



Average Annual Total Returns net of all Investment Division fees as of November 30, 2018.
Returns do not reflect the deductions for life insurance policy fees and charges.

	Premium Allocation Percent	Fund #	Investment Division	Morningstar Category	Portfolio Inception Date	Month Ending 11/30/2018	Three Months Ending 11/30/2018	Year To Date	1 Year	3 Years	5 Years	10 Years	Since Portfolio Inception	Mgmt Expense
1	4%	81	American Century VP Mid Cap Value II	Multi-Cap Value Funds	10/29/2004	3.26%	-6.18%	-2.55%	-1.35%	8.73%	9.23%	13.89%	10.01%	1.00%
2	7%	30	Invesco V.I. International Growth Series II	International Large-Cap Growth Funds	9/19/2001	1.01%	-6.30%	-11.11%	-10.01%	2.15%	1.55%	7.99%	6.38%	1.18%
3	4%	79	Janus Henderson VIT Enterprise Svc Shares	Multi-Cap Growth Funds	12/31/1999	2.61%	-6.18%	8.39%	8.59%	14.58%	13.14%	17.96%	10.76%	0.98%
4	7%	22	Lord Abbett Series Fund Bond Debenture VC3	High Yield Funds	12/3/2001	-0.50%	-2.91%	-2.16%	-1.63%	5.52%	4.40%	9.50%	6.99%	0.92%
5	13%	50	MFS VIT Value Series Service Class3	Large-Cap Value Funds	1/1/2002	3.45%	-1.36%	-0.15%	1.03%	9.10%	8.37%	12.30%	7.78%	0.98%
6	24%	8	PSF Diversified Bond (Western Asset)	Core Plus Bond Funds	5/1/2006	0.38%	-1.80%	-3.62%	-3.01%	2.44%	3.20%	5.40%	3.90%	0.64%
7	3%	18	PSF Emerging Markets Debt (Ashmore)	Global Income Funds	4/30/2012	0.60%	0.94%	-6.54%	-5.14%	6.30%	2.69%		2.50%	1.06%
8	3%	9	PSF Emerging Markets (OppenheimerFunds)	Emerging Markets Funds	4/1/1996	4.96%	-6.03%	-9.24%	-6.55%	8.40%	1.35%	10.92%	6.93%	1.17%
9	12%	87	PSF Equity Index (BlackRock)	S&P 500 Index Objective Funds	1/30/1991	2.01%	-4.47%	4.76%	5.90%	11.80%	10.77%	13.99%	9.68%	0.28%
10	13%	46	PSF Growth (MFS)	Large-Cap Growth Funds	1/4/1994	1.48%	-6.91%	11.23%	11.63%	14.02%	12.72%	15.43%	10.43%	0.78%
11	2%	36	PSF International Small-Cap (QS Investors)	International Small/Mid-Cap Growth Funds	5/1/2006	-1.67%	-12.79%	-17.25%	-15.31%	3.92%	3.75%	10.57%	2.95%	1.09%
12	8%	98	PSF Small-Cap Equity (Franklin/BlackRock)	Small-Cap Value Funds	5/2/2005	2.44%	-9.14%	-1.84%	-2.51%	9.61%	5.82%	12.34%	9.24%	0.91%
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100% All Available Funds: 12 12 12 12 12 12 11 12 12
Fund Average Rate of Return: 1.67% -5.26% -2.51% -1.53% 8.05% 6.42% 11.84% 7.30% 0.92%

Allocated Rate of Return Report

	Premium Allocation Percent	Fund #	Investment Division	Morningstar Category	Portfolio Inception Date	Month Ending 11/30/2018	Three Months Ending 11/30/2018	Year To Date	1 Year	3 Years	5 Years	10 Years	Since Portfolio Inception	Mgmt Expense
1	4%	81	American Century VP Mid Cap Value II	Multi-Cap Value Funds	10/29/2004	0.13%	-0.25%	-0.10%	-0.05%	0.35%	0.37%	0.56%	0.40%	0.04%
2	7%	30	Invesco V.I. International Growth Series II	International Large-Cap Growth Funds	9/19/2001	0.07%	-0.44%	-0.78%	-0.70%	0.15%	0.11%	0.56%	0.45%	0.08%
3	4%	79	Janus Henderson VIT Enterprise Svc Shares	Multi-Cap Growth Funds	12/31/1999	0.10%	-0.25%	0.34%	0.34%	0.58%	0.53%	0.72%	0.43%	0.04%
4	7%	22	Lord Abbett Series Fund Bond Debenture VC3	High Yield Funds	12/3/2001	-0.04%	-0.20%	-0.15%	-0.11%	0.39%	0.31%	0.67%	0.49%	0.06%
5	13%	50	MFS VIT Value Series Service Class3	Large-Cap Value Funds	1/1/2002	0.45%	-0.18%	-0.02%	0.13%	1.18%	1.09%	1.60%	1.01%	0.13%
6	24%	8	PSF Diversified Bond (Western Asset)	Core Plus Bond Funds	5/1/2006	0.09%	-0.43%	-0.87%	-0.72%	0.59%	0.77%	1.30%	0.94%	0.15%
7	3%	18	PSF Emerging Markets Debt (Ashmore)	Global Income Funds	4/30/2012	0.02%	0.03%	-0.20%	-0.15%	0.19%	0.08%	0.08%	0.08%	0.03%
8	3%	9	PSF Emerging Markets (OppenheimerFunds)	Emerging Markets Funds	4/1/1996	0.15%	-0.18%	-0.28%	-0.20%	0.25%	0.04%	0.33%	0.21%	0.04%
9	12%	87	PSF Equity Index (BlackRock)	S&P 500 Index Objective Funds	1/30/1991	0.24%	-0.54%	0.57%	0.71%	1.42%	1.29%	1.68%	1.16%	0.03%
10	13%	46	PSF Growth (MFS)	Large-Cap Growth Funds	1/4/1994	0.19%	-0.90%	1.46%	1.51%	1.82%	1.65%	2.01%	1.36%	0.10%
11	2%	36	PSF International Small-Cap (QS Investors)	International Small/Mid-Cap Growth Funds	5/1/2006	-0.03%	-0.26%	-0.35%	-0.31%	0.08%	0.08%	0.21%	0.06%	0.02%
12	8%	98	PSF Small-Cap Equity (Franklin/BlackRock)	Small-Cap Value Funds	5/2/2005	0.20%	-0.73%	-0.15%	-0.20%	0.77%	0.47%	0.99%	0.74%	0.07%
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100% Allocated Rate of Return: 1.57% -4.32% -0.52% 0.25% 7.76% 6.78% 10.93% 7.31% 0.80%
Benchmarks Index - Standard & Poor's 500 (Total Return): 2.04% -4.40% 5.11% 6.27% 12.16% 11.12% 14.32%
Wilshire 5000 Equal Weight TR: -10.24% -8.39% -2.19% 1.30% 9.89% 7.13% 14.67%

Note: For reporting periods where fund returns are not available, the allocation to the available funds for that period have been increased pro-rata to report a 100% total allocation of the available funds.

Data Source: Morningstar Advisor Workbench and the "Monthly Performance Report" from Pacific Life for the referenced reporting period.

