

*Providing Life Insurance
with LONG-TERM CARE BENEFITS
Payable Through Reimbursements*



Pacific Life Insurance Company

Pacific PremierCare[®] Advantage^{*}

Flexible Premium Adjustable Life Insurance

Prepared For:
Valued Client

Prepared By:
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LTC Partner
312 Maxwell Rd. Suite 400
Alpharetta, GA 30009

Date Prepared:
June 30, 2016

For Presentation in:
Washington

* Pacific PremierCare Advantage, Form # ICC12 P12PPC or P12PPC based on state of policy issue, is a flexible premium adjustable life insurance policy with long-term care insurance payable through reimbursements.

Long-Term Care Planning

Your Risks, Options, and Potential

1. Know Your Risks

- What are your beliefs about long-term care?
- How do you think long-term care may impact your retirement, if you need it?
- What are your personal experiences with long-term care?
- Have you investigated any other options for long-term care protection?

Long-Term Care Planning

Your Risks, Options, and Potential

2. Consider Your Options

When it comes to meeting the challenge of rising long-term care costs, many people will choose one of the options below. Here are some of the common pros and cons. Which are most important to you?

| OPTIONS | PROS | CONS |
|---|--|---|
| <p>1 Traditional Long-Term Care (LTC) Insurance</p> | <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Ease - Recurring premium payments. <input checked="" type="checkbox"/> Leverage - Increase funds available to help pay for LTC expenses <input checked="" type="checkbox"/> Protection - Helps keep your assets from being liquidated to pay for LTC expenses | <ul style="list-style-type: none"> <input checked="" type="checkbox"/> May be costly - Recurring premiums may not be guaranteed and may increase over time. <input checked="" type="checkbox"/> Inflexible - If you never need long-term care, the money you spent in premiums may be lost. |
| <p>2 Self Insure (use retirement assets to pay LTC expenses)</p> | <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Control - Maintain control of your assets <input checked="" type="checkbox"/> Flexibility - No restrictions on how you use your money. Choose the care you want. | <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Asset vulnerability - You may deplete your retirement assets, particularly if LTC costs escalate while your assets shrink due to poor market performance. |

Consider another option. Pacific PremierCare Advantage combines the attractive features of both options in one dynamic product.

Pacific PremierCare Advantage requires a larger up-front premium than traditional LTC insurance. However, if your overall goal is to maintain control over your premium dollars while helping to protect your retirement savings against the impact of long-term care costs, Pacific PremierCare Advantage may help.

Long-Term Care Planning

Your Risks, Options, and Potential

Pacific PremierCare Advantage

- **Requires just one premium** - Unlike some forms of long-term care insurance, one premium payment guarantees policy benefits from day one.¹ And if you're in a state-sanctioned marriage, civil union, or domestic partnership, you'll receive a Couple's Discount to help your premium dollars go further. With the Couples Discount, you can: 1) purchase more long-term care benefits for the same premium dollars, or 2) purchase the same long-term care benefits for less premium.
- **Provides you flexibility:**
 1. **If you need long-term care** - Reimburses tax-free² long-term care benefits³ up to a monthly maximum benefit amount after you satisfy any applicable elimination period. At application, choose a benefit period from 2 to 8 years and whether to increase future benefits by 5% Compound, 5% Simple, or 3% Simple Interest annually (Inflation Benefit Options). If you do not elect an Inflation Benefit Option, your monthly maximum benefit will remain level. When considering an Inflation Benefit Option, talk to your life insurance producer about how your choices will impact long-term care benefit payments under the policy.
 2. **If you pass away** - Policy's tax-free⁴ death proceeds are paid to your beneficiaries.
 3. **If you want your money back** - Return of Premium Benefit refunds your initial premium payment upon policy surrender.

Pacific PremierCare Advantage's policy benefits are reduced by any policy distributions (loans, withdrawals, or terminal illness benefit). The Death Proceeds and Return of Premium Benefit will also be reduced when long-term care benefits are taken.

Help Defend Your Retirement with Pacific PremierCare Advantage

¹ Only one premium is necessary to fund Pacific PremierCare Advantage. While this product allows additional premiums, they are not required and do not provide additional Long-Term Care (LTC) Benefits, a greater Return of Premium Benefit, or increased Death Proceeds (unless a subsequent increase in the policy's cash value requires a death benefit increase to satisfy IRC Section 7702 requirements). A premium load will apply to each premium payment. Once a sufficient premium has been paid, the LTC coverage will continue as long as the insured lives; or until the policy is surrendered at the owner's request; or until the maximum LTC benefits have been paid; or until policy lapse. Policy charges (cost of insurance and coverage charges) are deducted from the policy's accumulated value on a monthly basis. Policy lapse will only occur where the policy's cash value less policy debt is not sufficient to cover monthly policy charges. Prior to lapse, the policy provides 61 days to pay premium sufficient to keep the policy in force.

² Pacific PremierCare Advantage is intended to provide federally tax-qualified long-term care insurance as defined in IRC Section 7702B(b). When benefits are received from multiple policies providing long-term care or chronic illness benefits for a given insured, including policies with different owners, all of those benefits must be aggregated to determine their taxability. Pacific Life Insurance Company cannot determine whether the benefits are taxable. If there are any questions concerning the tax implications of this product, qualified and independent legal and tax advisors should be consulted.

³ Reimbursements for covered long-term care (LTC) expenses are subject to an elimination period and are provided by the Accelerated Benefit Rider (ABR) for LTC (Form #R12ABR or ICC12 R12ABR) and the Extended Benefit Rider (EBR) for LTC (Form #R12EBR or ICC12 R12EBR). (Rider form numbers vary based on state of policy issue.) The amount and duration of the maximum LTC benefits will be based on the benefit options elected at time of application. Coverage elected for longer than two years is only provided through a combination of the ABR and EBR. Actual amount and duration of LTC benefits will vary based on the use of policy benefits and features. Covered LTC expenses will be reimbursed until the total long-term care benefits are exhausted, which may vary from the elected duration. Premiums for LTC benefits will vary depending upon the benefit options elected. Charges for the ABR, EBR, and any Inflation Benefit Option are included in the scheduled premium payment(s).

⁴ For federal income tax purposes, life insurance death benefits generally pay income tax-free to beneficiaries pursuant to IRC Section 101(a)(1). In certain situations, however, life insurance death benefits may be partially or wholly taxable. Situations include, but are not limited to: the transfer of a life insurance policy for valuable consideration unless the transfer qualifies for an exception under IRC Section 101(a)(2) (i.e. the "transfer-for-value rule"); arrangements that lack an insurable interest based on state law; and an employer-owned policy unless the policy qualifies for an exception under IRC Section 101(j). Additionally, a portion of your Pacific PremierCare Advantage's Death Proceeds may be income taxable if the policy was issued as part of an IRC Sec. 1035 income tax-free exchange and/or in certain situations where long term care benefits were paid out prior to death. Consult with qualified and independent legal and tax advisors.

Long-Term Care Planning

Your Risks, Options, and Potential

3. Potential - Help Protect Your Assets from Long-Term Care Costs

If you needed to, which assets would you access to help pay for long-term care?

Hypothetical Current Assets



Reposition a Portion of Current Assets
 \$97,102.08

Hypothetical Example¹

Increase Funds for Long-Term Care Expenses

- Valued Client, Female insured, issue age 57
- Nonsmoker, with Couples Discount
- 8 Year benefit duration

5.9 x Premium

One-Time Premium
 \$97,102.08

Total Long-Term
 Care Benefits
 \$576,000.00

Monthly Maximum
 Benefit²
 \$6,000.00

If You Never Need LTC Benefits

A Money Back Option - Return of Premium Benefit \$97,102.08 *OR* Death Proceeds to Beneficiaries \$144,000.00

¹ Policy benefits are reduced by any policy distributions (loans, withdrawals, or terminal illness benefit). Death Proceeds and Return of Premium Benefit will also be reduced when long-term care benefits are taken. Values assume no prior distributions of any kind taken. An elimination period may apply before long-term care benefits are available. See your policy for details.

² The monthly amount reimbursed is the cost of covered long-term care expenses actually incurred, which may be less than the Monthly Maximum Benefit. The Monthly Maximum Benefit may be pro-rated based on the actual number of days that the insured is chronically ill or confined to a facility.

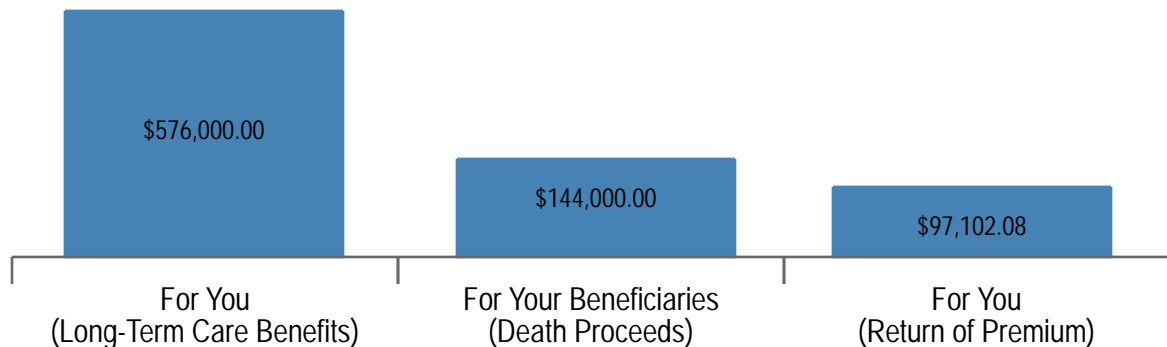
Proposed Insured: Valued Client
 Female, Age 57
 Nonsmoker with Couples Discount

Life Insurance Producer:
 Jack Lenenberg
 LTC Partner
 312 Maxwell Rd. Suite 400
 Alpharetta, GA 30009

ALL VALUES AND BENEFITS ARE GUARANTEED¹

| | | | |
|---|---------------------------|--|---|
| One-Time Premium | \$97,102.08 | Return of Premium Benefit | \$97,102.08 |
| Total Long-Term Care Benefits | \$576,000.00 | Covered Expenses | |
| Monthly Maximum Benefit ² | \$6,000.00 | 0-Day Elimination Period | 90-Day Elimination Period |
| Benefit Duration | 8 Years | <ul style="list-style-type: none"> ▪ Home health care ▪ Care coordination ▪ Caregiver training³ ▪ Home modification³ ▪ Durable medical equipment³ ▪ Adult day care center | <ul style="list-style-type: none"> ▪ Nursing home facility ▪ Assisted living facility ▪ Facility hospice care ▪ International benefit |
| Inflation Benefit Option | Rejected | | |
| Initial Death Proceeds (Before Minimum Death Benefit) | \$144,000.00 ⁴ | | |

Pacific PremierCare Advantage - Three Flexible Benefit Options¹:



The graphic is not to scale.

¹ Policy benefits are reduced by any policy distributions (loans, withdrawals, or terminal illness benefit). Death Proceeds and Return of Premium Benefit will also be reduced when long-term care benefits are taken. Values shown assume no prior distributions of any kind.
² The monthly amount reimbursed is the cost of covered long-term care expenses actually incurred, which may be less than the Monthly Maximum Benefit. The Monthly Maximum Benefit may be pro-rated based on the actual number of days that the insured is chronically ill or confined to a facility.
³ Benefits paid for these services are not limited to the monthly maximum benefit but have separate lifetime maximums.
⁴ The Death Proceeds (Before Minimum Death Benefit) amount shown does not reflect the Minimum Death Benefit, which may provide higher Death Proceeds. See the Death Proceeds column on the Policy Values and Long-Term Care Benefits page for Death Proceeds that include the Minimum Death Benefit.

ALL VALUES AND BENEFITS ARE GUARANTEED¹

One-Time Premium
\$97,102.08

Only one premium is necessary to fund Pacific PremierCare Advantage. While this product allows additional premiums, they are not required and do not provide additional Long-Term Care Benefits (LTC), a greater Return of Premium Benefit, or increased Death Proceeds (unless a subsequent increase in the policy's cash value requires a death benefit increase to satisfy IRC Section 7702 requirements). A premium load will apply to each premium payment. Once a sufficient premium has been paid, the LTC coverage will continue as long as the insured lives; or until the policy is surrendered at the owner's request; or until the maximum LTC benefits have been paid; or until policy lapse. Policy charges (cost of insurance and coverage charges) are deducted from the policy's accumulated value on a monthly basis. Policy lapse will only occur where the policy's cash value less policy debt is not sufficient to cover monthly policy charges. Prior to lapse, the policy provides 61 days to pay premium sufficient to keep the policy in force. The actual one-time single premium required will ultimately depend on our evaluation of your insurability through our underwriting process.

Pacific PremierCare Advantage is subject to underwriting and approval of the application and may include obtaining records from your physician. No medical exam is required, but a Medical Information Bureau (MIB) and prescription report will be ordered and a Personal History Interview and Cognitive Assessment will be performed via telephone as part of the underwriting process.

Return of Premium Benefit
\$97,102.08

If you surrender your policy without using any policy benefits, 100% of the one-time premium is guaranteed to be refunded.¹

Total Long-Term Care Benefits
\$576,000

The Total Long-Term Care Benefits is the amount available over your lifetime for reimbursement of Covered Expenses.

If an Elimination Period applies, benefit payments will begin for Covered Expenses incurred after 90 days.

A 0-day elimination applies to Covered Services received in your home, subject to certain conditions.

Reimbursements for covered long-term care (LTC) expenses are subject to an elimination period and are provided by the Accelerated Benefit Rider (ABR) for LTC (Form #R12ABR or ICC12 R12ABR) and the Extended Benefit Rider (EBR) for LTC (Form #R12EBR or ICC12 R12EBR). (Rider form numbers vary based on state of policy issue.) The amount and duration of the maximum LTC benefits will be based on the benefit options elected at time of application. Coverage elected for longer than two years is only provided through a combination of the ABR and EBR. Actual amount and duration of LTC benefits will vary based on the use of policy benefits and features. Covered LTC expenses will be reimbursed until the total long-term care benefits are exhausted, which may vary from the elected duration. Premiums for LTC benefits will vary depending upon the benefit options elected. Charges for the ABR, EBR, and any Inflation Benefit Option are included in the scheduled premium payment(s).

¹ Policy benefits are reduced by any policy distributions (loans, withdrawals, or terminal illness benefit). Death Proceeds and Return of Premium Benefit will also be reduced when long-term care benefits are taken. Values shown assume no prior distributions of any kind.

| | |
|---|--|
| Monthly Maximum Benefit \$6,000.00 | Covered long-term care expenses incurred are reimbursed up to the Monthly Maximum Benefit amount. If covered expenses are incurred in an amount less than the Monthly Maximum Benefit, only the amount of the actual covered expenses will be reimbursed. The Monthly Maximum Benefit may be pro-rated based on the actual number of days that the insured is chronically ill or confined to a facility. Expenses incurred in any one month that exceed the Monthly Maximum Benefit are not reimbursable in the next month. |
| Inflation Benefit Option Rejected | Expenses incurred for Durable Medical Equipment, Home Modification and Caregiver Training Services do not count toward the Monthly Maximum Benefit, but are subject to other policy limits. The Inflation Benefit Option elected increases your Monthly Maximum Benefit automatically on each policy anniversary, thus increasing your Total Long-Term Care Benefits available each year. There are three Inflation Benefit Options: 5% Compound, 5% Simple, or 3% Simple. If you do not elect an Inflation Benefit Option, your monthly maximum benefit will remain level. You have rejected the Inflation Benefit Option. |
| Benefit Duration Elected: 8 Years | You have elected a Benefit Duration of 8 years. However, your actual Benefit Duration may be shorter or longer. It may be shorter if your Covered Expenses include Home Modification, Durable Medical Equipment or Caregiver Training. It may be longer if the monthly cost of your Covered Expenses is less than the Monthly Maximum Benefit. |
| Death Proceeds¹ Initial: \$144,000.00 (Before Minimum Death Benefit) ² | This is the value that is payable to the policy beneficiaries income tax-free ³ upon the insured's death. Even if you exhaust your Total Long-Term Care Benefits, your policy beneficiaries are guaranteed to receive Death Proceeds of at least \$5,000.00. |
| Net Cash Surrender Value | The Net Cash Surrender Value is the amount that you would receive upon surrender of the policy and is equal to the greater of: (1) Accumulated Value less any (a) Surrender Charge and (b) policy debt, or (2) The Return of Premium Benefit less any policy debt. ¹ |
| International Benefit | The International Benefit pays an amount equal to the Monthly Maximum Benefit for up to 24 months when the insured receives Nursing Home Care outside of the United States. The maximum Benefit Duration will be reduced to reflect any Long-Term Care Benefits that you have already used. |
| Tax Information | This material is not intended to be used, nor can it be used by any taxpayer, for the purpose of avoiding U.S. federal, state or local tax penalties. This material is written to support the promotion or marketing of the transaction(s) or matter(s) addressed by this material. Pacific Life, its affiliates, their distributors and respective representatives do not provide tax, accounting or legal advice. Any taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor or attorney. |

Although the information contained in this illustration is based on our understanding of the Internal

¹ Policy benefits are reduced by any policy distributions (loans, withdrawals, or terminal illness benefit). Death Proceeds and Return of Premium Benefit will also be reduced when long-term care benefits are taken. Values shown assume no prior distributions of any kind.

² The Death Proceeds (Before Minimum Death Benefit) amount shown does not reflect the Minimum Death Benefit, which may provide higher Death Proceeds. See the Death Proceeds column on the Policy Values and Long-Term Care Benefits page for Death Proceeds that include the Minimum Death Benefit.

³ For federal income tax purposes, life insurance death benefits generally pay income tax-free to beneficiaries pursuant to IRC Section 101(a)(1). In certain situations, however, life insurance death benefits may be partially or wholly taxable. Situations include, but are not limited to: the transfer of a life insurance policy for valuable consideration unless the transfer qualifies for an exception under IRC Section 101(a)(2) (i.e. the "transfer-for-value rule"); arrangements that lack an insurable interest based on state law; and an employer-owned policy unless the policy qualifies for an exception under IRC Section 101(j). Additionally, a portion of your Pacific PremierCare Advantage's Death Proceeds may be income taxable if the policy was issued as part of an IRC Sec. 1035 income tax-free exchange and/or in certain situations where long term care benefits were paid out prior to death. Consult with qualified and independent legal and tax advisors.

Revenue Code (IRC) and on certain tax and legal assumptions, it is not intended to be tax or legal advice. Such advice should be obtained from your own counsel or other tax advisor.

Pacific PremierCare Advantage is intended to provide federally tax-qualified long-term care insurance as defined in IRC Section 7702B(b). When benefits are received from multiple policies providing long-term care or chronic illness benefits for a given insured, including policies with different owners, all of those benefits must be aggregated to determine their taxability. Pacific Life Insurance Company cannot determine whether the benefits are taxable. If there are any questions concerning the tax implications of this product, qualified and independent legal and tax advisors should be consulted.

Death Proceeds

For federal income tax purposes, life insurance death benefits generally pay income tax-free to beneficiaries pursuant to IRC Section 101(a)(1). In certain situations, however, life insurance death benefits may be partially or wholly taxable. Situations include, but are not limited to: the transfer of a life insurance policy for valuable consideration unless the transfer qualifies for an exception under IRC Section 101(a)(2)(i.e. the transfer-for-value rule); arrangements that lack an insurable interest based on state law; and an employer-owned policy unless the policy qualifies for an exception under IRC Section 101(j). Additionally, a portion of your Pacific PremierCare Advantage's Death Proceeds may be income taxable if the policy was issued as part of an IRC Section 1035 income tax-free exchange and/or in certain situations where long term care benefits were paid out prior to death. Consult with qualified and independent legal and tax advisors.

Cash Value Accumulation Test

A life insurance policy will qualify as life insurance under IRC Section 7702 if it meets one of two alternative tests. This quote uses the Cash Value Accumulation Test which requires that we increase the Death Benefit, if necessary, so that the Accumulated Value of the policy does not at any time exceed the net single premium which would be necessary to fund future life insurance benefits under the policy. Failure to qualify as life insurance will result in adverse tax consequences.

Modified Endowment Contract (MEC) Status

As defined in IRC Section 7702A, a life insurance policy becomes a Modified Endowment Contract (MEC) if the cumulative premium payments exceed certain limits. Based on our understanding of the Internal Revenue Code a policy issued consistent with the assumptions in this quote would be a MEC at issue.

The federal income tax consequences of a MEC can be significant. Distributions from a MEC, including Surrenders, Withdrawals, Policy Loans, and certain assignments or transfers of ownership, are taxed to the extent of gain in the policy and may be subject to additional penalties. Generally, gain in the policy is the excess, if any, of the Accumulated Value, not reduced by Policy Debt, over the policy cost basis. Consult your tax advisor for further details.

Exclusions and Limitations

Pre-Existing Conditions - We will not reduce or deny any claim under the Long-Term Care Benefit riders because of a sickness or physical or medical condition disclosed on the application.

Non-eligible Facilities and Providers - Any facility or provider for a given benefit that does not fall within the "Definitions" section of the policy, would be a non-eligible facility or provider for that benefit.

Non-eligible Levels of Care - Coverage does not include any services that do not constitute Qualified Long-Term Care Services. Care from family members is covered only where specifically indicated below in Exclusions/Exceptions and Limitations.

Exclusions/Exceptions and Limitations - We will not pay benefits for any room and board, care, treatment, services, equipment, or other items for care or services: 1) provided by the Insured's Immediate Family unless he or she is a regular employee of an organization which is providing the treatment, service or care; and the organization receives the payment for the treatment, service or care; 2) for which no charge is made in the absence of insurance; 3) provided outside the United States of America, except as described in the International Benefit; 4) that result from an attempt at suicide (while sane or insane) or an intentionally self-inflicted injury; 5) provided in a government facility (unless otherwise required by law); 6) for which benefits are available under Medicare (including amounts that would be reimbursable but for the application of a deductible or coinsurance amount) or other governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law. No benefits will be paid for services received while the Accelerated Benefit Rider (ABR) for Long Term Care and the Extended Benefit Rider (EBR) for Long Term Care are not in force.

Duration - The ABR provides two years of long-term care benefits. The EBR provides between one and six years of additional long-term term care benefits, depending on the duration elected. These durations may increase or decrease depending on how the Policy and Rider benefits are used.

About This Quote

This is a quote for Pacific PremierCare Advantage, a flexible premium universal life insurance policy with Long-Term Care Benefits. It is issued by Pacific Life Insurance Company. Pacific Life Insurance Company is licensed to issue insurance products in all states except New York. Product availability and features may vary by state. Insurance products and their guarantees, including optional benefits and any crediting rates, are backed by the financial strength and claims-paying ability of the issuing insurance company. Look to the strength of the life insurance company with regard to such guarantees as these guarantees are not backed by the broker-dealer, insurance agency or their affiliates from which products are purchased. Neither these entities nor their representatives make any representation or assurance regarding the claims-paying ability of the life insurance company. The product's form numbers, benefits, and features may vary based on the state of policy issue.

This policy has certain exclusions and limitations. For costs and complete details of the coverage, contact your life insurance producer.

Values shown for Net Cash Surrender Value, Death Proceeds, Long-Term Care Benefits and Maximum Monthly Benefit are all as of policy year-end.

The terminal illness benefit is available when the insured is diagnosed with a terminal disease and given a life expectancy of 12 months or less (24 months in some states). The cost of exercising the terminal illness benefit is that the death benefit is reduced by an amount greater than the benefit payment itself to reflect the early payment of the death benefit. Terminal illness benefit payments will reduce the death benefit, Return of Premium Benefit, coverage charge, net cash surrender value, and any policy debt. Additionally, benefit payments may adversely affect the benefits under other riders. Tax laws relating to accelerated death benefits are complex. Receipt of accelerated death benefits may affect eligibility for public assistance programs such as Medicaid. Clients are advised to

consult with qualified and independent legal and tax advisors for more information.

Pacific Life Insurance Company's Pacific PremierCare Advantage is not a Partnership Qualified product. For more information on Partnership Qualified products, please contact your state department of insurance.

Not a Deposit | **Not FDIC Insured** | **Not Insured by any Federal Government Agency** | **No Bank Guarantee** | **May Lose Value**

Proposed Insured: Valued Client
 Female, Age 57
 Nonsmoker with Couples Discount

Inflation Benefit Option: Rejected
Benefit Duration: 8 Years

Life Insurance Producer:
 Jack Lenenberg
 LTC Partner
 312 Maxwell Rd. Suite 400
 Alpharetta, GA 30009

Statement of Policy Cost and Benefit Information: Policy Values and Long-Term Care Benefits

ALL VALUES AND BENEFITS ARE GUARANTEED¹

| Yr | Age | One-Time Premium | End of Year Net Cash Surrender Value | Beginning of Year Death Proceeds | Total Long-Term Care Benefits | Total Long-Term Care Benefits IRR | Monthly Maximum Benefit |
|----|-----|------------------|--------------------------------------|----------------------------------|-------------------------------|-----------------------------------|-------------------------|
| 1 | 57 | 97,102 | 97,102 | 168,574 | 576,000 | 104.9% | 6,000 |
| 2 | 58 | 0 | 97,102 | 163,970 | 576,000 | 57.0% | 6,000 |
| 3 | 59 | 0 | 97,102 | 162,645 | 576,000 | 41.0% | 6,000 |
| 4 | 60 | 0 | 97,102 | 161,342 | 576,000 | 32.5% | 6,000 |
| 5 | 61 | 0 | 97,102 | 160,054 | 576,000 | 27.1% | 6,000 |
| 6 | 62 | 0 | 97,102 | 158,786 | 576,000 | 23.3% | 6,000 |
| 7 | 63 | 0 | 97,102 | 157,539 | 576,000 | 20.5% | 6,000 |
| 8 | 64 | 0 | 97,102 | 156,305 | 576,000 | 18.3% | 6,000 |
| 9 | 65 | 0 | 97,102 | 155,084 | 576,000 | 16.5% | 6,000 |
| 10 | 66 | 0 | 97,102 | 153,876 | 576,000 | 15.1% | 6,000 |
| 11 | 67 | 0 | 97,102 | 153,038 | 576,000 | 13.9% | 6,000 |
| 12 | 68 | 0 | 97,102 | 152,198 | 576,000 | 12.9% | 6,000 |
| 13 | 69 | 0 | 97,102 | 151,361 | 576,000 | 12.0% | 6,000 |
| 14 | 70 | 0 | 97,102 | 150,520 | 576,000 | 11.2% | 6,000 |
| 15 | 71 | 0 | 97,102 | 149,673 | 576,000 | 10.5% | 6,000 |
| 16 | 72 | 0 | 97,102 | 148,828 | 576,000 | 9.9% | 6,000 |
| 17 | 73 | 0 | 97,102 | 147,985 | 576,000 | 9.4% | 6,000 |
| 18 | 74 | 0 | 97,102 | 147,143 | 576,000 | 8.9% | 6,000 |
| 19 | 75 | 0 | 97,102 | 146,301 | 576,000 | 8.5% | 6,000 |
| 20 | 76 | 0 | 97,102 | 145,450 | 576,000 | 8.1% | 6,000 |

¹ Policy benefits are reduced by any policy distributions (loans, withdrawals, or terminal illness benefit). Death Proceeds and Return of Premium Benefit will also be reduced when long-term care benefits are taken. Values shown assume no prior distributions of any kind. Policy stays in-force through your lifetime with no charges past age 94.

Statement of Policy Cost and Benefit Information: Policy Values and Long-Term Care Benefits

ALL VALUES AND BENEFITS ARE GUARANTEED¹

| Yr | Age | One-Time Premium | End of Year Net Cash Surrender Value | Beginning of Year Death Proceeds | Total Long-Term Care Benefits | Total Long-Term Care Benefits IRR | Monthly Maximum Benefit |
|----|-----|------------------|--------------------------------------|----------------------------------|-------------------------------|-----------------------------------|-------------------------|
| 24 | 80 | 0 | 98,315 | 144,000 | 576,000 | 6.9% | 6,000 |
| 29 | 85 | 0 | 101,632 | 144,000 | 576,000 | 5.7% | 6,000 |
| 34 | 90 | 0 | 97,102 | 144,000 | 576,000 | 4.9% | 6,000 |
| 39 | 95 | 0 | 97,102 | 144,000 | 576,000 | 4.3% | 6,000 |
| 44 | 100 | 0 | 97,102 | 144,000 | 576,000 | 3.9% | 6,000 |
| 49 | 105 | 0 | 97,102 | 144,000 | 576,000 | 3.5% | 6,000 |
| 54 | 110 | 0 | 113,070 | 144,000 | 576,000 | 3.2% | 6,000 |
| 59 | 115 | 0 | 134,292 | 144,000 | 576,000 | 2.9% | 6,000 |
| 64 | 120 | 0 | 159,497 | 161,091 | 576,000 | 2.7% | 6,000 |

¹ Policy benefits are reduced by any policy distributions (loans, withdrawals, or terminal illness benefit). Death Proceeds and Return of Premium Benefit will also be reduced when long-term care benefits are taken. Values shown assume no prior distributions of any kind. Policy stays in-force through your lifetime with no charges past age 94.

Statement Of Policy Cost and Benefit Information: Summary of Coverage

Pacific PremierCare Advantage is a flexible premium adjustable life insurance policy with long-term care insurance payable through reimbursements. Policy benefits are reduced by any policy distributions (loans, withdrawals, or terminal illness benefit). Death Proceeds and Return of Premium Benefit will also be reduced when long-term care benefits are taken. It is possible that, due to policy loans or withdrawals, the policy may lapse before any Death Benefit is payable. Loan interest is charged on policy loans at an effective annual rate of 5.50% in all years, due in arrears. Policy charges are guaranteed and will not change. The tax status of this contract should be reviewed each year. For further information, contact the insurance company or your life insurance producer.

Summary of Coverage

The projected values in this Statement of Policy Cost and Benefit Information include the costs and benefits of the basic coverage and any additional riders or benefits. This coverage may not cover all the expenses associated with your long-term care needs.

| Coverage Type | One-Time Premium |
|--|--------------------|
| Flexible Premium Adjustable Life Insurance (Life) | \$64,872.00 |
| Accelerated Benefit Rider for Long Term Care (ABR) | \$13,739.04 |
| Extended Benefit Rider for Long Term Care (EBR) | \$18,491.04 |
| Total | \$97,102.08 |

Life Insurance Cost Information

| | Surrender @ 5% | | Net Payment @ 5% | |
|------------|----------------|---------|------------------|---------|
| | 10 Year | 20 Year | 10 Year | 20 Year |
| Cost Index | 28.83 | 29.59 | 74.66 | 47.48 |

These indices include benefits provided by the flexible premium adjustable life insurance and Long-Term Care Benefit riders. These indices are illustrated uniformly across life insurance company illustrations and are only useful when comparing two or more similar products across insurance carriers. A more detailed explanation of the intended use of these indices is provided in the life insurance buyer's guide.

Proposed Insured: Valued Client
 Female, Age 57
 Nonsmoker with Couples Discount

Life Insurance Producer:
 Jack Lenenberg
 LTC Partner
 312 Maxwell Rd.Suite 400
 Alpharetta, GA 30009

Pacific PremierCare Advantage's EZView

This report shows the One-Time Premium required for an initial Monthly Maximum Benefit of \$6,000 for all the available elected Benefit Durations and Inflation Benefit Options. Your life insurance producer can provide you with additional information on these options.

| Benefit Duration | Inflation Benefit Option | One-Time Premium | Death Proceeds (Before Minimum Death Benefit) ¹ | Today's Monthly Maximum Benefit | Today's Total Long-Term Care Benefits | Age 80's Monthly Maximum Benefit | Age 80's Total Long-Term Care Benefits |
|------------------|--------------------------|------------------|--|---------------------------------|---------------------------------------|----------------------------------|--|
| 2 Years | None | 78,612 | 144,000 | 6,000 | 144,000 | 6,000 | 144,000 |
| 2 Years | 3% Simple | 87,853 | 144,000 | 6,000 | 146,160 | 10,140 | 245,520 |
| 2 Years | 5% Simple | 94,822 | 144,000 | 6,000 | 147,600 | 12,900 | 313,200 |
| 2 Years | 5% Compound | 151,281 | 151,280 | 6,000 | 147,600 | 18,429 | 453,356 |
| 3 Years | None | 83,549 | 144,000 | 6,000 | 216,000 | 6,000 | 216,000 |
| 3 Years | 3% Simple | 99,974 | 144,000 | 6,000 | 222,480 | 10,140 | 371,520 |
| 3 Years | 5% Simple | 110,892 | 144,000 | 6,000 | 226,800 | 12,900 | 475,200 |
| 3 Years | 5% Compound | 195,504 | 195,503 | 6,000 | 226,980 | 18,429 | 697,174 |
| 4 Years | None | 87,874 | 144,000 | 6,000 | 288,000 | 6,000 | 288,000 |
| 4 Years | 3% Simple | 104,857 | 144,000 | 6,000 | 300,960 | 10,140 | 499,680 |
| 4 Years | 5% Simple | 119,952 | 144,000 | 6,000 | 309,600 | 12,900 | 640,800 |
| 4 Years | 5% Compound | 233,964 | 233,964 | 6,000 | 310,329 | 18,429 | 953,182 |
| 5 Years | None | 91,023 | 144,000 | 6,000 | 360,000 | 6,000 | 360,000 |
| 5 Years | 3% Simple | 109,374 | 144,000 | 6,000 | 381,600 | 10,140 | 630,000 |
| 5 Years | 5% Simple | 128,716 | 144,000 | 6,000 | 396,000 | 12,900 | 810,000 |
| 5 Years | 5% Compound | 257,717 | 257,716 | 6,000 | 397,845 | 18,429 | 1,221,991 |
| 6 Years | None | 93,184 | 144,000 | 6,000 | 432,000 | 6,000 | 432,000 |
| 6 Years | 3% Simple | 113,893 | 144,000 | 6,000 | 464,400 | 10,140 | 762,480 |
| 6 Years | 5% Simple | 132,917 | 144,000 | 6,000 | 486,000 | 12,900 | 982,800 |
| 6 Years | 5% Compound | 274,704 | 274,703 | 6,000 | 489,737 | 18,429 | 1,504,241 |
| 7 Years | None | 95,333 | 144,000 | 6,000 | 504,000 | 6,000 | 504,000 |
| 7 Years | 3% Simple | 124,278 | 144,000 | 6,000 | 549,360 | 10,140 | 897,120 |
| 7 Years | 5% Simple | 145,819 | 145,818 | 6,000 | 579,600 | 12,900 | 1,159,200 |
| 7 Years | 5% Compound | 290,320 | 290,319 | 6,000 | 586,224 | 18,429 | 1,800,602 |
| 8 Years | None | 97,103 | 144,000 | 6,000 | 576,000 | 6,000 | 576,000 |
| 8 Years | 3% Simple | 127,635 | 144,000 | 6,000 | 636,480 | 10,140 | 1,033,920 |
| 8 Years | 5% Simple | 150,233 | 150,232 | 6,000 | 676,800 | 12,900 | 1,339,200 |
| 8 Years | 5% Compound | 302,664 | 302,663 | 6,000 | 687,535 | 18,429 | 2,111,782 |

¹ The Death Proceeds (Before Minimum Death Benefit) amount shown does not reflect the Minimum Death Benefit, which may provide higher Death Proceeds. See the Death Proceeds column on the Policy Values and Long-Term Care Benefits page for Death Proceeds that include the Minimum Death Benefit.