



**COMPENSATION SCHEDULE
AGGREGATE PACIFIC 85**

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I. COMPENSATION SCHEDULE PROVISIONS

This Compensation Schedule is attached to and made part of the **Non-Variable Producer Agreement** and/or **Pacific Producer Contract** and/or the **Pacific Associate Contract** (the “Agreement”) between Pacific Life Insurance Company (“Pacific Life”) and Executing Producer (“Producer”). This Compensation Schedule shall apply only to contracts produced under the Agreement while this Compensation Schedule is in effect. It is subject to the terms and conditions of the Agreement.

A. AVAILABLE PRODUCTS

While we make each non-variable life (“NVL”) insurance product (“Product, and, collectively, “Products”) listed under this Compensation Schedule available to Executing Producer, Executing Producer may choose not to sell certain of these Products. To the extent that Executing Producer chooses not to sell such Products, Executing Producer may disregard the related compensation information provided herein.

B. LICENSING

In no event shall Pacific Life be liable for the payment of any compensation with respect to any solicitation made, in whole or in part, by any person or entity, not appropriately state insurance licensed prior to the commencement of such solicitation.

C. DEFINITION OF “CONTRACT”

The NVL insurance policy (“Policy”) to which this Compensation Schedule applies, together with any riders or endorsements to such Policy, certificates relating to such Policy, supplemental contracts and forms, are referred to collectively herein as the “Contract.”

Pursuant to the Agreement, Pacific Life has the right to terminate or amend this Compensation Schedule at its sole discretion. Compensation due shall be payable in accordance with the Compensation Schedule which is in effect at the time of the Application Date of the Contract. Please refer to the applicable Compensation Schedule for information concerning compensation payable on terminated products. **This Compensation Schedule is dated effective February 15, 2018** (“Effective Date”).

II. FORMS AND PRODUCT LIST

For your convenience, the compensation grids provide basic Product form numbers for the Products that are subject to the Agreement under this Compensation Schedule. Pursuant to the Agreement, this information also serves to update the Schedule A (the “Product List”) to the Agreement attached thereto.

III. COMPENSATION

This Compensation Schedule is subject to the terms and conditions of the Agreement and governs commission payments to Executing Producer (hereinafter referred to as “Payee” unless specified otherwise). Commission based on premium shall be calculated only on premium actually received and accepted by Pacific Life on an earned basis. Pacific Life shall pay commission to Payee, except as otherwise provided herein.



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A. ABBREVIATIONS

Type	Abbrev.	Meaning
General Reference	ECV	Enhanced Cash Value
	IUL	Indexed Universal Life
	RPU	Reduced Paid Up
Type of Underwriting	GI	Guaranteed Issue
	GTCO	Group Term Carve Out
	RI	Regular Issue
	SI	Simplified Issue
Product Family	NVL	Non-Variable Life insurance
Rider	FDNLG	Flexible Duration No Lapse Guarantee
	LTC	Long Term Care
	ROP	Return of Premium rider
	SVER	Surrender Value Enhancement Rider <i>Below are the types of SVER in this Compensation Schedule:</i>
	SVER-2	SVER Term Insurance Rider 2
	SVER-A	SVER Term Insurance Rider-Asset
	SVER-C	SVER Term Insurance Rider, Trust/ Executive Benefit
	SVER-I & I2	Surrender Value Enhancement Rider, Individual
	SVER-I9	Surrender Value Enhancement Rider, Individual (2009)
	SVER-L9	Surrender Value Enhancement Rider, Last Survivor (2009)
	SVER-L13	Surrender Value Enhancement Rider, Last Survivor (2013)
	SVER-LS	Surrender Value Enhancement Rider, Last Survivor
	SVER-T9	SVER Term Insurance Rider, Trust/ Executive Benefit (2009)
		N/A

B. COMMISSION OPTIONS (UL PRODUCTS)

1. Commission Option

Pacific Life shall pay commission to Payee for each policy sold consistent with the Commission Option selected on the policy application, except as otherwise provided herein. **For All UL Products, except Pacific UL:** in the event that no Commission Option is selected on the Contract application, the commission paid to Payee shall be consistent with Commission Option "B" rates.

C. DEFINITIONS

Except for Pacific UL, the amount of commission depends on the rate in the applicable "band," or "target," regardless of when the premium is paid. For Pacific UL, the amount of commission is based on new premium.

1. Target Based Trail Commission

"Target Based Trail Commission" is an amount computed beginning in Year 6 based upon the Contract's target premium amount, paid irrespective of actual premiums paid or Accumulated Value. The rate used will be the Target Trail commission rate listed in the rate schedules below. Target Based Trail Commission payments will be made annually on each Contract anniversary after Year 6. Trail Commission will be paid only if the Contract is in force on the date the Trail Commission is payable. There is no chargeback on trail commission upon lapse or surrender.



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2. Asset Based Trail Commission

“Asset Based Trail Commission” is an amount computed monthly based upon the Contract's Accumulated Value less any Contract debt (including any interest accrued but not yet paid), as of the beginning of each policy month. The monthly rate used will be the Trail Commission rate in the applicable rate schedules below, divided by 12. Asset Based Trail Commission payments will be made annually on each Contract anniversary.

Asset Based and Target Based Trail Commission will be paid only if the Contract is in force on the date the Trail Commission is payable. There is no chargeback on Trail Commission upon lapse or surrender.

3. Reduced Paid Up

Under this option and after the initial grace period, a policy is reduced paid up (RPU) and continued at a reduced benefit level.

4. Target Premium

The “Target Premium” (also sometimes referred to as “Commission Target”) is an amount determined from tables used by Pacific Life with respect to a policy or rider upon which commission is based. As it applies to future business, the Target Premium may be changed from time to time by Pacific Life. The Target Premium applicable to a particular coverage will be determined from the table in force when the first premium for such coverage is entered as paid in the accounting records of Pacific Life.

5. “Bands” on Target-based NVL products

a) All UL Products, except Pacific UL

"Bands" are groupings of commission targets.

Band	Definition	Applies to:
Band 1	The actual premium paid in an amount up to, but not greater than, one (1) Target Premium.	Target 1
Band 2	The actual premium paid greater than one (1), but not greater than three (3), times the Target Premium.	Target 2-3
Band 3	The actual premium paid in an amount greater than three (3), but not greater than ten (10), times the Target Premium.	Target 4-10
Band 4	The actual premium paid in an amount greater than ten (10) times the Target Premium.	Target 11+

b) Pacific UL

The Pacific UL product does not have Bands because it does not have a Target Premium feature.

D. COMMISSION STRUCTURE of BASE, SVER and ROP

1. Allocation of Premium

Premium is allocated between Base and SVER/ROP in proportion to the Target Premium of each.

2. Levelized Commission

Levelized Commission, or “commission as levelized,” applies to BASE, SVER and ROP, and is a function of both coverage year and the number of Commission Targets, with a make-up provision.



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a) Full Commission Rate

The Full Commission rate **equals** the stated rate for the Target Premium bucket on BASE, SVER and ROP. See the applicable Rate Schedule, below.

- 1) The Full Commission rate will be paid on Target 11+.

b) Partial Commission Rate

- 1) Partial Commission rates do not apply to Targets 11+. The stated rate will be paid on target 11+.

Rider	Products	Option	Partial Commission Rate
Base	All Products	A & B	There is no Partial Commission Rate on these Base Products
	PDP IUL, PDX IUL, PIA 4, PIA 4 2015, PIA 5, PIPLT, PIPLT 2, IPEP & IPEP2	C	During the first five (5) coverage years for Option C, if premium is paid at a pace exceeding one target per coverage year, no Partial Commission will be paid on the excess ("early") Target Premium at the time of premium payment.
SVER	PEP III & VFNLGE	A & B	During the first three (3) coverage years for Option A, and first ten (10) coverage years for Option B, if premium is paid at a pace exceeding one Target Premium amount per coverage year, Partial Commission will be paid on the excess ("early") Target Premium at the time of premium payment. The Partial Commission Rate equals the lesser of Base and SVER's Target 10 commission rate.
	IPEP, IPEP 2, PIA III, PIA 4, PIA 4 2015, PIA 5 & VFPRO II-CV	A, B & C*	During the first ten (10) coverage years for Option A and Option B & C, if premium is paid at a pace exceeding one Target Premium amount per coverage year, Partial Commission will be paid on the excess ("early") Target Premium at the time of premium payment. The Partial Commission Rate equals the SVER Target 11 commission rate.
ROP	PIA III	A, B & C*	During the first ten (10) coverage years for Option A and Option B & C, if premium is paid at a pace exceeding one Target Premium amount per coverage year, Partial Commission will be paid on the excess ("early") Target Premium at the time of premium payment. The Partial Commission Rate equals the ROP Target 11 commission rate.

* if applicable



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c) Remainder (Transfer) Commission Rate

Rider	Products	Option	Remainder (Transfer) Commission Rate
Base	All Products	A & B	There is no Remainder Commission Rate on these Base Products
	PDP IUL, PDX IUL, PIA 4, PIA 4 2015, PIA 5, PIPLT, PIPLT 2, IPEP & IPEP2	C	Commission will be paid in the beginning of coverage years 2-5 when premium was paid at a pace exceeding one Target Premium amount per coverage year. This "remainder," or "catch-up," commission is paid at the beginning of the corresponding year. The Remainder (Transfer) Commission Rate equals the Full Commission Rate for the corresponding target.
SVER	PEP III & VFNLGE	A & B	Commission will be paid in the beginning of coverage years 2-3 for Option A, and 2-10 for Option B, in order to "complete" the Partial Commission paid earlier when premium was paid at a pace exceeding one Target Premium amount per coverage year. This "remainder," or "catch-up," commission is paid at the beginning of the corresponding year. The Remainder (Transfer) Commission Rate equals the Full Commission Rate for the corresponding target less the Partial Commission rate that was already paid on that target in a prior year.
	IPEP, IPEP 2, PIA III, PIA 4, PIA 4 2015, PIA 5 & VFPRO II-CV	A, B & C*	Commission will be paid in the beginning of coverage years 2-10 for Option A and Option B & C in order to "complete" the Partial Commission paid earlier when premium was paid at a pace exceeding one Target Premium amount per coverage year. This "remainder," or "catch-up," commission is paid at the beginning of the corresponding year. The Remainder (Transfer) Commission Rate equals the Full Commission Rate for the corresponding target less the Partial Commission rate that was already paid on that target in a prior year.
ROP	PIA III	A, B & C*	Commission will be paid in the beginning of coverage years 2-10 for Option A and Option B in order to "complete" the Partial Commission paid earlier when premium was paid at a pace exceeding one Target Premium amount per coverage year. This "remainder," or "catch-up," commission is paid at the beginning of the corresponding year. The Remainder (Transfer) Commission Rate equals the Full Commission Rate for the corresponding target less the Partial Commission rate that was already paid on that target in a prior year.

* if applicable



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d) Make-Up Commission Rate

(1) Unpaid Premium at the End of Year 5 (Base) & 10 (SVER & ROP)

Rider	Products	Option	Make-Up Commission
Base	All Products	A & B	There is no Make-Up Commission Rate on these Base Products
	PDP IUL, PDX IUL, PIA 4, PIA 4 2015, PIA 5, PIPLT, PIPLT 2, IPEP & IPEP2	C	At the end of five (5) coverage years, a Make-Up Commission is calculated on any unpaid part of Target 1-5 for Option C. If due, the Make-Up Commission will pay in Year 6. The Make-Up Commission Rate equals the Full Commission rate on the corresponding target.
SVER	PEP III & VFNLGE	A & B	At the end of ten (10) coverage years, a Make-Up Commission is calculated on any unpaid part of Target 1-3 for Option A, and Target 1-10 for Option B. If due, the Make-Up Commission will pay in Year 11. The Make-Up Commission Rate equals the Full Commission rate on the corresponding target minus the Partial Commission rate.
	IPEP, IPEP 2, PIA III, PIA 4, PIA 4 2015, PIA 5 & VFPRO II-CV	A, B & C*	At the end of ten (10) coverage years, a Make-Up Commission is calculated on any unpaid part of Target 1-10 for Option A and Option B & C. If due, the Make-Up Commission will pay in Year 11. The Make-Up Commission Rate equals the Full Commission rate on the corresponding target minus the Partial Commission rate.
ROP	PIA III	A, B & C*	At the end of ten (10) coverage years, a Make-Up Commission is calculated on any unpaid part of Target 1-10 for Option A, B & C. If due, the Make-Up Commission will pay in Year 11. The Make-Up Commission Rate equals the Full Commission rate on the corresponding target minus the Partial Commission rate.

* if applicable



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(2) Death of Insured(s) During Year 1-5 (Base) & 1-10 (SVER & ROP)

Rider	Products	Option	Make Up Commission, Death of Insured(s)
Base	All Products	A & B	There is no Remainder Commission Rate on these Base Products
	PDP IUL, PDX IUL, PIA 4, PIA 4 2015, PIA 5, PIPLT, PIPLT 2, IPEP & IPEP2	C	If the insured dies prior to the end of the fifth (5th) coverage year, Pacific Life will pay a Make-Up Commission on any unpaid part of Target 1-5 for Option C. The same formula is used as the Make-Up Commission for unpaid premium at the end of the fifth (5th) coverage year (see above).
SVER	PEP III & VFNLGE	A & B	If the insured dies (both insured, if PEP III) prior to the end of the tenth (10th) coverage year, Pacific Life will pay a Make-Up Commission on any unpaid part of three premium targets for Option A, or ten premium targets for Option B. The same formula is used as the Make-Up Commission for unpaid premium at the end of Year 10 (see above).
	IPEP, IPEP 2, PIA III, PIA 4, PIA 4 2015, PIA 5 & VFPRO II-CV	A, B & C*	If the insured dies (both insured, if IPEP) prior to the end of the tenth (10th) coverage year, Pacific Life will pay a Make-Up Commission on any unpaid part of ten premium targets for Option A, B or C. The same formula is used as the Make-Up Commission for unpaid premium at the end of Year 10 (see above).
ROP	PIA III	A, B & C*	If the insured dies prior to the end of the tenth (10th) coverage year, Pacific Life will pay a Make-Up Commission on any unpaid part of ten premium targets for Option A, B or C. The same formula is used as the Make-Up Commission for unpaid premium at the end of Year 10 (see above).

If the insured's death (both insureds, if IPEP or PEP III) occurs prior to the end of the tenth coverage year, PL will pay any commission **balance** (i.e., Remainder Commission) on premium already received that would have become payable on a subsequent anniversary if the insured(s) had survived.

* if applicable

3. New Premium After Year 10 on SVER & ROP

a) New Premium in Year 11+ Toward Target 1-10

Rider	Products	New Premium in Year 11+ Toward Target 1-10
SVER	PEP III & VFNLGE	After the tenth (10th) coverage year, commission on any new premium allocated to Target 1-3 for Option A, or Target 1-10 for Option B, is paid at the Partial Commission rate.
	IPEP, IPEP 2, PIA III, PIA 4, PIA 4 2015, PIA 5 & VFPRO II-CV	After the tenth (10th) coverage year, commission on any new premium allocated to Target 1-10 for Option A, B or C* is paid at the Partial Commission rate.
ROP	PIA III	After the tenth (10th) coverage year, commission on any new premium allocated to Target 1-10 for Option A, B, or C* is paid at the Partial Commission rate.

* if applicable



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b) New Premium in Year 11+ Toward Target 11+

Rider	Products	New Premium in Year 11+ Toward Target 11+
SVR	PEP III & VFNLGE	After the tenth (10th) coverage year, commission on any new premium allocated to Target 4+ for Option A, or Target 11+ Option B, is paid at the corresponding rate.
	IPEP, IPEP 2, PIA III, PIA 4, PIA 4 2015, PIA 5 & VFPRO II-CV	After the tenth (10th) coverage year, commission on any new premium allocated to Target 11+ for Option A, B, or C* is paid at the corresponding rate (Target 11+).
ROP	PIA III	After the tenth (10th) coverage year, commission on any new premium allocated to Target 11+ for Option A, B, or C* is paid at the corresponding rate (Target 11+).

* if applicable

E. REVERSALS AND COMMISSION CHARGEBACKS

In the event that a Contract for which commission has been paid is terminated for any reason, then a percentage of commission paid will be due back from Payee. Please see the Chargeback Schedule tables further below.

1. Recovery of Unearned Commission

All unearned commission shall be recovered either within the first year of the coverage layer (generally, on the anniversary of Coverage Month 9), or upon termination, whichever occurs first.

2. Term Products

a) Termination with premium refund or premium reversal

If a Pacific Term or Pacific Income Term Policy terminates in Month 1+ and premium is reversed, or refunded to the Policy Owner/Payor, then the unearned portion of commission will be charged back.

b) Termination without premium refund or premium reversal

If a Pacific Term or Pacific Income Term Policy terminates in Month 1+ and premium is not reversed, or refunded to the Policy Owner/Payor, then 0% chargeback applies.

3. PRIME Term Products

a) Termination with premium refund or premium reversal

If any first year premium is reversed, or refunded to the Policy Owner/Payor, then a chargeback of 100% of the commission earned is applied in months 1-6 of the policy and 50% during months 7-12.

b) Termination without premium refund or premium reversal

If a PRIME Term Policy terminates in Month 1+ and premium is not reversed, or refunded to the Policy Owner/Payor, then 0% chargeback applies.

4. Fixed Annuity Products

a) Termination with premium refund or premium reversal

If a Fixed Annuity Contract terminates in Month 1+ and premium is reversed, or refunded to the Contract Owner/Payor, then the unearned portion of commission will be charged back.

b) Termination without premium refund or premium reversal

If a Fixed Annuity Contract terminates in Month 1+ and premium is not reversed, or refunded to the Contract Owner/Payor, then 0% chargeback applies.



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5. Commission Chargebacks on PPCA Multi Pay Policies (5-Pay, 7-Pay and 10-Pay)

- a) In the event a policy is lapsed or surrendered within the first year, 100% of commissions paid will be charged back to the producer.
- b) In the event a policy is lapsed or surrendered during a renewal year, 100% of *unearned* commissions will be charged back to the producer.

6. Reduced Paid Up on PPCA Multi Pay Policies (5-Pay, 7-Pay, 10-Pay)

In the event a policy is placed on reduced paid up within the first 11 months, 100% of commissions paid will be charged back to the producer.

7. Face Decreases on Products with LTC Riders

In the event of a policy face decrease due to a withdrawal within the first two (2) policy years, a commission chargeback will be assessed. The applicable chargeback rate will be the chargeback rate in effect at the time of the face decrease adjusted proportionately to the percentage of face decrease.

8. Rolling Chargebacks

Certain policy riders are subject to a Rolling Chargeback. Rolling Chargebacks have two components: Chargeback Duration and Lookback Period.

a) Chargeback Duration

The length of time for which a chargeback is applicable.

b) Lookback Period

The length of time used to calculate the chargeback.

Rider	Products	Option	Chargeback Duration	Lookback Period
SVER & ROP	All	A	64 Months	40 Months
		B & C	64 Months	16 Months

Products	Option	Chargeback Duration	Lookback Period
PCMP1005	N/A	73 Months	12 Months
PCMP10010		121 Months	12 Months

If the policy is terminated for any reason during the Chargeback Duration then the commission chargeback is 100% of all commissions paid during the Lookback Period.

9. Reimbursement Deductions

Pacific Life may deduct reimbursement amounts from commission otherwise due Payee. **Deadline for Reimbursement:** If the amount to be deducted exceeds compensation otherwise due, Payee will promptly reimburse Pacific Life before the next commission accounting cycle or within 10 business days from the date of mailing of a written demand for reimbursement, whichever is later.

10. "Free Look" Provision and Premium Refund

In the event the Contract Owner exercises the "free look" provision of the Contract, or in the event premium is refunded to the Contract Owner by Pacific Life, including for a Contract rescission, then Pacific Life will charge back 100% of all commission paid.

F. COMMISSION ON INCREASES/ ADDITIONS

1. Changes in Target Premium

Each increase in the face amount or addition to a policy or rider generates a new Target Premium and commission in the applicable “band” is payable accordingly. However, increases in face amount that are strictly a result of the exercise of some other policy provision, such as a change in death benefit option, shall not generate a new Target Premium or payable commission.

2. Benefit Distribution Rider

If there is an increase in the face amount to a policy with a “Benefit Distribution Rider,” then we may in our sole and absolute discretion elect whether the first \$25,000 of face increase generates a new Target Premium or payable commission. Increases to the face above \$25,000 will generate a new Target Premium and commission.

3. Waiver of Charges and Disability Benefit Rider

No commission shall be paid on any charges waived under any “Waiver of Charges” rider or for any fixed amount deposited into the Accumulated Value under a “Disability Benefit Rider.”

4. Allocation of Premium

Premium is allocated between original Base and SVER/ROP, and increase Base and SVER/ROP, in proportion the Target Premium of each.

G. REDUCTION IN FACE AMOUNT

If a face amount reduction is permitted, then in our sole and absolute discretion, commission may be adjusted accordingly.

H. TIMING AND FREQUENCY OF PAYMENT

1. Initial Premium

Compensation generated by the payment of initial premium shall be due Payee at the time of issuance of the Contract and in accordance with the applicable regularly scheduled commission cycle of Pacific Life (“Commission Cycle”).

2. Premium Payments After Contract Issuance

For all other premium payments other than initial premium, commission, if due, shall be payable at the time of the receipt and acceptance of such premium by Pacific Life and in accordance with the applicable regularly scheduled Commission Cycle.

3. Minimum Disbursement Rule

Compensation shall not disburse to any Payee who is not enrolled in Pacific Life’s Direct Deposit program until disbursement has accumulated to a minimum amount of \$2,500.00. If the Payee is enrolled in Pacific Life’s Direct Deposit program, payment shall disburse when a minimum amount of \$5 is accumulated. In either case, once the minimum disbursement is reached, payment shall disburse in accordance with the applicable regularly scheduled Commission Cycle.

I. INTERNAL REPLACEMENTS/ EXCHANGES/ RE-ENTRY

Commission on internal replacements, exchanges and re-entry shall be calculated in accordance with the terms of the Agreement and the administrative guidelines established by Pacific Life in its sole discretion which are in effect at the time of issuance of the new Contract.



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J. PRIME TERM CONVERSION CREDITS

Conversion Credits from PRIME Term products applied to the target premium on permanent policies are not commissionable.

K. SPECIAL CIRCUMSTANCES

Commission shall be calculated in accordance with the terms and conditions of the Agreement and the administrative guidelines established by Pacific Life in its sole discretion. The compensation percentages, and timing and frequency of payment, in this Compensation Schedule may not apply in certain circumstances, including, but not limited to, the following:

1. Description of Circumstances

- a) Replacements, changes, exchanges, term renewals, premium paid in advance;
- b) Risk for any policy insured is classified by Pacific Life as greater than a standard risk;
- c) Any policy insured is over age 70;
- d) The policy is issued outside Pacific Life's published age/amount limits;
- e) The policy is issued on a form not specified in this schedule;
- f) The total amount of coverage on the insured (including other policies in force) exceeds Pacific Life's limit of retention;
- g) Policies requiring reinsurance;
- h) The policy is on the basis of underwriting rules less stringent than Pacific Life's regular rules for new business, including, but not limited to, "Guaranteed Issue," "Simplified Issue," or any other expedited underwriting procedures; and/or
- i) Other special cases and programs.

2. When These Circumstances Occur

When such circumstances occur, calculation and payment of commission, if any, shall be governed by the underwriting and administrative rules of Pacific Life then in effect.

L. PRODUCT AVAILABILITY

Product availability is subject to State approval.

M. REDUCTION OF COMMISSION

Pacific Life reserves the right to reduce first year and renewal commission, if necessary, on any Contracts sold to residents of any state, city, county, municipality or other locality ("Governing Entity") which imposes new and/or additional premium, excise or other taxes on Pacific Life relating to the Contracts. Such reduction shall be in an amount sufficient to cover any premium or other tax levied by such Governing Entity which is over and above the premium or other tax currently paid by Pacific Life to such Governing Entity.

IV. TERMINATION OF AGREEMENT

A. COMPENSATION AFTER TERMINATION

Upon termination of the Agreement, Pacific Life shall pay to Executing Producer, or Executing Producer's successors or assigns, compensation on premiums paid after the date of termination of the Agreement ("Agreement Termination Date") on Policies issued on Contract applications taken prior to the Agreement Termination Date to which Executing Producer would have been entitled had the Agreement remained in force. Such payment by Pacific Life shall be referred to herein as "Compensation After Termination." All payment of Compensation After Termination shall be made in accordance with the regularly scheduled Commission Cycle. See the section called "Timing and Frequency of Payment" above.

Notwithstanding any provision to the contrary, in no case shall compensation be earned, paid or vested after termination of the Agreement, and Executing Producer shall have no claim to any compensation after the date of termination of the Agreement, where: (1) the Agreement has been terminated for cause; or (2) as determined by Pacific Life in its sole and exclusive discretion, the terminated Executing Producer is no longer in good standing with Pacific Life or any regulatory body, whether the terminated Executing Producer is notified of such determination or not.

B. VESTED PERIOD FOR COMPENSATION AFTER TERMINATION

Subject to the terms and conditions of this Schedule, Compensation After Termination shall be vested for either a period of ten Commission Targets or ten years, depending on the Product. The period during which Compensation After Termination is paid shall be referred to herein as the "Vested Period." Once the Vested Period for a Policy is terminated, no additional compensation shall be earned or paid with respect to that Policy.

C. TARGET-BASED vs. YEAR-BASED PRODUCTS

When the premium amount upon which a Product is designed to pay compensation is Target Premium, such Product shall be referred to herein as a "**Target-Based Product.**" When the premium amount upon which a Product is designed to pay compensation is annual premium, such Product shall be referred to herein as a "**Year-Based Product.**"

In the event that Pacific Life determines that Compensation After Termination is due, Pacific Life shall pay Executing Producer as follows:

1. Target-Based Products

The Vested Period during which Compensation After Termination may be earned shall be for **either** the first ten (10) Commission Targets, **or** for the first ten (10) coverage years measured from the date of issuance of the Contract, whichever occurs first.

2. Year-Based Products

The Vested Period during which Compensation After Termination may be earned shall be for the first ten (10) coverage years measured from the date of issuance of the Contract.



**COMPENSATION SCHEDULE
AGGREGATE PACIFIC 85**

V. RATE AND CHARGEBACK SCHEDULES

A. PRODUCT TYPE RATES: TERM and FIXED

Term Products			
	Pacific Income Term (PAC INC)	Pacific Term: Annual Renewable Term (PAC ART)	
	Form No. P10IRT	Form No. P08TRM	
Year 1	(see Appendix A)	(see Appendix A)	
Year 2-5	(see Appendix A)	0.00%	
Year 6+	0.00%	0.00%	
No Trails			
Type of Premium	Commissionable?		
● Base Policy	Yes	Yes	
● Premium Waiver	Yes	Yes	
● Policy Fee	Yes	No	
● Substandard			
a) Table Rating	Yes	Yes	
b) Flat Extra	No	No	
Type of Underwriting	Available?		
Guaranteed Issue (GI)	Yes	No	
Simplified Issue (SI)	Yes	No	

PRIME Term Products				
	Pacific PRIME Term: 10 Year Level Term (PRIME 10)	Pacific PRIME Term: 15 Year Level Term (PRIME 15)	Pacific PRIME Term: 20 Year Level Term (PRIME 20)	Pacific PRIME Term: 30 Year Level Term (PRIME 30)
	Form No. P12TRF (Fully U/W), P12TRS (Simplified U/W), & P12TRI (Instant U/W)			
Year 1	85.00%	90.00%	95.00%	95.00%
Year 2+	0.00%	0.00%	0.00%	0.00%
No Trails				
Type of Premium	Commissionable?			
● Base Policy	Yes	Yes	Yes	Yes
● Premium Waiver	Yes	Yes	Yes	Yes
● Policy Fee	No	No	No	No
● Substandard				
a) Table Rating	Yes	Yes	Yes	Yes
b) Flat Extra	No	No	No	No
Type of Underwriting	Available?			
Guaranteed Issue (GI)	No	No	No	No
Simplified Issue (SI)	No	No	No	No



**COMPENSATION SCHEDULE
AGGREGATE PACIFIC 85**

Quest II					
Form No. P03QU2					
Age	Year 1	Year 2	Year 3	Year 4	Year 5
0-70	2.55%	2.55%	1.55%	0.55%	0.00%
71	2.45%	2.45%	1.45%	0.45%	0.00%
72	2.35%	2.35%	1.35%	0.35%	0.00%
73	2.25%	2.25%	1.25%	0.25%	0.00%
74	2.15%	2.15%	1.15%	0.15%	0.00%
75	2.05%	2.05%	1.05%	0.05%	0.00%
76	1.95%	1.95%	0.95%	0.00%	0.00%
77	1.85%	1.85%	0.85%	0.00%	0.00%
78	1.75%	1.75%	0.75%	0.00%	0.00%
79	1.65%	1.65%	0.65%	0.00%	0.00%
80	1.55%	1.55%	0.55%	0.00%	0.00%
81	1.45%	1.45%	0.45%	0.00%	0.00%
82	1.35%	1.35%	0.35%	0.00%	0.00%
83	1.25%	1.25%	0.25%	0.00%	0.00%
84	1.15%	1.15%	0.15%	0.00%	0.00%
85	1.05%	1.05%	0.05%	0.00%	0.00%
86	0.00%	0.00%	0.00%	0.00%	0.00%

Each Year's Commission Rate decreases by 0.10% for each **Issue Age** between 71 and 85.



**COMPENSATION SCHEDULE
AGGREGATE PACIFIC 85**

Flex Protector II						
Form No. P08FP2						
	Basic HB (High Band)	ECV HB (High Band)	Basic LB (Low Band)	ECV LB (Low Band)	Basic LB (Low Band, under \$50K Face)	ECV LB (Low Band, under \$50K Face)
TAX QUALIFIED (TQ)						
Year 1	85.00%	19.70%	18.50%	15.50%	10.00%	10.00%
Years 2-5	2.00%	19.70%	18.50%	15.50%	2.00%	2.00%
Years 6+	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Unscheduled Premium in EI (Extended Insurance)						
Year 1 EI	85.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Years 2+ EI	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
TAX NON-QUALIFIED (NQ)						
NQ Year 1	80.00%	18.70%	17.50%	14.50%	10.00%	10.00%
NQ Years 2-5	2.00%	18.70%	17.50%	14.50%	2.00%	2.00%
NQ Years 6+	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Unscheduled Premium in EI (Extended Insurance)						
NQ Year 1 EI	80.00%	2.00%	2.00%	2.00%	2.00%	2.00%
NQ Years 2+ EI	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
No Trails						
Chargeback Schedule:	CB-1	CB-2	CB-4	CB-4	CB-4	CB-4
Additional Information						
Rate Categories	Explanation					
High Band Rates	Total annualized premium at issue is \$15,000 or greater.					
Low Band Rates	Total annualized premium at issue is less than \$15,000, and total Face Amount is \$50,000 or greater.					
Low Band, under \$50K Face	Total annualized premium at issue is less than \$15,000, and total Face Amount is less than \$50,000.					
Year 6 Make-Up						
At the beginning of Year 6, a make-up commission is paid on any unpaid premium in Year 1-5 where Extended Insurance (EI) premium has been applied to the policies. The Year 6 Make-Up Commission Rate equals the (Regular Year 2-5 Commission Rate) less the (Regular Year 6+ Commission Rate).						
Applies To: ECV HB, Basic LB, ECV LB						
Excluded: Basic HB, Basic LB with less than \$50K Face, ECV LB with less than \$50K Face						



**COMPENSATION SCHEDULE
AGGREGATE PACIFIC 85**

Flex XV						
Form No. P08F15						
	Basic HB (High Band)	ECV HB (High Band)	Basic LB (Low Band)	ECV LB (Low Band)	Basic LB (Low Band, under \$50K Face)	ECV LB (Low Band, under \$50K Face)
TAX QUALIFIED (TQ)						
Year 1	85.00%	19.60%	18.40%	15.40%	10.00%	10.00%
Years 2-5	2.00%	19.60%	18.40%	15.40%	2.00%	2.00%
Years 6+	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Unscheduled Premium in EI (Extended Insurance)						
Year 1 EI	85.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Years 2+ EI	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
TAX NON-QUALIFIED (NQ)						
NQ Year 1	80.00%	18.60%	17.40%	14.40%	10.00%	10.00%
NQ Years 2-5	2.00%	18.60%	17.40%	14.40%	2.00%	2.00%
NQ Years 6+	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Unscheduled Premium in EI (Extended Insurance)						
NQ Year 1 EI	80.00%	2.00%	2.00%	2.00%	2.00%	2.00%
NQ Years 2+ EI	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
No Trails						
Chargeback Schedule:	CB-1	CB-2	CB-4	CB-4	CB-4	CB-4
Additional Information						
Rate Categories	Explanation					
High Band Rates	Total annualized premium at issue is \$15,000 or greater.					
Low Band Rates	Total annualized premium at issue is less than \$15,000, and total Face Amount is \$50,000 or greater.					
Low Band, under \$50K Face	Total annualized premium at issue is less than \$15,000, and total Face Amount is less than \$50,000.					
Year 6 Make-Up						
At the beginning of Year 6, a make-up commission is paid on any unpaid premium in Year 1-5 where Extended Insurance (EI) premium has been applied to the policies. The Year 6 Make-Up Commission Rate equals the (Regular Year 2-5 Commission Rate) less the (Regular Year 6+ Commission Rate).						
Applies To: ECV HB, Basic LB, ECV LB						
Excluded: Basic HB, Basic LB with less than \$50K Face, ECV LB with less than \$50K Face						



**COMPENSATION SCHEDULE
AGGREGATE PACIFIC 85**

B. PRODUCT TYPE RATES: UNIVERSAL LIFE

Pacific PremierCare Advantage (PPCA)	
Form No. P12PPC	
Year 1	6.00%
Years 2-6	6.00%
Years 7+	0.00%
Chargeback Schedule:	CB-5

Pacific PremierCare Advantage Multi-Pay 5-Pay (PCAREM5)	
Form No. P14PCF	
Year 1	6.00%
Year 2-5	6.00%
Years 6+	0.00%
Chargeback Schedule:	See Commission Chargebacks on PPCA Multi Pay Policies Section above

Pacific PremierCare Advantage Multi-Pay 7-Pay (PCAREM7)	
Form No. P14PCF	
Year 1	6.00%
Years 2-7	6.00%
Years 8+	0.00%
Chargeback Schedule:	See Commission Chargebacks on PPCA Multi Pay Policies Section above

Pacific PremierCare Advantage Multi-Pay 10-Pay (PCAREM10)	
Form No. P14PCF	
Year 1	6.00%
Years 2-10	6.00%
Years 11+	0.00%
Chargeback Schedule:	See Commission Chargebacks on PPCA Multi Pay Policies Section above



**COMPENSATION SCHEDULE
AGGREGATE PACIFIC 85**

Indexed Pacific Estate Preserver (IPEP)				
Form No. P09IEP (Base) & R09SVERL (SVER-L9)				
Base				
	Option A	Option B	Option C *	
Band 1 Target 1	90.00%	85.00%	22.60%	
Band 2 Target 2-3	1.00%	2.00%	22.60%	
Band 3 Target 4-5	1.00%	2.00%	22.60%	
Target 6-10	1.00%	2.00%	0.00%	
Band 4 Target 11+	1.00%	2.00%	0.00%	
Target Trail, Year 1-5 (Option C)	N/A	N/A	0.00%	
Target Trail, Year 6+ (Option C)	N/A	N/A	1.50%	
Chargeback Schedule:	CB-1	CB-1	CB-4	
SVER-L9				
	Option A *	Option B *	Option C *	
Band 1 Target 1	19.60%	12.10%	12.10%	
Band 2 Target 2-3	19.60%	12.10%	12.10%	
Band 3 Target 4-10	2.00%	12.10%	12.10%	
Band 4 Target 11+	2.00%	2.00%	2.00%	
No Trails				
Chargeback Schedule:	See Rolling Chargeback Section above			

Indexed Pacific Estate Preserver 2 (IPEP 2)				
Form No. P15SIL (Base) & R13SVERL (SVER-L13)				
Base				
	Option A	Option B	Option C *	
Band 1 Target 1	90.00%	85.00%	23.30%	
Band 2 Target 2-3	1.00%	2.00%	23.30%	
Band 3 Target 4-5	1.00%	2.00%	23.30%	
Target 6-10	1.00%	2.00%	0.00%	
Band 4 Target 11+	1.00%	2.00%	0.00%	
Target Trail, Year 1-5 (Option C)	N/A	N/A	0.00%	
Target Trail, Year 6+ (Option C)	N/A	N/A	1.50%	
Chargeback Schedule:	CB-1	CB-1	CB-4	
SVER-L13				
	Option A *	Option B *	Option C *	
Band 1 Target 1	19.60%	12.20%	12.20%	
Band 2 Target 2-3	19.60%	12.20%	12.20%	
Band 3 Target 4-10	2.00%	12.20%	12.20%	
Band 4 Target 11+	2.00%	2.00%	2.00%	
No Trails				
No Level Bonus				
Chargeback Schedule:	See Rolling Chargeback Section above			

(*) For additional information about how BASE, SVER and ROP commission are structured, see "COMMISSION STRUCTURE OF BASE, SVER AND ROP", above.



**COMPENSATION SCHEDULE
AGGREGATE PACIFIC 85**

Pacific Discovery Protector IUL (PDP IUL)				
Form No. P15IUL (Base)				
		Base / LTC		
		Option A	Option B	Option C *
Band 1	Target 1	90.00%	85.00%	23.10%
Band 2	Target 2-3	1.00%	2.00%	23.10%
Band 3	Target 4-5	1.00%	2.00%	23.10%
	Target 6-10	1.00%	2.00%	0.00%
Band 4	Target 11+	1.00%	2.00%	0.00%
	Target Trail, Year 1-5 (Option C)	N/A	N/A	0.00%
	Target Trail, Year 6+ (Option C)	N/A	N/A	1.50%
Chargeback Schedule:		CB-1	CB-1	CB-4

Pacific Discovery Xelerator IUL (PDX IUL)				
Form No. P15IUL (Base)				
		Base / LTC		
		Option A	Option B	Option C *
Band 1	Target 1	90.00%	85.00%	23.10%
Band 2	Target 2-3	1.00%	2.00%	23.10%
Band 3	Target 4-5	1.00%	2.00%	23.10%
	Target 6-10	1.00%	2.00%	0.00%
Band 4	Target 11+	1.00%	2.00%	0.00%
	Target Trail, Year 1-5 (Option C)	N/A	N/A	0.00%
	Target Trail, Year 6+ (Option C)	N/A	N/A	1.50%
Chargeback Schedule:		CB-1	CB-1	CB-4

Pacific Estate Preserver III (PEP III, no FDNLG)					
Form No. P07PE3 (Base) & R07SEL (SVR-LS)					
		Base Option A	Base Option B	SVR-LS Option A *	SVR-LS Option B *
Band 1	Target 1	95.00%	85.00%	24.10%	12.10%
Band 2	Target 2-3	3.00%	5.00%	24.10%	12.10%
Band 3	Target 4-10	3.00%	5.00%	2.00%	12.10%
Band 4	Target 11+	2.00%	2.00%	2.00%	2.00%
No Trails					
Chargeback Schedule:		CB-1	CB-1	See Rolling Chargeback Section above	

(*) For additional information about how BASE, SVR and ROP commission are structured, see "COMMISSION STRUCTURE OF BASE, SVR AND ROP", above.



**COMPENSATION SCHEDULE
AGGREGATE PACIFIC 85**

Pacific Indexed Accumulator III (PIA III)									
Form No. P08PI3 (Base), R09SVERI (SVER-I9), R09SVERT (SVER-T9), & R09ROP (ROP)									
	Base Option A	Base Option B	SVER-I9 Option A *	SVER-I9 Option B *	SVER-T9 Option A *	SVER-T9 Option B *	ROP Option A *	ROP Option B *	
Band 1 Target 1	90.00%	85.00%	19.60%	13.10%	19.60%	13.10%	20.20%	12.40%	
Band 2 Target 2-3	1.00%	2.00%	19.60%	13.10%	19.60%	13.10%	20.20%	12.40%	
Band 3 Target 4-5	1.00%	2.00%	2.00%	13.10%	2.00%	13.10%	10.00%	12.40%	
Target 6-10	1.00%	2.00%	2.00%	13.10%	2.00%	13.10%	2.00%	12.40%	
Band 4 Target 11+	1.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	
No Trails									
No Level Bonus									
Chargeback Schedule:	CB-1	CB-1	See Rolling Chargeback Section above						

Pacific Indexed Accumulator 4 (PIA 4)				
Form No. P11PI4 (Base), R09SVERI (SVER-I2), R09SVERT (SVER-C)				
	Base			
	Option A	Option B	Option C *	
Band 1 Target 1		90.00%	85.00%	23.10%
Band 2 Target 2-3		1.00%	2.00%	23.10%
Band 3 Target 4-5		1.00%	2.00%	23.10%
Target 6-10		1.00%	2.00%	0.00%
Band 4 Target 11+		1.00%	2.00%	0.00%
Target Trail, Year 1-5 (Option C)		N/A	N/A	0.00%
Target Trail, Year 6+ (Option C)		N/A	N/A	1.50%
No Level Bonus				
Chargeback Schedule:	CB-1	CB-1	CB-4	
	SVER-I2 / SVER-C			
	Option A *	Option B *	Option C *	
Band 1 Target 1	23.10%	15.60%	15.60%	
Band 2 Target 2-3	19.10%	13.60%	13.60%	
Band 3 Target 4-5	2.00%	13.60%	13.60%	
Target 6-10	2.00%	2.00%	2.00%	
Band 4 Target 11+	2.00%	2.00%	2.00%	
No Level Bonus				
Chargeback Schedule:	See Rolling Chargeback Section above			

(*) For additional information about how BASE, SVER and ROP commission are structured, see "COMMISSION STRUCTURE OF BASE, SVER AND ROP", above.



**COMPENSATION SCHEDULE
AGGREGATE PACIFIC 85**

Pacific Indexed Accumulator 4 2015 (PIA 4 2015)

Form No. P14PPR (Base), R12SV2 (SVER-2) & R12SVC (SVER-C)

		Base		
		Option A	Option B	Option C *
Band 1	Target 1	90.00%	85.00%	23.10%
Band 2	Target 2-3	1.00%	2.00%	23.10%
Band 3	Target 4	1.00%	2.00%	23.10%
	Target 5	1.00%	2.00%	23.10%
	Target 6-10	1.00%	2.00%	0.00%
Band 4	Target 11+	1.00%	2.00%	0.00%
	Target Trail, Year 1-5 (<i>Option C</i>)	N/A	N/A	0.00%
	Target Trail, Year 6+ (<i>Option C</i>)	N/A	N/A	1.50%
No Level Bonus				
Chargeback Schedule:		CB-1	CB-1	CB-4
		SVER-2 / SVER-C		
		Option A *	Option B *	Option C *
Band 1	Target 1	23.10%	15.60%	15.60%
Band 2	Target 2-3	19.10%	13.60%	13.60%
Band 3	Target 4	2.00%	13.60%	13.60%
	Target 5	2.00%	13.60%	13.60%
	Target 6-10	2.00%	2.00%	2.00%
Band 4	Target 11+	2.00%	2.00%	2.00%
No Trails				
No Level Bonus				
Chargeback Schedule:		See Rolling Chargeback Section above		

(*) For additional information about how BASE, SVER and ROP commission are structured, see "COMMISSION STRUCTURE OF BASE, SVER AND ROP", above.



**COMPENSATION SCHEDULE
AGGREGATE PACIFIC 85**

Pacific Indexed Accumulator 5 (PIA 5)				
Form No. P15IUL (Base), R12SV2 (SVER-I2), R12SVC (SVER-C) & R17SVA (SVER-A)				
		Base		
		Option A	Option B	Option C *
Band 1	Target 1	90.00%	85.00%	23.10%
Band 2	Target 2-3	1.00%	2.00%	23.10%
Band 3	Target 4-5	1.00%	2.00%	23.10%
	Target 6-10	1.00%	2.00%	0.00%
Band 4	Target 11+	1.00%	2.00%	0.00%
Asset Based Trail pays only when SVER-A is on the product				
Year 1-25	Annual Trail	0.50%	0.50%	0.50%
	Calculates to Monthly Rate <i>(Annual Rate ÷ 12 Months)</i>	0.0416%	0.0416%	0.0416%
Year 26+	Annual Trail	0.20%	0.20%	0.20%
	Calculates to Monthly Rate <i>(Annual Rate ÷ 12 Months)</i>	0.0166%	0.0166%	0.0166%
	Target Trail, Year 1-5 <i>(Option C)</i>	N/A	N/A	0.00%
	Target Trail, Year 6+ <i>(Option C)</i>	N/A	N/A	1.50%
No Level Bonus				
Chargeback Schedule:		CB-1	CB-1	CB-4
		SVER-I2 / SVER-C		
		Option A *	Option B *	Option C *
Band 1	Target 1	23.10%	15.60%	15.60%
Band 2	Target 2-3	19.10%	13.60%	13.60%
Band 3	Target 4-5	2.00%	13.60%	13.60%
	Target 6-10	2.00%	2.00%	2.00%
Band 4	Target 11+	2.00%	2.00%	2.00%
No Level Bonus				
Chargeback Schedule:		See Rolling Chargeback Section above		
		SVER-A		
		Option A *	Option B *	Option C *
Band 1	Target 1	2.00%	2.00%	2.00%
Band 2	Target 2-3	2.00%	2.00%	2.00%
Band 3	Target 4-10	2.00%	2.00%	2.00%
Band 4	Target 11+	2.00%	2.00%	2.00%
Trail				
Year 1-25	Annual Trail	0.50%	0.50%	0.50%
	Calculates to Monthly Rate <i>(Annual Rate ÷ 12 Months)</i>	0.0416%	0.0416%	0.0416%
Year 26+	Annual Trail	0.20%	0.20%	0.20%
	Calculates to Monthly Rate <i>(Annual Rate ÷ 12 Months)</i>	0.0166%	0.0166%	0.0166%
No Level Bonus				
Chargeback Schedule:		N/A	N/A	N/A

(*) For additional information about how BASE, SVER and ROP commission are structured, see "COMMISSION STRUCTURE OF BASE, SVER AND ROP", above



PACIFIC LIFE

COMPENSATION SCHEDULE AGGREGATE PACIFIC 85

Pacific Indexed Performer LT (PIP LT)

Form No. P11PIP

		Base		
		Option A	Option B	Option C *
Band 1	Target 1	90.00%	85.00%	23.10%
Band 2	Target 2-3	1.00%	2.00%	23.10%
Band 3	Target 4-5	1.00%	2.00%	23.10%
	Target 6-10	1.00%	2.00%	0.00%
Band 4	Target 11+	1.00%	2.00%	0.00%
Target Trail, Year 1-5 (<i>Option C</i>)		N/A	N/A	0.00%
Target Trail, Year 6+ (<i>Option C</i>)		N/A	N/A	1.50%
Chargeback Schedule:		CB-1	CB-1	CB-4

Pacific Indexed Performer LT 2 (PIP LT 2)

Form No. P15IUL

		Base / LTC		
		Option A	Option B	Option C *
Band 1	Target 1	90.00%	85.00%	23.10%
Band 2	Target 2-3	1.00%	2.00%	23.10%
Band 3	Target 4-5	1.00%	2.00%	23.10%
	Target 6-10	1.00%	2.00%	0.00%
Band 4	Target 11+	1.00%	2.00%	0.00%
Target Trail, Year 1-5 (<i>Option C</i>)		N/A	N/A	0.00%
Target Trail, Year 6+ (<i>Option C</i>)		N/A	N/A	1.50%
Chargeback Schedule:		CB-1	CB-1	CB-4

Pacific Prime 2 IUL (PRIME2 IUL)

Form No. P12PPI

		Base
Band 1	Target 1, Year 1	85.00%
	Target 1, Year 2+	1.00%
Band 2	Target 2-3	1.00%
Band 3	Target 4-10	1.00%
Band 4	Target 11+	1.00%
No Trails		
Chargeback Schedule:		CB-1

(*) For additional information about how BASE, SVER and ROP commission are structured, see "COMMISSION STRUCTURE OF BASE, SVER AND ROP", above.



PACIFIC LIFE

COMPENSATION SCHEDULE AGGREGATE PACIFIC 85

Pacific Prime UL-NLG (PPUL-NLG)			
Form No. P10P1N (PPUL-NLG)			
		Base Option A	Base Option B
Band 1	Target 1	90.00%	85.00%
Band 2	Target 2-3	1.00%	2.00%
Band 3	Target 4-10	1.00%	2.00%
Band 4	Target 11+	1.00%	2.00%
No Trails			
Chargeback Schedule:		CB-1	CB-1

Pacific Universal Life (Pacific UL)	
Form No. P09PUL	
New Premium, Any Year	2.00%
No Trails or Commission Options	
Chargeback Schedule:	CB-4
New premium is the amount upon commission is paid.	

PIA Protector (PIA Pro)			
Form No. P14PPR			
		Base Option A (RI-GI-SI)	Base Option A (GTCO)
Band 1	Target 1	90.00%	37.78%
Band 2	Target 2-3	1.00%	23.61%
Band 3	Target 4-10	1.00%	6.81%
Band 4	Target 11+	1.00%	2.00%
No Trails			
Chargeback Schedule:		CB-1	CB-1

Versa Flex NLG (VFNLGE)					
Form No. P08VN1 (Base), R03FNL (FDNLG), & R08SEI (SVER-I)					
		Base Option A	Base Option B	SVER-I Option A	SVER-I Option B
Band 1	Target 1	90.00%	85.00%	22.10%	12.10%
Band 2	Target 2-3	1.00%	2.00%	22.10%	12.10%
Band 3	Target 4-10	1.00%	2.00%	2.00%	12.10%
Band 4	Target 11+	1.00%	2.00%	2.00%	2.00%
No Trails					
Chargeback Schedule:		CB-1	CB-1	See Rolling Chargeback Section above	

(*) For additional information about how BASE, SVER and ROP commission are structured, see "COMMISSION STRUCTURE OF BASE, SVER AND ROP", above.



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Versa Flex Pro II-CV (VFPRO2-CV)

Form No. P10VP2 (Base), R09SVERI (SVER-I9), & R09SVERT (SVER-T9)

	Base Option A	Base Option B	SVER-I9 Option A *	SVER-I9 Option B *	SVER-T9 Option A *	SVER-T9 Option B *
Band 1 Target 1	90.00%	85.00%	19.60%	14.00%	19.60%	14.00%
Band 2 Target 2-3	1.00%	2.00%	19.60%	14.00%	19.60%	14.00%
Band 3 Target 4-10	1.00%	2.00%	2.00%	14.00%	2.00%	14.00%
Band 4 Target 11+	1.00%	2.00%	2.00%	2.00%	2.00%	2.00%
No Trails						
Chargeback Schedule:	CB-1	CB-1	See Rolling Chargeback Section above			

Versa Flex Pro II-DB (VFPRO2-DB)

Form No. P10VP2

	Base Option A (RI-GI-SI)	Base Option B (RI-GI-SI)	Base Option A (GTCO)	Base Option B (GTCO)
Band 1 Target 1	90.00%	85.00%	37.78%	37.78%
Band 2 Target 2-3	1.00%	2.00%	23.61%	23.61%
Band 3 Target 4-10	1.00%	2.00%	6.61%	6.61%
Band 4 Target 11+	1.00%	2.00%	2.00%	2.00%
No Trails				
Chargeback Schedule:	CB-1	CB-1	CB-1	CB-1

(*) For additional information about how BASE, SVER and ROP commission are structured, see "COMMISSION STRUCTURE OF BASE, SVER AND ROP", above.



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C. PRODUCT TYPE RATES: WHOLE LIFE

Pacific PremierCare Choice Products				
Form No. P17PCH				
	PPC Choice 100 (PC100)	PPC Choice Multi Pay 100 (PCMP1005)	PPC Choice Multi Pay 100 (PCMP10010)	
Year 1	6.00%	6.00%	6.00%	6.00%
Years 2-5	0.00%	6.00%	6.00%	6.00%
Years 6-10	0.00%	0.00%	6.00%	6.00%
Years 11+	0.00%	0.00%	0.00%	0.00%
No Trails	CB-5 See Rolling Chargeback Section above			

Pacific PremierCare Choice Max Products					
Form No. P17PCH					
	PPC Choice MAX (PCMAX)	PPC Choice Multi Pay MAX 5 (PCMPMAX5)	PPC Choice Multi Pay MAX 10 (PCMPMAX10)	PPC Choice Multi Pay MAX 15 (PCMPMAX15)	PPC Choice Multi Pay MAX 20 (PCMPMAX20)
Target 1	60.00%	60.00%	60.00%	60.00%	60.00%
Target 2+	0.00%	0.00%	0.00%	0.00%	0.00%
No Trails	CB-5	CB-5	CB-5	CB-5	CB-5



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D. CHARGEBACK SCHEDULES

The following Chargeback Schedules applies to total commission paid if the coverage is terminated for any reason during the month indicated.

CHARGEBACK (CB) SCHEDULE (CB-1)					
Coverage Month	% Charged Back on Total Commission Paid	Coverage Month	% Charged Back on Total Commission Paid	Coverage Month	% Charged Back on Total Commission Paid
1	100%	8	65%	15	30%
2	95%	9	60%	16	25%
3	90%	10	55%	17	20%
4	85%	11	50%	18	15%
5	80%	12	45%	19	10%
6	75%	13	40%	20	5%
7	70%	14	35%	21+	0%

CHARGEBACK (CB) SCHEDULE (CB-2)					
Coverage Month	% Charged Back on Total Commission Paid	Coverage Month	% Charged Back on Total Commission Paid	Coverage Month	% Charged Back on Total Commission Paid
1-11	100%	20	64%	29	28%
12	96%	21	60%	30	24%
13	92%	22	56%	31	20%
14	88%	23	52%	32	16%
15	84%	24	48%	33	12%
16	80%	25	44%	34	8%
17	76%	26	40%	35	4%
18	72%	27	36%	36+	0%
19	68%	28	32%		

CHARGEBACK (CB) SCHEDULE (CB-3)					
Coverage Month	% Charged Back on Total Commission Paid	Coverage Month	% Charged Back on Total Commission Paid	Coverage Month	% Charged Back on Total Commission Paid
1 - 36	100%	41	60%	45	28%
37	92%	42	52%	46	20%
38	84%	43	44%	47	12%
39	76%	44	36%	48	0%
40	68%				

CHARGEBACK (CB) SCHEDULE (CB-4)	
Coverage Month	% Charged Back on Total Commission Paid
1+	0%



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CHARGEBACK (CB) SCHEDULE (CB-5)	
Coverage Month	% Charged Back on Total Commission Paid
1 - 12	100%
13 - 24	50%
25+	0%