.46	94.28	124.37	152.76	170.72	214.46	254.99
56	29.35	42.22	61.77	73.68	95.50	115.06	97.90	128.07	162.72	176.06	230.58	275.13
57	30.62	45.66	66.44	79.10	102.21	123.69	101.54	131.77	170.90	182.51	244.95	293.64
58	32.65	49.04	71.14	84.62	109.09	132.56	106.73	137.35	179.07	185.90	261.86	315.85
59	34.65	52.38	75.70	89.93	115.69	141.06	112.06	142.90	187.11	189.30	275.95	334.23
60	36.65	55.70	80.27	95.26	122.30	149.57	117.24	148.44	192.69	192.69	292.48	356.14
61	39.34	59.58	83.75	98.46	125.38	152.52	122.41	156.27	204.43	206.28	300.61	364.68
62	42.03	63.41	87.18	101.58	128.35	155.34	127.60	164.04	213.65	215.59	308.59	373.00
63	44.21	67.46	91.67	106.34	134.08	162.54	132.80	172.53	223.29	229.60	321.24	387.81
64	46.39	71.45	96.13	111.07	141.20	172.59	138.07	180.65	232.49	243.43	335.16	405.87
65	48.58	75.47	100.57	115.77	146.80	179.58	143.39	188.73	241.60	257.20	346.92	419.54
66	54.10	83.99	111.49	128.24	162.11	200.17	153.98	203.77	260.34	297.15	373.18	451.12
67	63.36	96.93	127.49	146.21	183.64	226.12	174.08	229.69	291.93	336.79	415.41	499.79
68	79.07	119.07	155.96	178.80	222.64	272.41	203.88	271.69	347.02	402.34	493.16	589.54
69	92.81	139.74	183.40	210.63	262.30	320.82	236.16	317.40	406.98	473.78	579.06	689.79
70	107.33	161.45	212.38	244.34	302.40	368.27	270.59	368.65	475.18	555.99	675.98	801.28
71	134.15	204.88	265.94	305.85	371.56	440.75	306.93	452.61	559.05	677.28	816.89	962.00
72	162.08	250.48	319.98	366.29	438.84	511.99	344.25	544.66	639.43	803.03	960.96	1,124.66
73	199.28	307.55	382.52	432.50	508.74	587.44	399.94	643.37	761.67	929.17	1,100.28	1,280.73
74	237.55	365.77	446.07	499.60	578.76	662.60	469.90	756.91	915.84	1,070.24	1,253.59	1,450.47
75	277.50	426.12	511.58	568.56	650.95	740.18	525.30	857.55	1,049.65	1,198.72	1,395.10	1,609.18

	5% Simple Inflation						5% Compound Inflation					
Age	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6
30	90.89	119.57	143.97	170.68	236.83	270.92	392.01	590.62	750.49	846.67	916.07	1,095.65
31	92.91	121.46	145.73	171.51	238.14	272.06	388.22	584.91	743.24	838.49	911.58	1,090.27
32	94.95	123.35	147.50	172.34	239.45	273.21	384.45	579.23	736.01	830.34	907.08	1,084.89
33	96.97	125.23	149.27	173.18	240.77	274.36	380.69	573.57	728.83	822.23	902.60	1,079.53
34	99.00	127.13	151.04	174.02	242.08	275.51	376.95	567.94	721.67	814.16	898.13	1,074.18
35	101.03	129.01	152.80	174.87	243.39	276.66	373.24	562.33	714.55	806.13	893.67	1,068.84
36	103.06	130.90	154.58	175.73	244.72	277.82	369.53	556.75	707.46	798.13	889.22	1,063.52
37	105.09	132.79	156.35	176.59	246.04	278.97	365.85	551.20	700.40	790.17	884.78	1,058.21
38	107.12	134.68	158.12	177.47	247.36	280.13	362.17	545.66	693.37	782.23	880.34	1,052.90
39	109.16	136.59	159.90	178.35	248.69	281.30	358.52	540.16	686.37	774.34	875.92	1,047.62
40	111.19	138.48	161.68	179.24	250.03	282.46	354.88	534.68	679.41	766.49	871.51	1,042.34
41	115.74	142.96	166.33	183.02	254.05	286.82	359.19	537.63	681.28	768.28	875.85	1,045.96
42	120.29	147.44	170.98	186.81	258.07	291.19	363.50	540.60	683.17	770.10	880.18	1,049.59
43	124.83	151.91	175.63	190.61	262.09	295.54	367.84	543.60	685.10	771.96	884.54	1,053.22
44	129.39	156.40	180.28	194.42	266.12	299.92	372.19	546.61	687.05	773.86	888.90	1,056.88
45	128.47	155.42	179.47	192.76	264.68	298.82	376.56	549.66	689.04	775.78	893.27	1,060.54
46	128.97	155.84	180.06	192.52	264.65	299.13	380.94	552.72	691.05	777.74	897.65	1,064.21
47	129.32	156.26	181.22	192.76	264.79	300.61	386.82	558.08	696.02	784.22	905.32	1,071.42
48	135.03	162.04	187.72	198.36	270.28	307.43	392.71	563.44	700.98	790.71	912.97	1,078.62
49	141.84	168.90	195.32	205.05	276.88	315.36	398.59	568.80	705.95	797.19	920.64	1,085.84
50	148.66	175.78	202.93	211.74	283.48	323.29	404.48	574.16	710.91	803.67	928.30	1,093.05
51	147.27	173.96	202.85	213.19	277.98	321.83	407.92	577.66	714.51	809.97	934.81	1,099.30
52	147.85	174.46	203.80	215.83	277.74	322.43	411.35	581.17	718.13	816.27	941.33	1,105.54
53	148.42	174.95	204.73	218.45	277.48	323.21	414.78	584.68	721.73	822.58	947.84	1,111.79
54	149.02	175.46	205.83	221.92	277.25	323.83	418.22	588.18	725.34	828.87	954.36	1,118.04
55	148.35	174.70	205.83	227.62	275.75	323.18	421.64	591.68	728.95	835.16	960.86	1,124.29
56	151.84	178.09	211.40	240.48	285.96	334.31	424.44	597.05	736.70	847.84	970.61	1,133.03
57	153.49	179.85	216.46	249.62	300.15	349.70	427.22	602.42	744.45	860.51	980.35	1,141.77
58	155.29	181.72	221.68	259.17	314.69	365.57	430.01	607.79	752.21	873.18	990.09	1,150.51
59	158.08	183.74	226.89	270.33	328.90	380.97	433.72	615.00	763.16	889.39	1,008.57	1,166.54
60	161.21	186.14	232.47	283.04	348.79	396.66	437.42	622.18	774.11	905.59	1,027.17	1,182.62
61	167.50	191.52	239.77	302.00	358.75	411.83	453.53	656.65	809.32	946.35	1,069.86	1,226.76
62	173.96	197.34	247.09	314.24	367.47	438.49	468.80	691.12	844.53	987.12	1,112.55	1,270.91
63	182.16	208.06	263.80	332.73	396.47	478.69	488.41	714.46	875.51	1,011.58	1,138.37	1,303.38
64	192.17	221.10	282.51	353.03	429.59	518.98	509.11	738.59	906.91	1,036.17	1,164.21	1,336.24
65	202.86	236.87	309.73	383.21	466.85	562.79	530.99	763.56	938.74	1,060.90	1,190.08	1,369.52
66	208.08	244.56	328.88	405.31	496.04	598.52	550.83	797.47	980.05	1,105.87	1,234.88	1,399.93
67	223.97	273.69	372.36	454.89	556.92	670.56	581.81	846.80	1,044.44	1,180.02	1,310.51	1,459.78
68	244.76	320.58	433.44	526.82	643.65	773.35	614.02	902.57	1,120.81	1,263.94	1,412.13	1,553.27
69	260.66	358.09	485.84	590.63	724.65	872.93	646.58	960.43	1,199.91	1,351.02	1,519.43	1,656.84
70	276.28	396.61	540.41	657.51	806.71	971.48	679.30	1,020.15	1,281.38	1,440.97	1,632.10	1,764.48
71	310.34	472.69	634.64	765.88	933.93	1,119.19	725.22	1,086.45	1,372.73	1,552.38	1,752.96	1,897.58
72	351.97	555.92	735.34	880.30	1,066.46	1,271.44	771.00	1,149.97	1,463.30	1,663.92	1,874.56	2,034.88
73	406.95	660.47	862.61	1,025.79	1,231.04	1,461.09	822.14	1,246.39	1,540.74	1,779.08	1,998.75	2,183.67
74	474.75	779.07	1,004.15	1,185.77	1,409.14	1,664.04	872.79	1,343.74	1,615.77	1,895.11	2,125.45	2,338.73
75	542.10	898.90	1,147.21	1,347.50	1,589.99	1,870.76	923.31	1,442.32	1,689.41	2,014.17	2,257.92	2,504.32

PACIFIC LIFE INSURANCE COMPANY
APPENDIX A
EBR Single Premium Rates per 1000
Female Couples Discount Eligible

Form R12EBR

	No Inflation Benefit						3% Simple Inflation					
Age	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6
30	10.39	16.83	21.21	23.95	27.19	29.53	29.27	49.64	68.39	81.44	95.40	106.78
31	10.75	17.53	22.39	25.36	28.76	31.25	31.93	52.98	71.64	85.26	99.35	110.86
32	11.12	18.24	23.59	26.80	30.37	32.99	34.61	56.35	74.94	89.15	103.37	115.01
33	11.23	18.98	24.82	28.27	32.02	34.78	36.01	58.45	76.97	91.78	106.14	117.92
34	11.34	19.73	26.07	29.76	33.68	36.59	37.12	60.28	78.73	94.16	108.66	120.58
35	11.45	20.52	27.36	31.30	35.40	38.46	38.26	62.13	80.52	96.59	111.25	123.31
36	11.55	20.82	28.66	32.85	37.14	40.36	39.42	64.03	82.35	99.09	113.89	126.11
37	11.67	21.14	30.01	34.46	38.93	42.31	40.59	65.96	84.21	101.63	116.60	128.97
38	11.78	21.44	31.39	36.10	40.76	44.30	41.78	67.90	86.12	104.23	119.36	131.91
39	11.89	21.76	32.80	37.77	42.63	46.34	43.00	69.90	88.08	106.91	122.22	134.92
40	11.99	22.06	33.55	39.48	44.55	48.42	43.72	70.96	90.06	109.04	125.13	138.01
41	12.00	22.08	33.86	40.63	46.40	51.05	46.07	73.21	92.21	111.19	127.77	141.73
42	12.01	22.11	34.18	41.82	48.30	53.77	48.42	75.44	94.39	113.35	130.42	145.45
43	12.02	22.13	34.48	42.33	50.25	56.54	50.77	77.69	96.53	115.51	133.05	149.19
44	12.03	22.16	34.79	42.86	52.25	59.42	53.13	79.93	98.69	117.66	135.71	152.95
45	12.04	22.19	35.11	43.38	54.30	62.37	55.48	82.17	100.85	119.82	138.35	156.72
46	12.05	22.21	35.42	43.90	56.17	65.14	57.84	84.42	103.00	121.97	140.97	159.96
47	12.05	22.23	35.72	44.42	57.08	67.01	60.19	86.66	105.13	124.12	143.59	163.19
48	12.07	22.26	36.43	45.65	58.00	68.89	62.55	88.90	107.27	126.28	146.21	166.44
49	12.07	22.29	37.14	46.90	58.92	70.77	64.90	91.14	109.41	128.43	148.83	169.67
50	12.08	22.30	37.88	48.17	61.05	73.94	67.25	93.38	111.54	130.57	151.44	172.90
51	14.22	24.46	40.13	50.34	64.15	77.03	68.76	94.78	113.57	132.19	155.09	180.50
52	16.35	26.60	42.38	52.50	67.23	79.94	70.28	96.19	115.82	133.97	160.05	188.91
53	18.49	28.76	44.63	54.66	70.33	82.86	71.79	97.59	118.08	135.76	165.77	196.41
54	20.62	30.90	46.87	56.82	73.41	86.09	73.29	98.99	120.25	137.45	170.26	202.74
55	22.76	33.06	49.13	58.99	76.51	89.32	74.81	100.39	124.53	139.79	176.97	211.43
56	24.06	34.99	51.62	61.74	80.29	96.91	78.03	103.66	134.20	145.87	191.90	228.67
57	25.42	38.21	55.88	66.63	86.28	104.53	81.25	106.94	142.39	153.00	205.39	244.54
58	27.43	41.36	60.15	71.60	92.41	112.36	85.80	111.82	150.61	158.41	221.13	263.55
59	29.42	44.49	64.31	76.40	98.30	119.86	90.46	116.67	158.73	162.36	234.50	279.30
60	31.40	47.59	68.47	81.21	104.20	127.38	95.01	121.52	166.31	166.31	250.04	298.07
61	34.23	51.42	71.97	84.47	107.36	130.42	100.02	128.80	174.55	179.02	257.70	305.95
62	37.05	55.22	75.43	87.67	110.43	133.36	105.06	136.03	182.16	187.89	265.24	313.64
63	38.11	57.87	78.45	90.92	114.50	138.69	108.17	141.93	189.14	198.83	274.78	324.92
64	39.16	60.46	81.44	94.13	119.75	146.43	111.32	147.52	195.73	209.62	285.42	338.95
65	40.24	63.08	84.42	97.34	123.72	151.58	114.53	153.07	202.24	220.36	294.18	349.25
66	45.52	70.92	94.30	108.54	137.33	169.67	124.78	167.11	219.66	257.07	318.12	377.34
67	53.99	82.53	108.51	124.42	156.24	192.34	142.58	189.85	247.14	291.45	354.56	419.43
68	66.83	100.83	132.19	151.60	188.88	231.17	165.91	223.55	291.21	343.36	417.46	493.72
69	77.92	117.81	154.92	178.07	221.98	271.73	191.10	260.15	339.03	399.73	486.85	576.67
70	89.57	135.57	178.86	206.03	255.37	311.37	217.84	301.19	393.51	464.79	565.20	668.92
71	111.73	171.86	223.76	257.69	313.53	372.36	259.65	383.46	474.67	576.24	694.26	816.45
72	134.78	209.93	268.99	308.37	370.02	432.20	303.89	474.23	554.80	693.84	828.09	967.24
73	166.57	258.60	322.33	364.81	429.61	496.50	349.53	556.43	657.00	799.36	944.81	1,098.21
74	199.32	308.32	376.56	422.07	489.35	560.62	409.31	653.27	788.35	919.59	1,075.44	1,242.78
75	233.54	359.87	432.50	480.94	550.97	626.81	454.36	736.78	900.05	1,026.76	1,193.69	1,375.65

	5% Simple Inflation						5% Compound Inflation					
Age	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6
30	77.25	101.63	122.37	145.09	201.30	230.29	338.71	534.08	671.51	762.00	833.56	986.09
31	77.38	101.64	123.13	145.83	200.82	229.67	335.61	529.20	665.99	756.36	830.04	982.08
32	77.51	101.65	123.90	146.57	200.34	229.04	332.52	524.34	660.50	750.75	826.53	978.08
33	77.64	101.66	124.68	147.33	199.87	228.43	329.44	519.50	655.04	745.18	823.03	974.10
34	77.77	101.67	125.45	148.09	199.39	227.81	326.38	514.69	649.60	739.63	819.54	970.13
35	77.89	101.68	126.22	148.86	198.92	227.19	323.33	509.90	644.20	734.13	816.06	966.17
36	78.02	101.70	126.99	149.63	198.44	226.57	320.29	505.11	638.82	728.65	812.59	962.21
37	78.15	101.71	127.76	150.41	197.97	225.96	317.27	500.36	633.47	723.20	809.12	958.27
38	78.29	101.73	128.55	151.19	197.51	225.36	314.27	495.64	628.15	717.79	805.67	954.35
39	78.43	101.74	129.32	151.98	197.04	224.75	311.27	490.92	622.85	712.41	802.22	950.42
40	78.56	101.76	130.10	152.78	196.58	224.15	308.30	486.24	617.59	707.06	798.78	946.52
41	83.63	106.77	134.39	155.56	201.19	229.05	306.73	483.40	614.45	703.74	796.75	944.01
42	88.69	111.77	138.68	158.34	205.81	233.96	305.17	480.58	611.35	700.45	794.73	941.53
43	93.76	116.78	142.97	161.13	210.43	238.87	303.63	477.79	608.28	697.20	792.72	939.05
44	98.82	121.79	147.26	163.93	215.05	243.78	302.10	475.01	605.23	693.97	790.72	936.58
45	103.90	126.80	151.56	166.73	219.68	248.70	300.60	472.26	602.21	690.78	788.73	934.13
46	108.97	131.82	155.85	169.54	224.30	253.62	299.09	469.52	599.21	687.60	786.74	931.68
47	114.20	137.10	160.90	173.04	229.35	259.80	298.86	468.77	598.82	688.50	787.70	932.41
48	119.45	142.39	165.95	176.54	234.41	265.98	298.64	468.02	598.43	689.40	788.67	933.14
49	124.38	147.38	170.70	179.74	239.16	271.87	298.42	467.27	598.06	690.31	789.64	933.88
50	129.93	152.98	176.06	183.54	244.52	278.36	298.19	466.51	597.66	691.21	790.60	934.61
51	131.24	154.42	178.49	186.97	245.85	281.45	307.74	472.81	604.04	699.93	802.07	946.69
52	132.56	155.87	180.93	191.43	247.18	284.55	317.27	479.11	610.43	708.64	813.53	958.76
53	133.88	157.33	183.37	195.90	248.52	287.66	326.81	485.40	616.80	717.35	824.99	970.84
54	135.20	158.78	185.80	200.47	249.84	290.76	336.35	491.69	623.18	726.06	836.45	982.91
55	135.81	159.53	187.54	207.16	250.47	293.16	345.90	497.99	629.56	734.78	847.91	994.99
56	139.01	162.64	192.62	218.79	259.73	303.24	350.29	508.26	640.55	748.18	863.35	1,009.96
57	140.57	164.30	197.24	227.09	272.56	317.16	354.68	518.53	651.55	761.57	878.79	1,024.94
58	142.25	166.04	202.00	235.74	285.71	331.50	359.07	528.80	662.54	774.97	894.23	1,039.91
59	144.83	167.92	206.76	245.85	298.57	345.42	364.25	540.66	676.36	791.53	917.52	1,061.43
60	147.70	170.13	211.83	257.34	316.53	359.60	369.42	552.49	690.18	808.11	940.94	1,083.01
61	153.43	175.05	218.47	274.48	325.56	373.32	387.17	577.30	716.27	836.20	971.59	1,113.89
62	159.31	180.36	225.13	285.56	333.47	397.39	404.20	602.11	742.36	864.29	1,002.25	1,144.78
63	166.77	190.08	240.23	302.28	359.64	433.64	416.33	628.43	773.48	892.13	1,021.72	1,175.19
64	175.80	201.84	257.10	320.57	389.48	469.92	429.38	655.44	804.96	920.09	1,041.22	1,205.96
65	185.45	216.05	281.63	347.76	423.04	509.38	443.44	683.17	836.82	948.16	1,060.73	1,237.10
66	190.21	223.05	298.94	367.72	449.38	541.62	464.36	721.39	872.05	982.18	1,097.93	1,274.11
67	204.92	249.67	338.48	412.75	504.58	606.85	494.79	777.39	928.09	1,040.32	1,161.08	1,340.25
68	230.80	299.05	400.62	484.66	589.81	706.53	515.68	829.36	1,002.92	1,131.22	1,260.05	1,417.50
69	252.11	339.79	454.77	549.08	669.70	803.14	535.66	882.99	1,081.36	1,228.11	1,365.77	1,502.06
70	266.39	374.68	504.10	609.50	743.78	892.06	554.63	938.11	1,163.17	1,330.75	1,478.03	1,588.60
71	302.08	448.20	593.95	712.07	863.32	1,030.05	598.68	1,013.85	1,235.77	1,411.95	1,582.71	1,693.84
72	341.64	525.19	686.66	817.13	984.67	1,169.17	643.58	1,089.21	1,306.19	1,490.18	1,687.38	1,800.79
73	392.00	613.38	790.53	933.54	1,113.57	1,315.22	690.44	1,152.64	1,426.00	1,634.35	1,846.99	1,984.55
74	425.16	685.07	877.86	1,033.41	1,224.89	1,443.25	737.44	1,213.64	1,549.96	1,784.40	2,014.82	2,180.42
75	455.36	755.08	963.66	1,131.89	1,335.59	1,571.43	784.82	1,272.56	1,679.90	1,942.92	2,194.59	2,392.90

PACIFIC LIFE INSURANCE COMPANY
APPENDIX A
EBR Single Premium Rates per 1000
Male Not Couples Discount Eligible

Form R12EBR

	No Inflation Benefit						3% Simple Inflation					
Age	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6
30	9.32	11.27	13.22	15.18	22.81	34.26	26.22	37.87	49.53	61.19	74.81	88.44
31	9.52	11.51	13.51	15.50	23.29	35.75	26.68	38.57	50.47	62.36	76.26	90.17
32	9.72	11.74	13.79	15.82	23.78	37.30	27.15	39.29	51.42	63.56	77.75	91.93
33	9.92	11.99	14.08	16.15	24.28	38.91	27.65	40.04	52.42	64.81	79.28	93.76
34	10.12	12.24	14.36	16.48	24.77	39.91	28.17	40.80	53.44	66.08	80.85	95.62
35	10.33	12.49	14.66	16.82	25.28	40.86	28.70	41.60	54.50	67.39	82.46	97.53
36	10.54	12.74	14.95	17.16	25.79	41.81	29.26	42.42	55.58	68.74	84.12	99.50
37	10.75	13.00	15.25	17.50	26.31	42.77	29.84	43.27	56.70	70.13	85.82	101.51
38	10.96	13.26	15.56	17.86	26.84	43.76	30.45	44.15	57.85	71.55	87.57	103.58
39	11.18	13.52	15.87	18.21	27.37	44.74	31.06	45.04	59.03	73.01	89.35	105.69
40	11.40	13.79	16.18	18.57	27.91	45.74	31.71	45.98	60.25	74.51	91.19	107.86
41	11.62	14.08	16.67	19.16	29.11	46.71	32.43	46.98	61.54	76.10	93.11	110.13
42	11.84	14.37	17.16	19.76	30.32	47.69	33.17	48.03	62.88	77.74	95.10	112.46
43	12.07	14.68	17.66	20.37	31.52	48.69	33.95	49.11	64.27	79.43	97.14	114.86
44	12.29	14.98	18.15	20.98	32.72	49.69	34.76	50.23	65.70	81.16	99.24	117.32
45	12.52	15.29	18.66	21.60	33.93	50.71	35.59	51.37	67.16	82.94	101.39	119.83
46	12.75	15.59	19.16	22.21	35.13	51.73	36.45	52.56	68.67	84.77	103.59	122.42
47	12.99	15.91	19.67	22.83	36.32	52.77	37.34	53.78	70.21	86.65	105.85	125.06
48	13.16	16.23	20.19	23.47	37.53	53.84	38.14	54.91	71.68	88.45	108.05	127.65
49	13.23	16.56	20.72	24.11	38.73	54.91	38.67	55.78	72.90	90.01	110.01	130.00
50	13.29	16.88	21.24	24.74	39.93	55.99	39.24	56.70	74.16	91.62	112.03	132.44
51	13.30	17.23	21.37	24.82	41.14	57.50	39.33	56.76	74.22	91.76	112.06	132.67
52	13.40	17.58	21.49	24.88	42.33	59.81	39.42	56.82	74.29	91.90	112.08	132.91
53	13.50	17.94	21.62	24.96	43.54	62.12	39.52	56.88	74.35	92.04	112.11	133.14
54	13.60	18.30	21.76	25.05	44.74	64.43	39.61	56.94	74.41	92.18	113.24	134.35
55	13.70	18.68	21.91	25.15	45.95	66.75	39.70	57.00	74.85	92.68	114.09	135.61
56	15.83	21.86	25.26	28.68	49.99	71.30	44.50	64.03	83.21	102.24	125.02	147.98
57	18.41	25.01	28.61	32.21	54.02	75.82	48.99	70.91	91.36	111.58	135.89	160.46
58	22.02	28.20	32.01	35.82	58.09	80.36	52.35	75.46	97.01	118.28	144.00	170.07
59	25.07	30.88	34.91	38.94	61.65	84.37	55.98	79.69	102.18	124.31	151.26	178.65
60	27.35	32.81	37.08	41.34	64.48	87.61	59.02	83.45	107.34	124.86	158.61	186.38
61	30.30	35.44	40.00	44.56	67.08	89.59	61.28	86.26	111.23	136.21	163.33	190.46
62	32.78	37.65	42.52	47.40	69.21	91.02	63.36	88.63	113.91	139.18	166.26	193.34
63	33.35	39.23	45.12	51.00	74.25	97.54	65.57	91.62	117.66	143.70	170.98	198.25
64	33.48	40.39	47.31	54.22	78.93	103.73	66.40	93.14	119.87	145.25	174.13	201.66
65	33.50	41.43	49.40	57.37	83.28	109.31	66.86	94.37	121.63	146.27	176.29	203.69
66	34.71	42.24	51.15	60.13	95.68	131.71	71.45	102.59	133.72	164.86	195.94	227.03
67	35.96	47.70	62.78	78.18	118.42	159.22	78.99	115.65	152.32	188.98	224.13	259.28
68	37.21	53.84	76.60	100.95	147.07	192.55	85.37	125.97	166.57	207.18	247.18	287.18
69	38.46	61.61	93.67	128.56	181.62	232.84	95.40	140.95	186.50	232.04	278.29	324.53
70	39.71	68.29	108.50	152.82	209.91	263.93	105.36	154.51	203.66	252.81	300.71	348.60
71	44.99	93.71	142.41	195.29	255.21	312.56	116.68	173.05	229.43	285.80	339.11	392.43
72	66.08	127.63	189.19	255.08	314.54	389.90	135.35	205.68	276.01	346.34	412.73	479.11
73	94.28	161.56	228.85	299.13	359.77	418.78	159.42	237.06	314.70	392.34	450.12	507.89
74	120.92	194.57	268.21	343.50	405.21	465.82	189.48	275.90	362.32	448.75	518.55	588.35
75	147.62	227.65	307.67	387.98	450.72	512.89	220.37	315.98	411.59	507.19	591.93	676.67

	5% Simple Inflation						5% Compound Inflation					
Age	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6
30	43.21	57.83	72.46	87.09	102.16	117.23	145.67	212.78	276.02	338.35	383.99	455.45
31	44.09	59.02	73.94	88.87	104.25	119.62	144.35	210.81	273.44	335.15	382.20	453.31
32	44.99	60.22	75.45	90.68	106.37	122.06	143.05	208.85	270.87	331.98	380.41	451.18
33	45.91	61.45	76.99	92.53	108.54	124.56	141.76	206.91	268.32	328.83	378.64	449.05
34	46.84	62.70	78.56	94.42	110.76	127.10	140.46	204.98	265.79	325.70	376.86	446.92
35	47.80	63.98	80.16	96.35	113.02	129.69	139.18	203.06	263.27	322.59	375.10	444.80
36	48.77	65.29	81.80	98.31	115.33	132.34	137.92	201.17	260.77	319.51	373.34	442.70
37	49.77	66.62	83.47	100.32	117.68	135.04	136.66	199.28	258.29	316.44	371.59	440.60
38	50.79	67.98	85.17	102.37	120.08	137.79	135.40	197.40	255.82	313.39	369.84	438.51
39	51.82	69.37	86.91	104.46	122.53	140.61	134.15	195.52	253.36	310.36	368.09	436.41
40	52.88	70.78	88.69	106.59	125.03	143.48	132.92	193.67	250.93	307.35	366.36	434.34
41	53.96	72.23	90.50	108.76	127.58	146.40	132.20	192.52	249.37	305.40	365.53	433.32
42	55.06	73.70	92.34	110.98	130.19	149.39	131.50	191.41	247.86	303.49	364.74	432.34
43	56.18	75.21	94.23	113.25	132.84	152.44	130.77	190.25	246.30	301.55	363.89	431.30
44	57.33	76.74	96.15	115.56	135.56	155.55	130.08	189.15	244.82	299.67	363.10	430.33
45	58.50	78.31	98.11	117.92	138.32	158.73	129.45	188.10	243.38	297.84	362.35	429.39
46	59.69	79.90	100.11	120.32	141.15	161.97	128.78	187.03	241.92	296.01	361.57	428.43
47	60.91	81.54	102.16	122.78	144.03	165.27	129.83	188.40	243.60	297.99	364.33	431.64
48	62.16	83.20	104.24	125.29	146.97	168.64	130.72	189.62	245.14	299.84	366.96	434.72
49	63.42	84.90	106.37	127.84	149.96	172.09	131.76	191.00	246.83	301.85	369.75	437.98
50	64.72	86.63	108.54	127.99	153.03	175.60	132.81	192.40	248.55	303.88	372.56	441.26
51	64.89	86.86	108.84	127.99	153.44	176.07	134.99	195.17	251.90	307.79	377.18	446.57
52	65.09	87.13	109.16	128.49	153.90	176.61	137.22	198.02	255.32	311.78	381.86	451.96
53	65.67	87.91	109.83	128.96	154.84	178.18	139.50	200.90	258.79	315.81	386.61	457.41
54	66.45	88.95	111.29	131.10	156.91	180.30	142.92	204.95	263.41	321.01	392.53	464.04
55	67.25	90.01	112.47	134.80	158.56	182.46	146.35	209.00	268.05	326.23	398.46	470.69
56	70.26	93.65	119.04	141.99	169.25	196.73	152.02	220.32	284.74	348.17	415.99	483.81
57	70.28	94.20	125.86	152.58	181.70	211.14	157.52	231.66	301.65	370.51	433.75	496.99
58	70.31	94.70	129.65	161.01	192.61	223.88	162.98	243.19	318.93	393.42	451.86	510.31
59	72.06	95.22	133.17	167.76	200.11	232.99	169.31	255.69	337.30	417.53	470.80	524.08
60	73.77	95.78	136.69	175.17	206.97	239.03	175.48	268.21	355.86	441.98	489.74	537.50
61	77.43	98.49	141.32	179.22	209.69	240.17	181.27	277.62	368.70	458.17	507.26	556.35
62	81.18	101.83	145.76	181.75	211.75	241.74	187.12	286.83	381.09	473.69	524.04	574.38
63	85.17	105.11	150.36	184.35	214.63	244.91	188.66	292.07	389.86	485.90	538.45	590.99
64	87.93	108.18	154.13	186.91	217.53	248.15	190.70	297.86	399.18	498.70	553.52	608.34
65	90.80	115.47	162.13	189.30	219.96	250.62	192.69	303.57	408.41	511.38	568.32	625.24
66	98.87	122.76	171.45	201.67	235.40	269.14	199.82	313.37	420.71	526.16	587.99	649.83
67	105.86	149.20	185.72	220.33	258.38	296.43	209.34	326.44	437.12	545.88	613.53	681.18
68	113.99	160.42	199.67	238.92	281.95	324.98	217.33	344.41	455.16	564.71	640.12	715.54
69	123.67	173.55	218.80	264.05	313.29	362.52	229.56	367.48	479.13	590.30	674.39	758.47
70	135.65	186.01	234.94	283.88	335.28	386.69	246.61	393.58	504.41	615.53	705.50	795.46
71	148.82	204.90	260.98	317.06	374.52	431.98	270.76	429.09	543.26	654.87	762.31	869.75
72	165.39	235.27	305.15	375.03	446.45	517.88	298.44	476.01	601.04	720.46	845.76	971.04
73	186.71	264.68	342.66	420.63	479.11	537.59	340.13	529.18	666.24	787.45	904.13	1,019.61
74	216.73	306.46	396.19	485.92	541.45	596.99	387.22	588.78	738.81	862.77	979.53	1,093.89
75	248.14	349.37	450.59	551.81	623.85	695.90	434.86	648.97	811.99	938.74	1,055.81	1,169.31

PACIFIC LIFE INSURANCE COMPANY
APPENDIX A
EBR Single Premium Rates per 1000
Male Couples Discount Eligible

Form R12EBR

	No Inflation Benefit						3% Simple Inflation					
Age	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6
30	7.93	9.58	11.24	12.90	19.40	29.12	20.74	30.65	40.56	50.47	62.05	73.63
31	8.09	9.79	11.48	13.17	19.80	30.39	21.10	31.21	41.32	51.43	63.25	75.07
32	8.26	9.98	11.71	13.44	20.21	31.70	21.53	31.78	42.09	52.41	64.47	76.53
33	8.43	10.19	11.96	13.72	20.63	33.06	21.98	32.37	42.90	53.43	65.73	78.04
34	8.61	10.41	12.21	14.01	21.06	33.93	22.43	32.99	43.74	54.48	67.03	79.59
35	8.79	10.62	12.46	14.30	21.50	34.73	22.89	33.63	44.59	55.55	68.37	81.18
36	8.96	10.83	12.71	14.58	21.92	35.54	23.35	34.28	45.47	56.65	69.73	82.80
37	9.14	11.06	12.97	14.88	22.37	36.37	23.82	34.97	46.38	57.80	71.14	84.47
38	9.32	11.27	13.23	15.18	22.82	37.20	24.31	35.67	47.32	58.96	72.57	86.19
39	9.50	11.49	13.48	15.48	23.26	38.03	24.79	36.39	48.27	60.16	74.05	87.93
40	9.69	11.72	13.76	15.79	23.73	38.88	25.29	37.14	49.27	61.39	75.57	89.74
41	9.88	11.97	14.05	16.12	24.76	39.71	25.81	37.90	50.27	62.65	77.11	91.57
42	10.06	12.22	14.35	16.46	25.78	40.54	26.35	38.70	51.32	63.95	78.71	93.46
43	10.25	12.47	14.63	16.80	26.79	41.38	26.90	39.53	52.42	65.30	80.36	95.42
44	10.44	12.73	14.94	17.14	27.81	42.23	27.45	40.38	53.53	66.68	82.04	97.41
45	10.64	13.00	15.25	17.50	28.84	43.10	28.01	41.27	54.69	68.10	83.78	99.46
46	10.83	13.25	15.55	17.85	29.86	43.97	28.58	42.19	55.88	69.57	85.57	101.56
47	11.03	13.52	15.87	18.21	30.88	44.85	29.16	43.13	57.10	71.07	87.40	103.72
48	11.18	13.79	16.19	18.57	31.90	45.76	29.85	44.11	58.36	72.62	89.27	105.93
49	11.24	14.07	16.51	18.94	32.92	46.67	30.57	45.11	59.66	74.20	91.20	108.20
50	11.30	14.35	16.84	19.32	33.94	47.60	31.32	46.16	61.01	75.85	93.19	110.54
51	11.43	14.78	17.32	19.85	35.10	49.01	31.66	46.81	61.95	77.10	94.80	112.50
52	11.56	15.21	17.80	20.38	36.25	51.10	32.23	47.49	62.95	78.40	96.46	114.52
53	11.69	15.64	18.29	20.93	37.40	53.19	32.90	48.22	63.99	79.75	98.18	116.61
54	11.82	16.08	18.78	21.47	38.55	55.29	33.56	48.99	65.08	81.17	99.98	118.79
55	11.95	16.52	19.28	22.02	39.70	57.38	34.23	49.79	66.21	82.63	101.82	121.01
56	14.39	19.51	22.41	25.30	43.42	61.54	39.35	57.81	75.63	93.45	113.93	134.41
57	16.92	22.53	25.59	28.65	47.18	65.72	41.64	63.77	84.50	103.77	125.70	147.62
58	20.29	25.54	28.78	32.02	50.95	69.88	44.50	67.08	90.59	111.19	134.46	157.74
59	23.08	28.00	31.43	34.86	54.16	73.47	47.38	70.12	96.10	112.21	142.37	166.84
60	25.11	29.74	33.37	37.01	56.66	76.33	49.95	73.08	101.39	112.17	149.89	175.47
61	27.86	32.22	36.09	39.98	59.11	78.25	52.17	77.34	105.67	123.29	155.17	180.94
62	30.20	34.34	38.48	42.63	61.16	79.70	53.95	80.97	108.21	126.23	157.95	183.67
63	30.62	35.62	40.62	45.63	65.38	85.18	55.79	84.88	111.78	129.32	162.43	188.34
64	30.63	36.51	42.39	48.27	69.27	90.35	57.03	86.97	114.13	130.90	165.68	191.83
65	30.68	37.34	44.12	50.90	72.92	95.05	57.86	88.40	115.88	131.81	167.81	193.84
66	31.72	38.02	45.57	53.20	83.41	114.04	62.55	97.67	127.25	156.83	186.36	215.89
67	32.87	42.47	55.19	68.24	102.44	137.12	69.90	110.09	144.92	179.76	213.15	246.54
68	34.02	47.10	66.02	86.54	125.74	165.51	78.21	119.52	158.09	196.66	234.66	272.66
69	35.17	53.14	79.63	108.98	154.08	199.83	88.22	133.22	176.49	219.76	263.69	307.62
70	36.32	58.13	91.22	128.44	176.97	226.21	98.87	145.56	192.26	238.95	284.45	329.95
71	39.50	79.80	120.10	164.58	217.80	270.26	106.79	159.22	211.64	264.07	313.65	363.24
72	56.33	107.50	158.68	214.20	269.30	337.46	120.80	184.80	248.80	312.80	373.21	433.62
73	80.03	135.94	191.86	250.94	305.53	358.80	139.05	208.15	277.25	346.35	397.77	449.19
74	102.39	163.58	224.77	287.94	341.92	395.58	161.31	236.50	311.69	386.88	447.60	508.33
75	124.82	191.30	257.77	325.05	378.38	432.38	182.92	264.19	345.46	426.72	498.75	570.78

	5% Simple Inflation						5% Compound Inflation					
Age	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6
30	36.73	49.16	61.59	74.03	86.84	99.65	131.67	194.36	255.57	316.55	359.26	426.15
31	37.48	50.16	62.85	75.54	88.61	101.68	130.49	192.58	253.19	313.58	357.61	424.16
32	38.24	51.19	64.13	77.08	90.42	103.75	129.31	190.79	250.83	310.63	355.95	422.18
33	39.02	52.23	65.44	78.65	92.26	105.87	128.16	189.04	248.50	307.71	354.31	420.20
34	39.82	53.30	66.78	80.26	94.15	108.03	127.00	187.29	246.17	304.79	352.67	418.23
35	40.63	54.38	68.14	81.90	96.07	110.24	125.86	185.54	243.85	301.90	351.03	416.27
36	41.46	55.49	69.53	83.57	98.03	112.49	124.71	183.80	241.55	299.02	349.39	414.31
37	42.30	56.63	70.95	85.27	100.03	114.78	123.59	182.09	239.27	296.17	347.78	412.37
38	43.17	57.78	72.40	87.01	102.07	117.13	122.47	180.39	237.00	293.33	346.16	410.43
39	44.05	58.96	73.88	88.79	104.15	119.52	121.35	178.69	234.75	290.52	344.54	408.49
40	44.95	60.17	75.38	90.60	106.28	121.96	120.23	177.00	232.50	287.70	342.93	406.55
41	45.87	61.39	76.92	92.45	108.45	124.44	119.62	175.93	231.06	285.92	341.98	405.34
42	46.80	62.65	78.49	94.34	110.66	126.98	118.97	174.83	229.60	284.10	341.00	404.10
43	47.76	63.92	80.09	96.26	112.92	129.58	118.40	173.81	228.21	282.38	340.10	402.93
44	48.73	65.23	81.73	98.23	115.22	132.22	117.79	172.76	226.80	280.62	339.15	401.71
45	49.73	66.56	83.40	100.23	117.57	134.92	117.14	171.66	225.35	278.84	338.16	400.46
46	50.74	67.92	85.10	102.28	119.97	137.67	116.53	170.62	223.95	277.11	337.22	399.26
47	51.78	69.30	86.83	104.36	122.42	140.48	117.19	171.50	225.14	278.62	339.26	401.61
48	52.83	70.72	88.61	106.49	124.92	143.35	118.01	172.55	226.50	280.31	341.48	404.15
49	53.91	72.16	90.41	108.67	127.47	146.27	118.69	173.45	227.72	281.87	343.57	406.57
50	55.01	73.64	92.26	110.42	130.07	149.26	119.37	174.37	228.96	283.44	345.69	409.01
51	56.13	75.14	94.14	110.71	132.73	152.30	121.61	176.85	231.76	286.58	349.37	413.02
52	57.28	76.67	96.06	113.07	135.43	155.41	123.81	179.28	234.52	289.69	353.02	417.01
53	58.45	78.24	98.02	115.42	138.20	158.58	125.96	181.68	237.25	292.77	356.66	420.98
54	59.64	79.83	100.02	117.99	141.02	161.82	127.00	182.97	238.87	294.74	359.18	423.85
55	60.86	81.46	102.07	122.67	143.90	165.12	128.04	184.26	240.50	296.72	361.73	426.73
56	63.23	84.28	109.07	130.63	155.07	179.51	134.65	195.83	257.02	318.20	379.24	440.28
57	63.25	84.78	113.27	139.48	168.07	194.25	141.12	207.42	273.73	340.04	396.95	453.87
58	63.28	85.23	116.68	144.91	179.85	207.65	147.56	219.16	290.78	362.39	414.99	467.60
59	64.85	85.70	119.85	152.99	188.60	217.84	153.04	230.06	307.08	384.10	432.05	480.00
60	66.39	86.20	123.02	163.21	195.85	225.29	158.68	241.26	323.83	406.39	449.38	492.37
61	69.69	88.64	127.19	170.26	199.21	228.16	163.79	249.54	335.29	421.05	465.23	509.41
62	73.06	91.65	131.18	172.67	201.16	229.65	169.17	257.89	346.60	435.31	480.63	525.94
63	76.65	94.60	135.32	175.13	203.90	232.67	170.32	262.33	354.33	446.32	493.61	540.91
64	79.14	97.36	138.72	177.56	206.65	235.74	171.27	266.59	361.90	457.22	506.56	555.90
65	81.72	103.92	154.02	179.83	208.96	238.09	172.69	271.30	369.92	468.53	519.76	571.00
66	88.98	110.48	162.88	191.58	223.63	255.69	178.88	279.95	381.01	482.07	537.72	593.37
67	95.27	134.28	176.44	209.31	245.46	281.61	186.20	290.49	394.80	499.09	559.98	620.87
68	102.59	152.40	189.69	226.97	267.85	308.73	194.97	302.75	410.53	518.31	586.18	654.05
69	111.30	164.87	207.86	250.85	297.62	344.39	203.35	315.39	427.45	539.49	615.17	690.85
70	122.08	176.71	223.20	269.69	318.52	367.35	209.62	324.40	439.18	553.97	634.95	715.91
71	138.40	190.55	242.71	294.86	348.30	401.74	228.23	348.62	469.00	589.39	686.09	782.78
72	150.50	214.09	277.68	341.27	406.27	471.27	249.85	382.70	515.56	648.41	761.18	873.94
73	166.47	235.86	305.26	374.65	426.70	478.75	285.76	437.95	571.58	700.74	809.20	917.65
74	188.55	266.62	344.68	422.75	471.06	519.38	326.28	498.76	634.14	760.58	872.54	984.49
75	206.77	292.81	378.85	464.89	526.13	587.36	367.26	560.08	697.23	821.00	936.69	1,052.37

PACIFIC LIFE INSURANCE COMPANY
APPENDIX B
Comparison of Premium Rates
Based on Total Rates: Life + ABR + EBR
CONFIDENTIAL

1. Sample Comparisons

A. Forms P12PPC, R12ABR, & R12EBR this Rate Filing
Nonsmoker With Couples Discount

		No Inflation Option			3% Simple Inflation Option			5% Simple Inflation Option			5% Compound Inflation Option		
Gender	Issue Age	4 Year	6 Year	8 Year	4 Year	6 Year	8 Year	4 Year	6 Year	8 Year	4 Year	6 Year	8 Year
Female	30	335.43	347.55	356.92	425.45	460.81	488.64	491.14	543.87	584.61	1,446.34	1,672.66	1,790.77
Female	40	412.17	430.03	443.44	516.67	564.44	601.73	599.40	656.31	725.69	1,467.38	1,722.87	1,871.00
Female	50	509.40	534.05	552.57	625.98	666.63	734.29	723.93	784.46	877.54	1,477.94	1,731.02	1,913.31
Female	60	659.80	703.28	735.11	794.87	864.01	985.02	917.16	997.33	1,175.72	1,714.28	2,016.90	2,225.81
Female	70	923.11	1,000.92	1,080.40	1,332.93	1,555.67	1,688.61	1,595.78	1,866.72	2,021.72	2,439.93	2,896.62	3,169.26
Male	30	344.96	350.04	354.20	394.22	407.99	419.46	419.17	440.94	469.03	918.40	980.73	1,034.93
Male	40	429.09	436.18	441.56	472.75	489.76	504.00	497.68	520.04	554.55	927.83	996.56	1,050.97
Male	50	523.53	532.19	538.63	568.08	586.93	602.45	608.61	634.52	656.36	952.49	1,019.16	1,077.34
Male	60	644.95	658.06	667.72	704.82	734.83	754.67	775.50	836.81	890.17	1,061.91	1,127.80	1,185.82
Male	70	835.01	862.47	882.01	991.31	1,087.62	1,142.32	1,190.98	1,301.82	1,365.06	1,430.35	1,591.70	1,718.42

B. Forms P12PPC, R12ABR, & R12EBR prior Rate Filing
Nonsmoker With Couples Discount

		No Inflation Option			3% Simple Inflation Option			5% Simple Inflation Option			5% Compound Inflation Option		
Gender	Issue Age	4 Year	6 Year	8 Year	4 Year	6 Year	8 Year	4 Year	6 Year	8 Year	4 Year	6 Year	8 Year
Female	30	302.04	308.72	313.96	390.35	410.33	426.40	492.34	530.71	605.95	1,225.12	1,450.29	1,651.22
Female	40	403.60	419.95	428.33	500.88	534.11	558.05	592.49	623.08	700.56	1,288.64	1,492.49	1,715.11
Female	50	489.36	513.63	537.80	627.61	660.07	697.00	772.44	799.43	883.16	1,377.89	1,578.93	1,812.45
Female	60	648.90	680.44	723.75	804.43	843.52	958.49	958.28	1,035.29	1,125.59	1,570.52	1,800.49	2,047.21
Female	70	896.91	961.25	1,057.46	1,123.18	1,258.36	1,427.03	1,343.91	1,541.11	1,778.42	2,080.18	2,308.64	2,560.64
Male	30	347.73	350.89	366.32	424.45	444.27	467.43	511.78	536.65	562.27	822.28	938.15	1,039.53
Male	40	434.59	438.46	460.43	530.68	554.93	583.28	637.56	667.99	699.35	854.05	958.94	1,068.88
Male	50	507.49	512.22	539.12	628.29	657.98	692.67	759.09	795.87	834.71	911.04	1,013.91	1,132.84
Male	60	684.19	691.10	728.51	842.11	881.20	944.50	984.50	1,061.51	1,123.59	1,132.45	1,291.29	1,373.99
Male	70	859.49	936.16	1,029.18	1,067.28	1,160.67	1,251.67	1,237.50	1,330.48	1,428.14	1,392.88	1,613.70	1,769.47

A / B - 1.0

		No Inflation Option			3% Simple Inflation Option			5% Simple Inflation Option			5% Compound Inflation Option		
Gender	Issue Age	4 Year	6 Year	8 Year	4 Year	6 Year	8 Year	4 Year	6 Year	8 Year	4 Year	6 Year	8 Year
Female	30	11%	13%	14%	9%	12%	15%	0%	2%	-4%	18%	15%	8%
Female	40	2%	2%	4%	3%	6%	8%	1%	5%	4%	14%	15%	9%
Female	50	4%	4%	3%	0%	1%	5%	-6%	-2%	-1%	7%	10%	6%
Female	60	2%	3%	2%	-1%	2%	3%	-4%	-4%	4%	9%	12%	9%
Female	70	3%	4%	2%	19%	24%	18%	19%	21%	14%	17%	25%	24%
Male	30	-1%	0%	-3%	-7%	-8%	-10%	-18%	-18%	-17%	12%	5%	0%
Male	40	-1%	-1%	-4%	-11%	-12%	-14%	-22%	-22%	-21%	9%	4%	-2%
Male	50	3%	4%	0%	-10%	-11%	-13%	-20%	-20%	-21%	5%	1%	-5%
Male	60	-6%	-5%	-8%	-16%	-17%	-20%	-21%	-21%	-21%	-6%	-13%	-14%
Male	70	-3%	-8%	-14%	-7%	-6%	-9%	-4%	-2%	-4%	3%	-1%	-3%

2. Other Comparisons

Percentage of Decreases and Increases

Percent of Business Volume where Individual Rates have...	ABR+EBR	ABR+EBR +Life
Decreased	44.27%	57.72%
Remained the same or increased	55.73%	42.28%

Average Premiums per 1000 of Initial Face

Forms	ABR	EBR	ABR + EBR
R12ABR & R12EBR	$278.32	$192.47	$470.80
R12ABR & R12EBR (Version 2)	$199.37	$306.82	$506.19

Averages are based on current Distribution of Business assumption

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
07/14/2014		Rate	Health Appendices	07/29/2014	Appendices Health Generic.pdf (Superceded)

PACIFIC LIFE INSURANCE COMPANY
APPENDIX A
ABR Single Premium Rates per 1000

Form R12ABR

	Female Not Couples Discount Eligible				Female Couples Discount Eligible			
Age	No Inflation Benefit	3% Simple Inflation	5% Simple Inflation	5% Compound Inflation	No Inflation Benefit	3% Simple Inflation	5% Simple Inflation	5% Compound Inflation
30	60.69	139.57	219.48	748.80	51.59	125.12	186.56	702.16
31	63.70	143.85	222.09	748.80	54.65	126.83	190.37	700.88
32	66.79	148.18	224.75	748.80	57.77	128.57	194.23	699.63
33	69.96	151.25	227.45	748.80	60.96	131.64	198.12	698.39
34	73.21	154.08	230.21	748.85	64.24	135.06	202.06	697.19
35	76.56	156.91	233.01	748.90	67.58	138.49	206.03	695.98
36	80.00	159.81	235.86	749.01	71.01	141.98	210.05	694.84
37	83.55	162.76	238.78	749.13	74.53	145.51	214.12	693.70
38	87.21	165.75	241.73	749.29	78.14	149.08	218.22	692.59
39	90.97	168.78	244.73	749.47	81.84	152.67	222.37	691.50
40	94.86	171.86	247.80	749.68	85.65	156.32	226.57	690.44
41	95.25	176.89	256.10	748.81	85.73	160.44	233.35	688.31
42	95.64	182.13	264.83	747.98	85.84	164.75	240.50	686.20
43	96.03	187.60	273.98	747.16	85.95	169.24	248.00	684.11
44	96.42	193.32	283.62	746.41	86.05	173.95	255.92	682.07
45	96.81	199.29	299.22	745.68	86.16	178.88	264.25	680.05
46	97.20	203.11	311.00	742.65	86.27	181.97	270.54	676.08
47	97.59	206.93	323.45	739.62	86.37	185.07	277.12	672.11
48	97.98	208.10	324.03	736.59	86.47	185.90	283.99	668.14
49	98.37	209.26	324.61	733.56	86.57	186.74	285.17	664.16
50	98.76	209.90	325.19	730.53	86.66	187.03	286.35	660.20
51	99.15	210.54	325.77	726.60	86.76	187.32	287.53	654.34
52	99.54	211.18	326.35	722.82	86.85	187.61	288.71	648.49
53	99.93	211.82	326.93	718.97	86.94	187.90	289.89	647.19
54	100.32	212.46	327.51	716.46	87.03	188.19	291.07	643.29
55	100.71	213.13	328.09	714.02	87.11	188.48	292.25	639.45
56	101.10	215.95	328.68	717.52	87.20	188.75	293.45	640.55
57	101.49	220.36	337.89	720.98	87.28	192.37	301.67	641.61
58	101.88	224.70	346.83	724.39	87.36	195.92	309.66	642.63
59	102.34	228.93	355.46	727.74	87.50	199.38	317.36	643.60
60	103.97	232.92	363.35	730.93	88.13	202.63	324.41	644.43
61	106.19	238.06	373.69	739.24	89.48	206.38	333.64	647.60
62	108.36	243.10	383.76	747.51	90.79	210.04	342.63	650.73
63	113.06	250.59	392.99	762.71	95.57	217.72	350.87	668.31
64	116.93	256.31	397.02	776.74	99.67	223.90	354.47	684.87
65	120.61	261.58	399.70	790.48	103.58	229.69	356.86	701.18
66	127.06	270.74	419.04	802.29	108.47	236.23	374.19	707.26
67	135.35	281.28	439.38	821.89	115.41	244.97	392.42	720.67
68	145.17	294.15	465.65	864.30	124.79	258.43	409.24	764.74
69	158.08	306.84	499.17	908.71	136.90	272.02	432.78	811.77
70	171.70	320.23	536.56	955.40	149.75	286.51	466.60	861.97
71	183.94	357.51	589.48	1,018.50	161.38	307.88	509.58	912.60
72	199.00	397.97	645.63	1,083.97	175.53	330.39	558.46	964.36
73	212.06	469.60	753.18	1,196.81	187.21	393.73	626.95	1,046.43
74	223.94	529.84	851.46	1,314.98	197.93	445.46	714.40	1,132.10
75	236.16	609.89	956.41	1,439.28	209.01	516.50	809.72	1,222.34

	Male Not Couples Discount Eligible				Male Couples Discount Eligible			
Age	No Inflation Benefit	3% Simple Inflation	5% Simple Inflation	5% Compound Inflation	No Inflation Benefit	3% Simple Inflation	5% Simple Inflation	5% Compound Inflation
30	36.64	87.67	170.44	429.28	31.14	74.51	143.33	389.71
31	37.19	89.50	173.88	423.37	31.61	76.07	146.22	384.19
32	37.74	91.36	177.40	417.48	32.08	77.66	149.17	378.70
33	38.29	93.25	180.99	411.62	32.55	79.27	152.18	373.22
34	38.84	95.17	184.65	405.78	33.01	80.89	155.26	367.76
35	39.38	97.11	188.38	399.97	33.47	82.54	158.39	362.32
36	39.93	99.08	192.19	394.18	33.94	84.22	161.58	356.91
37	40.49	101.09	196.08	388.42	34.41	85.93	164.85	351.52
38	41.03	103.12	200.04	382.68	34.87	87.65	168.17	346.14
39	41.58	105.19	204.09	376.97	35.34	89.41	171.57	340.79
40	42.13	107.29	208.22	371.28	35.81	91.19	175.04	335.46
41	42.66	109.47	212.52	368.45	36.27	93.11	178.67	331.65
42	43.19	111.68	216.92	365.62	36.74	95.04	182.37	327.89
43	43.72	113.92	221.41	362.87	37.21	97.00	186.16	324.09
44	44.25	116.19	225.99	360.09	37.67	99.00	190.01	320.35
45	44.78	118.51	230.67	357.31	38.14	101.02	193.96	316.68
46	45.31	120.86	235.45	354.58	38.61	103.08	197.99	312.99
47	45.84	123.24	240.31	356.26	39.07	105.16	202.09	313.24
48	46.33	125.39	245.29	358.13	39.54	107.29	206.29	313.36
49	46.72	127.01	250.36	359.87	40.00	109.43	210.56	313.64
50	47.13	128.65	255.54	361.64	40.46	111.61	214.93	313.94
51	47.45	130.17	255.70	361.43	40.80	113.91	219.05	313.38
52	47.79	131.71	255.94	361.20	41.14	116.25	223.26	312.88
53	48.12	133.26	257.79	361.62	41.47	118.62	227.57	312.45
54	48.45	134.84	260.48	361.25	41.81	121.03	231.99	313.17
55	48.77	136.44	263.24	359.73	42.15	123.49	236.51	313.92
56	53.64	143.19	274.18	358.53	46.43	129.67	248.57	312.22
57	58.72	150.00	285.11	357.31	50.88	136.48	260.79	310.51
58	58.94	151.31	287.53	356.11	51.09	138.93	265.28	308.76
59	59.35	152.37	289.46	354.00	51.26	141.38	269.36	307.89
60	59.73	153.38	290.74	352.03	51.43	143.59	272.86	306.82
61	60.11	155.77	296.99	351.94	51.60	146.93	281.09	307.80
62	60.49	156.86	299.29	352.53	51.77	147.95	283.26	308.28
63	60.87	157.81	301.33	358.63	51.95	148.83	285.18	313.75
64	61.24	160.08	302.86	364.00	53.41	150.72	286.62	319.21
65	62.79	162.48	303.86	369.24	54.83	152.91	287.55	324.03
66	64.59	163.95	305.45	373.42	56.44	154.42	289.05	327.55
67	67.17	166.20	308.98	378.57	58.86	156.52	292.38	332.90
68	72.33	167.59	310.77	387.22	63.86	158.20	294.06	338.43
69	77.67	169.84	314.99	395.58	69.00	160.84	298.05	347.80
70	83.04	172.38	320.05	401.22	74.29	163.76	302.83	361.10
71	87.22	181.40	336.06	415.83	77.10	168.65	310.76	370.03
72	91.02	194.70	351.21	429.48	80.76	177.18	317.24	377.94
73	94.49	211.03	365.79	443.21	83.33	187.68	322.30	384.99
74	98.51	223.21	386.56	461.53	86.36	194.06	332.64	395.83
75	102.39	234.46	404.97	477.73	89.23	199.29	343.98	404.62

PACIFIC LIFE INSURANCE COMPANY
APPENDIX A
EBR Single Premium Rates per 1000
Female Not Couples Discount Eligible

Form R12EBR

	No Inflation Benefit						3% Simple Inflation					
Age	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6
30	12.23	19.81	24.96	28.19	31.99	34.75	42.07	66.03	82.60	92.98	105.34	114.65
31	13.24	21.22	26.94	30.44	34.44	37.36	42.93	67.69	84.71	96.25	109.17	118.85
32	14.26	22.64	28.93	32.71	36.91	40.00	43.80	69.37	86.86	99.59	113.07	123.14
33	14.98	24.09	30.96	35.03	39.43	42.68	45.98	72.38	90.32	104.27	118.32	128.77
34	15.70	25.58	33.04	37.39	42.00	45.42	48.49	75.73	94.15	109.31	123.94	134.78
35	16.42	27.08	35.14	39.77	44.59	48.20	51.03	79.12	98.01	114.43	129.64	140.87
36	17.14	28.04	37.27	42.20	47.25	51.03	53.60	82.56	101.92	119.61	135.40	147.06
37	17.86	29.00	39.45	44.67	49.94	53.91	56.18	86.03	105.86	124.86	141.25	153.31
38	18.58	29.94	41.65	47.19	52.67	56.83	58.78	89.53	109.86	130.17	147.16	159.65
39	19.30	30.90	43.90	49.75	55.47	59.82	61.42	93.07	113.90	135.56	153.17	166.08
40	20.02	31.85	45.38	52.36	58.32	62.87	63.47	95.53	118.00	140.33	159.26	172.61
41	20.10	31.95	45.65	53.61	60.40	65.87	66.06	97.99	120.34	142.68	162.19	176.97
42	20.18	32.05	45.91	54.90	62.53	68.95	68.65	100.45	122.73	145.05	165.13	181.37
43	20.27	32.16	46.17	55.41	64.73	72.13	71.24	102.90	125.07	147.40	168.04	185.76
44	20.35	32.26	46.43	55.92	66.97	75.40	73.84	105.36	127.44	149.76	170.98	190.18
45	20.43	32.36	46.70	56.43	69.28	78.77	76.43	107.83	129.81	152.12	173.92	194.63
46	20.51	32.46	46.97	56.95	71.38	81.93	79.02	110.29	132.15	154.48	176.82	198.44
47	20.59	32.56	47.23	57.46	72.36	84.04	81.61	112.75	134.48	156.83	179.73	202.25
48	20.67	32.66	47.95	58.79	73.33	86.15	84.20	115.20	136.82	159.18	182.62	206.06
49	20.76	32.77	48.69	60.17	74.32	88.26	86.79	117.66	139.16	161.54	185.53	209.87
50	20.84	32.87	49.46	61.57	76.73	91.89	89.39	120.12	141.50	163.89	188.44	213.67
51	20.92	32.97	51.40	63.42	79.66	94.81	90.36	120.97	143.07	164.98	191.92	221.81
52	22.73	34.79	53.35	65.25	82.59	97.54	91.34	121.82	144.93	166.28	196.96	230.91
53	24.53	36.62	55.28	67.09	85.52	100.27	92.32	122.67	146.77	167.58	202.89	238.93
54	26.34	38.44	57.22	68.92	88.45	103.36	93.29	123.52	148.54	168.77	207.37	245.58
55	28.14	40.27	59.16	70.77	91.38	106.46	94.28	124.37	152.76	170.72	214.46	254.99
56	29.35	42.22	61.77	73.68	95.50	115.06	97.90	128.07	162.72	176.06	230.58	275.13
57	30.62	45.66	66.44	79.10	102.21	123.69	101.54	131.77	170.90	182.51	244.95	293.64
58	32.65	49.04	71.14	84.62	109.09	132.56	106.73	137.35	179.07	185.90	261.86	315.85
59	34.65	52.38	75.70	89.93	115.69	141.06	112.06	142.90	187.11	189.30	275.95	334.23
60	36.65	55.70	80.27	95.26	122.30	149.57	117.24	148.44	192.69	192.69	292.48	356.14
61	39.34	59.58	83.75	98.46	125.38	152.52	122.41	156.27	204.43	206.28	300.61	364.68
62	42.03	63.41	87.18	101.58	128.35	155.34	127.60	164.04	213.65	215.59	308.59	373.00
63	44.21	67.46	91.67	106.34	134.08	162.54	132.80	172.53	223.29	229.60	321.24	387.81
64	46.39	71.45	96.13	111.07	141.20	172.59	138.07	180.65	232.49	243.43	335.16	405.87
65	48.58	75.47	100.57	115.77	146.80	179.58	143.39	188.73	241.60	257.20	346.92	419.54
66	54.10	83.99	111.49	128.24	162.11	200.17	153.98	203.77	260.34	297.15	373.18	451.12
67	63.36	96.93	127.49	146.21	183.64	226.12	174.08	229.69	291.93	336.79	415.41	499.79
68	79.07	119.07	155.96	178.80	222.64	272.41	203.88	271.69	347.02	402.34	493.16	589.54
69	92.81	139.74	183.40	210.63	262.30	320.82	236.16	317.40	406.98	473.78	579.06	689.79
70	107.33	161.45	212.38	244.34	302.40	368.27	270.59	368.65	475.18	555.99	675.98	801.28
71	134.15	204.88	265.94	305.85	371.56	440.75	306.93	452.61	559.05	677.28	816.89	962.00
72	162.08	250.48	319.98	366.29	438.84	511.99	344.25	544.66	639.43	803.03	960.96	1,124.66
73	199.28	307.55	382.52	432.50	508.74	587.44	399.94	643.37	761.67	929.17	1,100.28	1,280.73
74	237.55	365.77	446.07	499.60	578.76	662.60	469.90	756.91	915.84	1,070.24	1,253.59	1,450.47
75	277.50	426.12	511.58	568.56	650.95	740.18	525.30	857.55	1,049.65	1,198.72	1,395.10	1,609.18

	5% Simple Inflation						5% Compound Inflation					
Age	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6
30	90.89	119.57	143.97	170.68	236.83	270.92	392.01	590.62	750.49	846.67	916.07	1,095.65
31	92.91	121.46	145.73	171.51	238.14	272.06	388.22	584.91	743.24	838.49	911.58	1,090.27
32	94.95	123.35	147.50	172.34	239.45	273.21	384.45	579.23	736.01	830.34	907.08	1,084.89
33	96.97	125.23	149.27	173.18	240.77	274.36	380.69	573.57	728.83	822.23	902.60	1,079.53
34	99.00	127.13	151.04	174.02	242.08	275.51	376.95	567.94	721.67	814.16	898.13	1,074.18
35	101.03	129.01	152.80	174.87	243.39	276.66	373.24	562.33	714.55	806.13	893.67	1,068.84
36	103.06	130.90	154.58	175.73	244.72	277.82	369.53	556.75	707.46	798.13	889.22	1,063.52
37	105.09	132.79	156.35	176.59	246.04	278.97	365.85	551.20	700.40	790.17	884.78	1,058.21
38	107.12	134.68	158.12	177.47	247.36	280.13	362.17	545.66	693.37	782.23	880.34	1,052.90
39	109.16	136.59	159.90	178.35	248.69	281.30	358.52	540.16	686.37	774.34	875.92	1,047.62
40	111.19	138.48	161.68	179.24	250.03	282.46	354.88	534.68	679.41	766.49	871.51	1,042.34
41	115.74	142.96	166.33	183.02	254.05	286.82	359.19	537.63	681.28	768.28	875.85	1,045.96
42	120.29	147.44	170.98	186.81	258.07	291.19	363.50	540.60	683.17	770.10	880.18	1,049.59
43	124.83	151.91	175.63	190.61	262.09	295.54	367.84	543.60	685.10	771.96	884.54	1,053.22
44	129.39	156.40	180.28	194.42	266.12	299.92	372.19	546.61	687.05	773.86	888.90	1,056.88
45	128.47	155.42	179.47	192.76	264.68	298.82	376.56	549.66	689.04	775.78	893.27	1,060.54
46	128.97	155.84	180.06	192.52	264.65	299.13	380.94	552.72	691.05	777.74	897.65	1,064.21
47	129.32	156.26	181.22	192.76	264.79	300.61	386.82	558.08	696.02	784.22	905.32	1,071.42
48	135.03	162.04	187.72	198.36	270.28	307.43	392.71	563.44	700.98	790.71	912.97	1,078.62
49	141.84	168.90	195.32	205.05	276.88	315.36	398.59	568.80	705.95	797.19	920.64	1,085.84
50	148.66	175.78	202.93	211.74	283.48	323.29	404.48	574.16	710.91	803.67	928.30	1,093.05
51	147.27	173.96	202.85	213.19	277.98	321.83	407.92	577.66	714.51	809.97	934.81	1,099.30
52	147.85	174.46	203.80	215.83	277.74	322.43	411.35	581.17	718.13	816.27	941.33	1,105.54
53	148.42	174.95	204.73	218.45	277.48	323.21	414.78	584.68	721.73	822.58	947.84	1,111.79
54	149.02	175.46	205.83	221.92	277.25	323.83	418.22	588.18	725.34	828.87	954.36	1,118.04
55	148.35	174.70	205.83	227.62	275.75	323.18	421.64	591.68	728.95	835.16	960.86	1,124.29
56	151.84	178.09	211.40	240.48	285.96	334.31	424.44	597.05	736.70	847.84	970.61	1,133.03
57	153.49	179.85	216.46	249.62	300.15	349.70	427.22	602.42	744.45	860.51	980.35	1,141.77
58	155.29	181.72	221.68	259.17	314.69	365.57	430.01	607.79	752.21	873.18	990.09	1,150.51
59	158.08	183.74	226.89	270.33	328.90	380.97	433.72	615.00	763.16	889.39	1,008.57	1,166.54
60	161.21	186.14	232.47	283.04	348.79	396.66	437.42	622.18	774.11	905.59	1,027.17	1,182.62
61	167.50	191.52	239.77	302.00	358.75	411.83	453.53	656.65	809.32	946.35	1,069.86	1,226.76
62	173.96	197.34	247.09	314.24	367.47	438.49	468.80	691.12	844.53	987.12	1,112.55	1,270.91
63	182.16	208.06	263.80	332.73	396.47	478.69	488.41	714.46	875.51	1,011.58	1,138.37	1,303.38
64	192.17	221.10	282.51	353.03	429.59	518.98	509.11	738.59	906.91	1,036.17	1,164.21	1,336.24
65	202.86	236.87	309.73	383.21	466.85	562.79	530.99	763.56	938.74	1,060.90	1,190.08	1,369.52
66	208.08	244.56	328.88	405.31	496.04	598.52	550.83	797.47	980.05	1,105.87	1,234.88	1,399.93
67	223.97	273.69	372.36	454.89	556.92	670.56	581.81	846.80	1,044.44	1,180.02	1,310.51	1,459.78
68	244.76	320.58	433.44	526.82	643.65	773.35	614.02	902.57	1,120.81	1,263.94	1,412.13	1,553.27
69	260.66	358.09	485.84	590.63	724.65	872.93	646.58	960.43	1,199.91	1,351.02	1,519.43	1,656.84
70	276.28	396.61	540.41	657.51	806.71	971.48	679.30	1,020.15	1,281.38	1,440.97	1,632.10	1,764.48
71	310.34	472.69	634.64	765.88	933.93	1,119.19	725.22	1,086.45	1,372.73	1,552.38	1,752.96	1,897.58
72	351.97	555.92	735.34	880.30	1,066.46	1,271.44	771.00	1,149.97	1,463.30	1,663.92	1,874.56	2,034.88
73	406.95	660.47	862.61	1,025.79	1,231.04	1,461.09	822.14	1,246.39	1,540.74	1,779.08	1,998.75	2,183.67
74	474.75	779.07	1,004.15	1,185.77	1,409.14	1,664.04	872.79	1,343.74	1,615.77	1,895.11	2,125.45	2,338.73
75	542.10	898.90	1,147.21	1,347.50	1,589.99	1,870.76	923.31	1,442.32	1,689.41	2,014.17	2,257.92	2,504.32

PACIFIC LIFE INSURANCE COMPANY
APPENDIX A
EBR Single Premium Rates per 1000
Female Couples Discount Eligible

Form R12EBR

	No Inflation Benefit						3% Simple Inflation					
Age	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6
30	10.39	16.83	21.21	23.95	27.19	29.53	29.27	49.64	68.39	81.44	95.40	106.78
31	10.75	17.53	22.39	25.36	28.76	31.25	31.93	52.98	71.64	85.26	99.35	110.86
32	11.12	18.24	23.59	26.80	30.37	32.99	34.61	56.35	74.94	89.15	103.37	115.01
33	11.23	18.98	24.82	28.27	32.02	34.78	36.01	58.45	76.97	91.78	106.14	117.92
34	11.34	19.73	26.07	29.76	33.68	36.59	37.12	60.28	78.73	94.16	108.66	120.58
35	11.45	20.52	27.36	31.30	35.40	38.46	38.26	62.13	80.52	96.59	111.25	123.31
36	11.55	20.82	28.66	32.85	37.14	40.36	39.42	64.03	82.35	99.09	113.89	126.11
37	11.67	21.14	30.01	34.46	38.93	42.31	40.59	65.96	84.21	101.63	116.60	128.97
38	11.78	21.44	31.39	36.10	40.76	44.30	41.78	67.90	86.12	104.23	119.36	131.91
39	11.89	21.76	32.80	37.77	42.63	46.34	43.00	69.90	88.08	106.91	122.22	134.92
40	11.99	22.06	33.55	39.48	44.55	48.42	43.72	70.96	90.06	109.04	125.13	138.01
41	12.00	22.08	33.86	40.63	46.40	51.05	46.07	73.21	92.21	111.19	127.77	141.73
42	12.01	22.11	34.18	41.82	48.30	53.77	48.42	75.44	94.39	113.35	130.42	145.45
43	12.02	22.13	34.48	42.33	50.25	56.54	50.77	77.69	96.53	115.51	133.05	149.19
44	12.03	22.16	34.79	42.86	52.25	59.42	53.13	79.93	98.69	117.66	135.71	152.95
45	12.04	22.19	35.11	43.38	54.30	62.37	55.48	82.17	100.85	119.82	138.35	156.72
46	12.05	22.21	35.42	43.90	56.17	65.14	57.84	84.42	103.00	121.97	140.97	159.96
47	12.05	22.23	35.72	44.42	57.08	67.01	60.19	86.66	105.13	124.12	143.59	163.19
48	12.07	22.26	36.43	45.65	58.00	68.89	62.55	88.90	107.27	126.28	146.21	166.44
49	12.07	22.29	37.14	46.90	58.92	70.77	64.90	91.14	109.41	128.43	148.83	169.67
50	12.08	22.30	37.88	48.17	61.05	73.94	67.25	93.38	111.54	130.57	151.44	172.90
51	14.22	24.46	40.13	50.34	64.15	77.03	68.76	94.78	113.57	132.19	155.09	180.50
52	16.35	26.60	42.38	52.50	67.23	79.94	70.28	96.19	115.82	133.97	160.05	188.91
53	18.49	28.76	44.63	54.66	70.33	82.86	71.79	97.59	118.08	135.76	165.77	196.41
54	20.62	30.90	46.87	56.82	73.41	86.09	73.29	98.99	120.25	137.45	170.26	202.74
55	22.76	33.06	49.13	58.99	76.51	89.32	74.81	100.39	124.53	139.79	176.97	211.43
56	24.06	34.99	51.62	61.74	80.29	96.91	78.03	103.66	134.20	145.87	191.90	228.67
57	25.42	38.21	55.88	66.63	86.28	104.53	81.25	106.94	142.39	153.00	205.39	244.54
58	27.43	41.36	60.15	71.60	92.41	112.36	85.80	111.82	150.61	158.41	221.13	263.55
59	29.42	44.49	64.31	76.40	98.30	119.86	90.46	116.67	158.73	162.36	234.50	279.30
60	31.40	47.59	68.47	81.21	104.20	127.38	95.01	121.52	166.31	166.31	250.04	298.07
61	34.23	51.42	71.97	84.47	107.36	130.42	100.02	128.80	174.55	179.02	257.70	305.95
62	37.05	55.22	75.43	87.67	110.43	133.36	105.06	136.03	182.16	187.89	265.24	313.64
63	38.11	57.87	78.45	90.92	114.50	138.69	108.17	141.93	189.14	198.83	274.78	324.92
64	39.16	60.46	81.44	94.13	119.75	146.43	111.32	147.52	195.73	209.62	285.42	338.95
65	40.24	63.08	84.42	97.34	123.72	151.58	114.53	153.07	202.24	220.36	294.18	349.25
66	45.52	70.92	94.30	108.54	137.33	169.67	124.78	167.11	219.66	257.07	318.12	377.34
67	53.99	82.53	108.51	124.42	156.24	192.34	142.58	189.85	247.14	291.45	354.56	419.43
68	66.83	100.83	132.19	151.60	188.88	231.17	165.91	223.55	291.21	343.36	417.46	493.72
69	77.92	117.81	154.92	178.07	221.98	271.73	191.10	260.15	339.03	399.73	486.85	576.67
70	89.57	135.57	178.86	206.03	255.37	311.37	217.84	301.19	393.51	464.79	565.20	668.92
71	111.73	171.86	223.76	257.69	313.53	372.36	259.65	383.46	474.67	576.24	694.26	816.45
72	134.78	209.93	268.99	308.37	370.02	432.20	303.89	474.23	554.80	693.84	828.09	967.24
73	166.57	258.60	322.33	364.81	429.61	496.50	349.53	556.43	657.00	799.36	944.81	1,098.21
74	199.32	308.32	376.56	422.07	489.35	560.62	409.31	653.27	788.35	919.59	1,075.44	1,242.78
75	233.54	359.87	432.50	480.94	550.97	626.81	454.36	736.78	900.05	1,026.76	1,193.69	1,375.65

	5% Simple Inflation						5% Compound Inflation					
Age	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6
30	77.25	101.63	122.37	145.09	201.30	230.29	338.71	534.08	671.51	762.00	833.56	986.09
31	77.38	101.64	123.13	145.83	200.82	229.67	335.61	529.20	665.99	756.36	830.04	982.08
32	77.51	101.65	123.90	146.57	200.34	229.04	332.52	524.34	660.50	750.75	826.53	978.08
33	77.64	101.66	124.68	147.33	199.87	228.43	329.44	519.50	655.04	745.18	823.03	974.10
34	77.77	101.67	125.45	148.09	199.39	227.81	326.38	514.69	649.60	739.63	819.54	970.13
35	77.89	101.68	126.22	148.86	198.92	227.19	323.33	509.90	644.20	734.13	816.06	966.17
36	78.02	101.70	126.99	149.63	198.44	226.57	320.29	505.11	638.82	728.65	812.59	962.21
37	78.15	101.71	127.76	150.41	197.97	225.96	317.27	500.36	633.47	723.20	809.12	958.27
38	78.29	101.73	128.55	151.19	197.51	225.36	314.27	495.64	628.15	717.79	805.67	954.35
39	78.43	101.74	129.32	151.98	197.04	224.75	311.27	490.92	622.85	712.41	802.22	950.42
40	78.56	101.76	130.10	152.78	196.58	224.15	308.30	486.24	617.59	707.06	798.78	946.52
41	83.63	106.77	134.39	155.56	201.19	229.05	306.73	483.40	614.45	703.74	796.75	944.01
42	88.69	111.77	138.68	158.34	205.81	233.96	305.17	480.58	611.35	700.45	794.73	941.53
43	93.76	116.78	142.97	161.13	210.43	238.87	303.63	477.79	608.28	697.20	792.72	939.05
44	98.82	121.79	147.26	163.93	215.05	243.78	302.10	475.01	605.23	693.97	790.72	936.58
45	103.90	126.80	151.56	166.73	219.68	248.70	300.60	472.26	602.21	690.78	788.73	934.13
46	108.97	131.82	155.85	169.54	224.30	253.62	299.09	469.52	599.21	687.60	786.74	931.68
47	114.20	137.10	160.90	173.04	229.35	259.80	298.86	468.77	598.82	688.50	787.70	932.41
48	119.45	142.39	165.95	176.54	234.41	265.98	298.64	468.02	598.43	689.40	788.67	933.14
49	124.38	147.38	170.70	179.74	239.16	271.87	298.42	467.27	598.06	690.31	789.64	933.88
50	129.93	152.98	176.06	183.54	244.52	278.36	298.19	466.51	597.66	691.21	790.60	934.61
51	131.24	154.42	178.49	186.97	245.85	281.45	307.74	472.81	604.04	699.93	802.07	946.69
52	132.56	155.87	180.93	191.43	247.18	284.55	317.27	479.11	610.43	708.64	813.53	958.76
53	133.88	157.33	183.37	195.90	248.52	287.66	326.81	485.40	616.80	717.35	824.99	970.84
54	135.20	158.78	185.80	200.47	249.84	290.76	336.35	491.69	623.18	726.06	836.45	982.91
55	135.81	159.53	187.54	207.16	250.47	293.16	345.90	497.99	629.56	734.78	847.91	994.99
56	139.01	162.64	192.62	218.79	259.73	303.24	350.29	508.26	640.55	748.18	863.35	1,009.96
57	140.57	164.30	197.24	227.09	272.56	317.16	354.68	518.53	651.55	761.57	878.79	1,024.94
58	142.25	166.04	202.00	235.74	285.71	331.50	359.07	528.80	662.54	774.97	894.23	1,039.91
59	144.83	167.92	206.76	245.85	298.57	345.42	364.25	540.66	676.36	791.53	917.52	1,061.43
60	147.70	170.13	211.83	257.34	316.53	359.60	369.42	552.49	690.18	808.11	940.94	1,083.01
61	153.43	175.05	218.47	274.48	325.56	373.32	387.17	577.30	716.27	836.20	971.59	1,113.89
62	159.31	180.36	225.13	285.56	333.47	397.39	404.20	602.11	742.36	864.29	1,002.25	1,144.78
63	166.77	190.08	240.23	302.28	359.64	433.64	416.33	628.43	773.48	892.13	1,021.72	1,175.19
64	175.80	201.84	257.10	320.57	389.48	469.92	429.38	655.44	804.96	920.09	1,041.22	1,205.96
65	185.45	216.05	281.63	347.76	423.04	509.38	443.44	683.17	836.82	948.16	1,060.73	1,237.10
66	190.21	223.05	298.94	367.72	449.38	541.62	464.36	721.39	872.05	982.18	1,097.93	1,274.11
67	204.92	249.67	338.48	412.75	504.58	606.85	494.79	777.39	928.09	1,040.32	1,161.08	1,340.25
68	230.80	299.05	400.62	484.66	589.81	706.53	515.68	829.36	1,002.92	1,131.22	1,260.05	1,417.50
69	252.11	339.79	454.77	549.08	669.70	803.14	535.66	882.99	1,081.36	1,228.11	1,365.77	1,502.06
70	266.39	374.68	504.10	609.50	743.78	892.06	554.63	938.11	1,163.17	1,330.75	1,478.03	1,588.60
71	302.08	448.20	593.95	712.07	863.32	1,030.05	598.68	1,013.85	1,235.77	1,411.95	1,582.71	1,693.84
72	341.64	525.19	686.66	817.13	984.67	1,169.17	643.58	1,089.21	1,306.19	1,490.18	1,687.38	1,800.79
73	392.00	613.38	790.53	933.54	1,113.57	1,315.22	690.44	1,152.64	1,426.00	1,634.35	1,846.99	1,984.55
74	425.16	685.07	877.86	1,033.41	1,224.89	1,443.25	737.44	1,213.64	1,549.96	1,784.40	2,014.82	2,180.42
75	455.36	755.08	963.66	1,131.89	1,335.59	1,571.43	784.82	1,272.56	1,679.90	1,942.92	2,194.59	2,392.90

PACIFIC LIFE INSURANCE COMPANY
APPENDIX A
EBR Single Premium Rates per 1000
Male Not Couples Discount Eligible

Form R12EBR

	No Inflation Benefit						3% Simple Inflation					
Age	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6
30	9.32	11.27	13.22	15.18	22.81	34.26	26.22	37.87	49.53	61.19	74.81	88.44
31	9.52	11.51	13.51	15.50	23.29	35.75	26.68	38.57	50.47	62.36	76.26	90.17
32	9.72	11.74	13.79	15.82	23.78	37.30	27.15	39.29	51.42	63.56	77.75	91.93
33	9.92	11.99	14.08	16.15	24.28	38.91	27.65	40.04	52.42	64.81	79.28	93.76
34	10.12	12.24	14.36	16.48	24.77	39.91	28.17	40.80	53.44	66.08	80.85	95.62
35	10.33	12.49	14.66	16.82	25.28	40.86	28.70	41.60	54.50	67.39	82.46	97.53
36	10.54	12.74	14.95	17.16	25.79	41.81	29.26	42.42	55.58	68.74	84.12	99.50
37	10.75	13.00	15.25	17.50	26.31	42.77	29.84	43.27	56.70	70.13	85.82	101.51
38	10.96	13.26	15.56	17.86	26.84	43.76	30.45	44.15	57.85	71.55	87.57	103.58
39	11.18	13.52	15.87	18.21	27.37	44.74	31.06	45.04	59.03	73.01	89.35	105.69
40	11.40	13.79	16.18	18.57	27.91	45.74	31.71	45.98	60.25	74.51	91.19	107.86
41	11.62	14.08	16.67	19.16	29.11	46.71	32.43	46.98	61.54	76.10	93.11	110.13
42	11.84	14.37	17.16	19.76	30.32	47.69	33.17	48.03	62.88	77.74	95.10	112.46
43	12.07	14.68	17.66	20.37	31.52	48.69	33.95	49.11	64.27	79.43	97.14	114.86
44	12.29	14.98	18.15	20.98	32.72	49.69	34.76	50.23	65.70	81.16	99.24	117.32
45	12.52	15.29	18.66	21.60	33.93	50.71	35.59	51.37	67.16	82.94	101.39	119.83
46	12.75	15.59	19.16	22.21	35.13	51.73	36.45	52.56	68.67	84.77	103.59	122.42
47	12.99	15.91	19.67	22.83	36.32	52.77	37.34	53.78	70.21	86.65	105.85	125.06
48	13.16	16.23	20.19	23.47	37.53	53.84	38.14	54.91	71.68	88.45	108.05	127.65
49	13.23	16.56	20.72	24.11	38.73	54.91	38.67	55.78	72.90	90.01	110.01	130.00
50	13.29	16.88	21.24	24.74	39.93	55.99	39.24	56.70	74.16	91.62	112.03	132.44
51	13.30	17.23	21.37	24.82	41.14	57.50	39.33	56.76	74.22	91.76	112.06	132.67
52	13.40	17.58	21.49	24.88	42.33	59.81	39.42	56.82	74.29	91.90	112.08	132.91
53	13.50	17.94	21.62	24.96	43.54	62.12	39.52	56.88	74.35	92.04	112.11	133.14
54	13.60	18.30	21.76	25.05	44.74	64.43	39.61	56.94	74.41	92.18	113.24	134.35
55	13.70	18.68	21.91	25.15	45.95	66.75	39.70	57.00	74.85	92.68	114.09	135.61
56	15.83	21.86	25.26	28.68	49.99	71.30	44.50	64.03	83.21	102.24	125.02	147.98
57	18.41	25.01	28.61	32.21	54.02	75.82	48.99	70.91	91.36	111.58	135.89	160.46
58	22.02	28.20	32.01	35.82	58.09	80.36	52.35	75.46	97.01	118.28	144.00	170.07
59	25.07	30.88	34.91	38.94	61.65	84.37	55.98	79.69	102.18	124.31	151.26	178.65
60	27.35	32.81	37.08	41.34	64.48	87.61	59.02	83.45	107.34	124.86	158.61	186.38
61	30.30	35.44	40.00	44.56	67.08	89.59	61.28	86.26	111.23	136.21	163.33	190.46
62	32.78	37.65	42.52	47.40	69.21	91.02	63.36	88.63	113.91	139.18	166.26	193.34
63	33.35	39.23	45.12	51.00	74.25	97.54	65.57	91.62	117.66	143.70	170.98	198.25
64	33.48	40.39	47.31	54.22	78.93	103.73	66.40	93.14	119.87	145.25	174.13	201.66
65	33.50	41.43	49.40	57.37	83.28	109.31	66.86	94.37	121.63	146.27	176.29	203.69
66	34.71	42.24	51.15	60.13	95.68	131.71	71.45	102.59	133.72	164.86	195.94	227.03
67	35.96	47.70	62.78	78.18	118.42	159.22	78.99	115.65	152.32	188.98	224.13	259.28
68	37.21	53.84	76.60	100.95	147.07	192.55	85.37	125.97	166.57	207.18	247.18	287.18
69	38.46	61.61	93.67	128.56	181.62	232.84	95.40	140.95	186.50	232.04	278.29	324.53
70	39.71	68.29	108.50	152.82	209.91	263.93	105.36	154.51	203.66	252.81	300.71	348.60
71	44.99	93.71	142.41	195.29	255.21	312.56	116.68	173.05	229.43	285.80	339.11	392.43
72	66.08	127.63	189.19	255.08	314.54	389.90	135.35	205.68	276.01	346.34	412.73	479.11
73	94.28	161.56	228.85	299.13	359.77	418.78	159.42	237.06	314.70	392.34	450.12	507.89
74	120.92	194.57	268.21	343.50	405.21	465.82	189.48	275.90	362.32	448.75	518.55	588.35
75	147.62	227.65	307.67	387.98	450.72	512.89	220.37	315.98	411.59	507.19	591.93	676.67

	5% Simple Inflation						5% Compound Inflation					
Age	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6
30	43.21	57.83	72.46	87.09	102.16	117.23	145.67	212.78	276.02	338.35	383.99	455.45
31	44.09	59.02	73.94	88.87	104.25	119.62	144.35	210.81	273.44	335.15	382.20	453.31
32	44.99	60.22	75.45	90.68	106.37	122.06	143.05	208.85	270.87	331.98	380.41	451.18
33	45.91	61.45	76.99	92.53	108.54	124.56	141.76	206.91	268.32	328.83	378.64	449.05
34	46.84	62.70	78.56	94.42	110.76	127.10	140.46	204.98	265.79	325.70	376.86	446.92
35	47.80	63.98	80.16	96.35	113.02	129.69	139.18	203.06	263.27	322.59	375.10	444.80
36	48.77	65.29	81.80	98.31	115.33	132.34	137.92	201.17	260.77	319.51	373.34	442.70
37	49.77	66.62	83.47	100.32	117.68	135.04	136.66	199.28	258.29	316.44	371.59	440.60
38	50.79	67.98	85.17	102.37	120.08	137.79	135.40	197.40	255.82	313.39	369.84	438.51
39	51.82	69.37	86.91	104.46	122.53	140.61	134.15	195.52	253.36	310.36	368.09	436.41
40	52.88	70.78	88.69	106.59	125.03	143.48	132.92	193.67	250.93	307.35	366.36	434.34
41	53.96	72.23	90.50	108.76	127.58	146.40	132.20	192.52	249.37	305.40	365.53	433.32
42	55.06	73.70	92.34	110.98	130.19	149.39	131.50	191.41	247.86	303.49	364.74	432.34
43	56.18	75.21	94.23	113.25	132.84	152.44	130.77	190.25	246.30	301.55	363.89	431.30
44	57.33	76.74	96.15	115.56	135.56	155.55	130.08	189.15	244.82	299.67	363.10	430.33
45	58.50	78.31	98.11	117.92	138.32	158.73	129.45	188.10	243.38	297.84	362.35	429.39
46	59.69	79.90	100.11	120.32	141.15	161.97	128.78	187.03	241.92	296.01	361.57	428.43
47	60.91	81.54	102.16	122.78	144.03	165.27	129.83	188.40	243.60	297.99	364.33	431.64
48	62.16	83.20	104.24	125.29	146.97	168.64	130.72	189.62	245.14	299.84	366.96	434.72
49	63.42	84.90	106.37	127.84	149.96	172.09	131.76	191.00	246.83	301.85	369.75	437.98
50	64.72	86.63	108.54	127.99	153.03	175.60	132.81	192.40	248.55	303.88	372.56	441.26
51	64.89	86.86	108.84	127.99	153.44	176.07	134.99	195.17	251.90	307.79	377.18	446.57
52	65.09	87.13	109.16	128.49	153.90	176.61	137.22	198.02	255.32	311.78	381.86	451.96
53	65.67	87.91	109.83	128.96	154.84	178.18	139.50	200.90	258.79	315.81	386.61	457.41
54	66.45	88.95	111.29	131.10	156.91	180.30	142.92	204.95	263.41	321.01	392.53	464.04
55	67.25	90.01	112.47	134.80	158.56	182.46	146.35	209.00	268.05	326.23	398.46	470.69
56	70.26	93.65	119.04	141.99	169.25	196.73	152.02	220.32	284.74	348.17	415.99	483.81
57	70.28	94.20	125.86	152.58	181.70	211.14	157.52	231.66	301.65	370.51	433.75	496.99
58	70.31	94.70	129.65	161.01	192.61	223.88	162.98	243.19	318.93	393.42	451.86	510.31
59	72.06	95.22	133.17	167.76	200.11	232.99	169.31	255.69	337.30	417.53	470.80	524.08
60	73.77	95.78	136.69	175.17	206.97	239.03	175.48	268.21	355.86	441.98	489.74	537.50
61	77.43	98.49	141.32	179.22	209.69	240.17	181.27	277.62	368.70	458.17	507.26	556.35
62	81.18	101.83	145.76	181.75	211.75	241.74	187.12	286.83	381.09	473.69	524.04	574.38
63	85.17	105.11	150.36	184.35	214.63	244.91	188.66	292.07	389.86	485.90	538.45	590.99
64	87.93	108.18	154.13	186.91	217.53	248.15	190.70	297.86	399.18	498.70	553.52	608.34
65	90.80	115.47	162.13	189.30	219.96	250.62	192.69	303.57	408.41	511.38	568.32	625.24
66	98.87	122.76	171.45	201.67	235.40	269.14	199.82	313.37	420.71	526.16	587.99	649.83
67	105.86	149.20	185.72	220.33	258.38	296.43	209.34	326.44	437.12	545.88	613.53	681.18
68	113.99	160.42	199.67	238.92	281.95	324.98	217.33	344.41	455.16	564.71	640.12	715.54
69	123.67	173.55	218.80	264.05	313.29	362.52	229.56	367.48	479.13	590.30	674.39	758.47
70	135.65	186.01	234.94	283.88	335.28	386.69	246.61	393.58	504.41	615.53	705.50	795.46
71	148.82	204.90	260.98	317.06	374.52	431.98	270.76	429.09	543.26	654.87	762.31	869.75
72	165.39	235.27	305.15	375.03	446.45	517.88	298.44	476.01	601.04	720.46	845.76	971.04
73	186.71	264.68	342.66	420.63	479.11	537.59	340.13	529.18	666.24	787.45	904.13	1,019.61
74	216.73	306.46	396.19	485.92	541.45	596.99	387.22	588.78	738.81	862.77	979.53	1,093.89
75	248.14	349.37	450.59	551.81	623.85	695.90	434.86	648.97	811.99	938.74	1,055.81	1,169.31

PACIFIC LIFE INSURANCE COMPANY
APPENDIX A
EBR Single Premium Rates per 1000
Male Couples Discount Eligible

Form R12EBR

	No Inflation Benefit						3% Simple Inflation					
Age	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6
30	7.93	9.58	11.24	12.90	19.40	29.12	20.74	30.65	40.56	50.47	62.05	73.63
31	8.09	9.79	11.48	13.17	19.80	30.39	21.10	31.21	41.32	51.43	63.25	75.07
32	8.26	9.98	11.71	13.44	20.21	31.70	21.53	31.78	42.09	52.41	64.47	76.53
33	8.43	10.19	11.96	13.72	20.63	33.06	21.98	32.37	42.90	53.43	65.73	78.04
34	8.61	10.41	12.21	14.01	21.06	33.93	22.43	32.99	43.74	54.48	67.03	79.59
35	8.79	10.62	12.46	14.30	21.50	34.73	22.89	33.63	44.59	55.55	68.37	81.18
36	8.96	10.83	12.71	14.58	21.92	35.54	23.35	34.28	45.47	56.65	69.73	82.80
37	9.14	11.06	12.97	14.88	22.37	36.37	23.82	34.97	46.38	57.80	71.14	84.47
38	9.32	11.27	13.23	15.18	22.82	37.20	24.31	35.67	47.32	58.96	72.57	86.19
39	9.50	11.49	13.48	15.48	23.26	38.03	24.79	36.39	48.27	60.16	74.05	87.93
40	9.69	11.72	13.76	15.79	23.73	38.88	25.29	37.14	49.27	61.39	75.57	89.74
41	9.88	11.97	14.05	16.12	24.76	39.71	25.81	37.90	50.27	62.65	77.11	91.57
42	10.06	12.22	14.35	16.46	25.78	40.54	26.35	38.70	51.32	63.95	78.71	93.46
43	10.25	12.47	14.63	16.80	26.79	41.38	26.90	39.53	52.42	65.30	80.36	95.42
44	10.44	12.73	14.94	17.14	27.81	42.23	27.45	40.38	53.53	66.68	82.04	97.41
45	10.64	13.00	15.25	17.50	28.84	43.10	28.01	41.27	54.69	68.10	83.78	99.46
46	10.83	13.25	15.55	17.85	29.86	43.97	28.58	42.19	55.88	69.57	85.57	101.56
47	11.03	13.52	15.87	18.21	30.88	44.85	29.16	43.13	57.10	71.07	87.40	103.72
48	11.18	13.79	16.19	18.57	31.90	45.76	29.85	44.11	58.36	72.62	89.27	105.93
49	11.24	14.07	16.51	18.94	32.92	46.67	30.57	45.11	59.66	74.20	91.20	108.20
50	11.30	14.35	16.84	19.32	33.94	47.60	31.32	46.16	61.01	75.85	93.19	110.54
51	11.43	14.78	17.32	19.85	35.10	49.01	31.66	46.81	61.95	77.10	94.80	112.50
52	11.56	15.21	17.80	20.38	36.25	51.10	32.23	47.49	62.95	78.40	96.46	114.52
53	11.69	15.64	18.29	20.93	37.40	53.19	32.90	48.22	63.99	79.75	98.18	116.61
54	11.82	16.08	18.78	21.47	38.55	55.29	33.56	48.99	65.08	81.17	99.98	118.79
55	11.95	16.52	19.28	22.02	39.70	57.38	34.23	49.79	66.21	82.63	101.82	121.01
56	14.39	19.51	22.41	25.30	43.42	61.54	39.35	57.81	75.63	93.45	113.93	134.41
57	16.92	22.53	25.59	28.65	47.18	65.72	41.64	63.77	84.50	103.77	125.70	147.62
58	20.29	25.54	28.78	32.02	50.95	69.88	44.50	67.08	90.59	111.19	134.46	157.74
59	23.08	28.00	31.43	34.86	54.16	73.47	47.38	70.12	96.10	112.21	142.37	166.84
60	25.11	29.74	33.37	37.01	56.66	76.33	49.95	73.08	101.39	112.17	149.89	175.47
61	27.86	32.22	36.09	39.98	59.11	78.25	52.17	77.34	105.67	123.29	155.17	180.94
62	30.20	34.34	38.48	42.63	61.16	79.70	53.95	80.97	108.21	126.23	157.95	183.67
63	30.62	35.62	40.62	45.63	65.38	85.18	55.79	84.88	111.78	129.32	162.43	188.34
64	30.63	36.51	42.39	48.27	69.27	90.35	57.03	86.97	114.13	130.90	165.68	191.83
65	30.68	37.34	44.12	50.90	72.92	95.05	57.86	88.40	115.88	131.81	167.81	193.84
66	31.72	38.02	45.57	53.20	83.41	114.04	62.55	97.67	127.25	156.83	186.36	215.89
67	32.87	42.47	55.19	68.24	102.44	137.12	69.90	110.09	144.92	179.76	213.15	246.54
68	34.02	47.10	66.02	86.54	125.74	165.51	78.21	119.52	158.09	196.66	234.66	272.66
69	35.17	53.14	79.63	108.98	154.08	199.83	88.22	133.22	176.49	219.76	263.69	307.62
70	36.32	58.13	91.22	128.44	176.97	226.21	98.87	145.56	192.26	238.95	284.45	329.95
71	39.50	79.80	120.10	164.58	217.80	270.26	106.79	159.22	211.64	264.07	313.65	363.24
72	56.33	107.50	158.68	214.20	269.30	337.46	120.80	184.80	248.80	312.80	373.21	433.62
73	80.03	135.94	191.86	250.94	305.53	358.80	139.05	208.15	277.25	346.35	397.77	449.19
74	102.39	163.58	224.77	287.94	341.92	395.58	161.31	236.50	311.69	386.88	447.60	508.33
75	124.82	191.30	257.77	325.05	378.38	432.38	182.92	264.19	345.46	426.72	498.75	570.78

	5% Simple Inflation						5% Compound Inflation					
Age	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6	EBR1	EBR 2	EBR 3	EBR 4	EBR 5	EBR 6
30	36.73	49.16	61.59	74.03	86.84	99.65	131.67	194.36	255.57	316.55	359.26	426.15
31	37.48	50.16	62.85	75.54	88.61	101.68	130.49	192.58	253.19	313.58	357.61	424.16
32	38.24	51.19	64.13	77.08	90.42	103.75	129.31	190.79	250.83	310.63	355.95	422.18
33	39.02	52.23	65.44	78.65	92.26	105.87	128.16	189.04	248.50	307.71	354.31	420.20
34	39.82	53.30	66.78	80.26	94.15	108.03	127.00	187.29	246.17	304.79	352.67	418.23
35	40.63	54.38	68.14	81.90	96.07	110.24	125.86	185.54	243.85	301.90	351.03	416.27
36	41.46	55.49	69.53	83.57	98.03	112.49	124.71	183.80	241.55	299.02	349.39	414.31
37	42.30	56.63	70.95	85.27	100.03	114.78	123.59	182.09	239.27	296.17	347.78	412.37
38	43.17	57.78	72.40	87.01	102.07	117.13	122.47	180.39	237.00	293.33	346.16	410.43
39	44.05	58.96	73.88	88.79	104.15	119.52	121.35	178.69	234.75	290.52	344.54	408.49
40	44.95	60.17	75.38	90.60	106.28	121.96	120.23	177.00	232.50	287.70	342.93	406.55
41	45.87	61.39	76.92	92.45	108.45	124.44	119.62	175.93	231.06	285.92	341.98	405.34
42	46.80	62.65	78.49	94.34	110.66	126.98	118.97	174.83	229.60	284.10	341.00	404.10
43	47.76	63.92	80.09	96.26	112.92	129.58	118.40	173.81	228.21	282.38	340.10	402.93
44	48.73	65.23	81.73	98.23	115.22	132.22	117.79	172.76	226.80	280.62	339.15	401.71
45	49.73	66.56	83.40	100.23	117.57	134.92	117.14	171.66	225.35	278.84	338.16	400.46
46	50.74	67.92	85.10	102.28	119.97	137.67	116.53	170.62	223.95	277.11	337.22	399.26
47	51.78	69.30	86.83	104.36	122.42	140.48	117.19	171.50	225.14	278.62	339.26	401.61
48	52.83	70.72	88.61	106.49	124.92	143.35	118.01	172.55	226.50	280.31	341.48	404.15
49	53.91	72.16	90.41	108.67	127.47	146.27	118.69	173.45	227.72	281.87	343.57	406.57
50	55.01	73.64	92.26	110.42	130.07	149.26	119.37	174.37	228.96	283.44	345.69	409.01
51	56.13	75.14	94.14	110.71	132.73	152.30	121.61	176.85	231.76	286.58	349.37	413.02
52	57.28	76.67	96.06	113.07	135.43	155.41	123.81	179.28	234.52	289.69	353.02	417.01
53	58.45	78.24	98.02	115.42	138.20	158.58	125.96	181.68	237.25	292.77	356.66	420.98
54	59.64	79.83	100.02	117.99	141.02	161.82	127.00	182.97	238.87	294.74	359.18	423.85
55	60.86	81.46	102.07	122.67	143.90	165.12	128.04	184.26	240.50	296.72	361.73	426.73
56	63.23	84.28	109.07	130.63	155.07	179.51	134.65	195.83	257.02	318.20	379.24	440.28
57	63.25	84.78	113.27	139.48	168.07	194.25	141.12	207.42	273.73	340.04	396.95	453.87
58	63.28	85.23	116.68	144.91	179.85	207.65	147.56	219.16	290.78	362.39	414.99	467.60
59	64.85	85.70	119.85	152.99	188.60	217.84	153.04	230.06	307.08	384.10	432.05	480.00
60	66.39	86.20	123.02	163.21	195.85	225.29	158.68	241.26	323.83	406.39	449.38	492.37
61	69.69	88.64	127.19	170.26	199.21	228.16	163.79	249.54	335.29	421.05	465.23	509.41
62	73.06	91.65	131.18	172.67	201.16	229.65	169.17	257.89	346.60	435.31	480.63	525.94
63	76.65	94.60	135.32	175.13	203.90	232.67	170.32	262.33	354.33	446.32	493.61	540.91
64	79.14	97.36	138.72	177.56	206.65	235.74	171.27	266.59	361.90	457.22	506.56	555.90
65	81.72	103.92	154.02	179.83	208.96	238.09	172.69	271.30	369.92	468.53	519.76	571.00
66	88.98	110.48	162.88	191.58	223.63	255.69	178.88	279.95	381.01	482.07	537.72	593.37
67	95.27	134.28	176.44	209.31	245.46	281.61	186.20	290.49	394.80	499.09	559.98	620.87
68	102.59	152.40	189.69	226.97	267.85	308.73	194.97	302.75	410.53	518.31	586.18	654.05
69	111.30	164.87	207.86	250.85	297.62	344.39	203.35	315.39	427.45	539.49	615.17	690.85
70	122.08	176.71	223.20	269.69	318.52	367.35	209.62	324.40	439.18	553.97	634.95	715.91
71	138.40	190.55	242.71	294.86	348.30	401.74	228.23	348.62	469.00	589.39	686.09	782.78
72	150.50	214.09	277.68	341.27	406.27	471.27	249.85	382.70	515.56	648.41	761.18	873.94
73	166.47	235.86	305.26	374.65	426.70	478.75	285.76	437.95	571.58	700.74	809.20	917.65
74	188.55	266.62	344.68	422.75	471.06	519.38	326.28	498.76	634.14	760.58	872.54	984.49
75	206.77	292.81	378.85	464.89	526.13	587.36	367.26	560.08	697.23	821.00	936.69	1,052.37

PACIFIC LIFE INSURANCE COMPANY
APPENDIX B
Comparison of Premium Rates
Based on Total Rates: Life + ABR + EBR
CONFIDENTIAL

1. Sample Comparisons

A. Forms P12PPC, R12ABR, & R12EBR this Rate Filing
Nonsmoker With Couples Discount

		No Inflation Option			3% Simple Inflation Option			5% Simple Inflation Option			5% Compound Inflation Option		
Gender	Issue Age	4 Year	6 Year	8 Year	4 Year	6 Year	8 Year	4 Year	6 Year	8 Year	4 Year	6 Year	8 Year
Female	30	335.43	347.55	356.92	425.45	460.81	488.64	491.14	543.87	584.61	1,446.34	1,672.66	1,790.77
Female	40	412.17	430.03	443.44	516.67	564.44	601.73	599.40	656.31	725.69	1,467.38	1,722.87	1,871.00
Female	50	509.40	534.05	552.57	625.98	666.63	734.29	723.93	784.46	877.54	1,477.94	1,731.02	1,913.31
Female	60	659.80	703.28	735.11	794.87	864.01	985.02	917.16	997.33	1,175.72	1,714.28	2,016.90	2,225.81
Female	70	923.11	1,000.92	1,080.40	1,332.93	1,555.67	1,688.61	1,595.78	1,866.72	2,021.72	2,439.93	2,896.62	3,169.26
Male	30	344.96	350.04	354.20	394.22	407.99	419.46	419.17	440.94	469.03	918.40	980.73	1,034.93
Male	40	429.09	436.18	441.56	472.75	489.76	504.00	497.68	520.04	554.55	927.83	996.56	1,050.97
Male	50	523.53	532.19	538.63	568.08	586.93	602.45	608.61	634.52	656.36	952.49	1,019.16	1,077.34
Male	60	644.95	658.06	667.72	704.82	734.83	754.67	775.50	836.81	890.17	1,061.91	1,127.80	1,185.82
Male	70	835.01	862.47	882.01	991.31	1,087.62	1,142.32	1,190.98	1,301.82	1,365.06	1,430.35	1,591.70	1,718.42

B. Forms P12PPC, R12ABR, & R12EBR prior Rate Filing
Nonsmoker With Couples Discount

		No Inflation Option			3% Simple Inflation Option			5% Simple Inflation Option			5% Compound Inflation Option		
Gender	Issue Age	4 Year	6 Year	8 Year	4 Year	6 Year	8 Year	4 Year	6 Year	8 Year	4 Year	6 Year	8 Year
Female	30	302.04	308.72	313.96	390.35	410.33	426.40	492.34	530.71	605.95	1,225.12	1,450.29	1,651.22
Female	40	403.60	419.95	428.33	500.88	534.11	558.05	592.49	623.08	700.56	1,288.64	1,492.49	1,715.11
Female	50	489.36	513.63	537.80	627.61	660.07	697.00	772.44	799.43	883.16	1,377.89	1,578.93	1,812.45
Female	60	648.90	680.44	723.75	804.43	843.52	958.49	958.28	1,035.29	1,125.59	1,570.52	1,800.49	2,047.21
Female	70	896.91	961.25	1,057.46	1,123.18	1,258.36	1,427.03	1,343.91	1,541.11	1,778.42	2,080.18	2,308.64	2,560.64
Male	30	347.73	350.89	366.32	424.45	444.27	467.43	511.78	536.65	562.27	822.28	938.15	1,039.53
Male	40	434.59	438.46	460.43	530.68	554.93	583.28	637.56	667.99	699.35	854.05	958.94	1,068.88
Male	50	507.49	512.22	539.12	628.29	657.98	692.67	759.09	795.87	834.71	911.04	1,013.91	1,132.84
Male	60	684.19	691.10	728.51	842.11	881.20	944.50	984.50	1,061.51	1,123.59	1,132.45	1,291.29	1,373.99
Male	70	859.49	936.16	1,029.18	1,067.28	1,160.67	1,251.67	1,237.50	1,330.48	1,428.14	1,392.88	1,613.70	1,769.47

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		No Inflation Option			3% Simple Inflation Option			5% Simple Inflation Option			5% Compound Inflation Option		
Gender	Issue Age	4 Year	6 Year	8 Year	4 Year	6 Year	8 Year	4 Year	6 Year	8 Year	4 Year	6 Year	8 Year
Female	30	11%	13%	14%	9%	12%	15%	0%	2%	-4%	18%	15%	8%
Female	40	2%	2%	4%	3%	6%	8%	1%	5%	4%	14%	15%	9%
Female	50	4%	4%	3%	0%	1%	5%	-6%	-2%	-1%	7%	10%	6%
Female	60	2%	3%	2%	-1%	2%	3%	-4%	-4%	4%	9%	12%	9%
Female	70	3%	4%	2%	19%	24%	18%	19%	21%	14%	17%	25%	24%
Male	30	-1%	0%	-3%	-7%	-8%	-10%	-18%	-18%	-17%	12%	5%	0%
Male	40	-1%	-1%	-4%	-11%	-12%	-14%	-22%	-22%	-21%	9%	4%	-2%
Male	50	3%	4%	0%	-10%	-11%	-13%	-20%	-20%	-21%	5%	1%	-5%
Male	60	-6%	-5%	-8%	-16%	-17%	-20%	-21%	-21%	-21%	-6%	-13%	-14%
Male	70	-3%	-8%	-14%	-7%	-6%	-9%	-4%	-2%	-4%	3%	-1%	-3%

2. Other Comparisons

Percentage of Decreases and Increases

Percent of Business Volume where Individual Rates have...	ABR+EBR	ABR+EBR +Life
Decreased	44.27%	57.72%
Remained the same or increased	55.73%	42.28%

Average Premiums per 1000 of Initial Face

Forms	ABR	EBR	ABR + EBR
R12ABR & R12EBR	$278.32	$192.47	$470.80
R12ABR & R12EBR (Version 2)	$199.37	$306.82	$506.19

Averages are based on current Distribution of Business assumption