

Variable Selling Agreement
SCHEDULE B
"COMPENSATION SCHEDULE"

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I. SCHEDULE B PROVISIONS

This Schedule B (the "Compensation Schedule") is attached to and made part of the **Pacific Life Variable Selling Agreement** (the "Agreement") between Pacific Life Insurance Company ("Pacific Life"), Pacific Select Distributors, Inc. ("Distributor"), Selling Broker-Dealer, and General Agent. 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 and governs commission payments to Selling Broker-Dealer under such terms and conditions.

A. AVAILABLE PRODUCTS

While we make each variable life ("VL") insurance product ("Product," and collectively, "Products") listed under this Compensation Schedule available to you, you may choose not to sell certain of these Products. To the extent you choose not to sell such Products, you may disregard the related compensation information provided herein.

B. LICENSING AND REGISTRATION

In no event shall Pacific Life or Distributor 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 and securities licensed and registered prior to the commencement of such solicitation.

C. DEFINITION OF "CONTRACT"

The VL 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 as the "Contract."

Pursuant to the Agreement, Pacific Life and Distributor have 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. For information concerning compensation payable upon the sale of a discontinued product, please refer to the Compensation Schedule last in effect prior to discontinuance of that product. **This Compensation Schedule is dated effective May 18, 2026** ("Effective Date").

II. FORMS AND PRODUCT LIST

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

III. COMPENSATION

Commission shall be paid to Selling Broker-Dealer unless applicable law allows payment to an insurance agency, in which case commission may be paid to the appropriate General Agent of Selling Broker-Dealer Dealer (each a "Payee," and, collectively, "Payees"). This Compensation Schedule shall govern commission payments to Payee. Commission based on premium shall be calculated only on premium actually received and accepted by Pacific Life on an earned basis.



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A. ABBREVIATIONS

Type	Abbrev.	Meaning
Product Family	**VL**	Variable Life insurance
Rider	**CHR**	Premier Chronic Illness Rider
	LTC	Long Term Care
	LTPR	Long Term Performance Rider
	SVER	Surrender Value Enhancement Rider
		Below are the type(s) of SVER in this Compensation Schedule:
	SVER-I3	SVER Term Insurance-3 Rider
General Reference	**CAF**	Commission Adjustment Factor
	N/A	Not Applicable

B. COMMISSION OPTION

Pacific Life and Distributor shall pay commission to Payee for each Contract sold by Payee's Registered Representative consistent with the Commission Option selected on the Contract application, except as otherwise provided herein.

C. DEFAULT COMMISSION OPTION

In the event that no Commission Option is selected on the Contract application, the Commission Option paid to Payee shall be Option "B" rates.

D. DEFINITIONS

1. Vested Commission

The term "Vested Commission" shall mean 50.00% of all commission due (including trail commission). No other right, inference, entitlement or implication is intended by use of this term.

2. 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.

3. Trail Commission

a) 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.

E. COMMISSION STRUCTURE

1. Allocation of Premium

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

2. Levelized Commission

Levelized Commission, or "commission as levelized," is a function of both coverage year and the number of Commission Targets, with a make-up provision

b. TYPES OF LEVELIZED RATES

1) FULL COMMISSION RATE

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

2) PARTIAL COMMISSION RATE

Rider	Products	Option	Partial Commission Rate
SVER	**ADMIRAL VUL 2**	A & B	During the first ten (10) coverage years for Option A & B, if premium is paid at a pace exceeding one target 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.

* if applicable

3) REMAINDER (TRANSFER) COMMISSION RATE

Rider	Products	Option	Remainder (Transfer) Commission Rate
SVER	**ADMIRAL VUL 2**	A & B	Commission will be paid in the beginning of coverage years 2-10 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

4) MAKE-UP COMMISSION, Unpaid Premium

Rider	Products	Option	Make-Up Commission
SVER	**ADMIRAL VUL 2**	A & B	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. 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

5) MAKE-UP COMMISSION, Death of Insured(s)

Rider	Products	Option	Make-Up Commission, Death of Insured(s)
SVER	ADMIRAL VUL 2	A & B	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 Target 1-10 for Option A & B. The same formula is used as the Make-Up Commission for unpaid premium at the end of the tenth (10th) coverage year (see above).
	If the insured's death 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

6) NEW PREMIUM AFTER YEAR 10 on SVER

Rider	Products	New Premium in Year 11+ Toward Target 1-10
SVER	ADMIRAL VUL 2	After the tenth (10th) coverage year, commission on any new premium allocated to Target 1-10 on Option A & B is paid at the Partial Commission rate.

Rider	Products	New Premium in Year 11+ Toward Target 11+
SVER	ADMIRAL VUL 2	After the tenth (10th) coverage year, commission on any new premium allocated to Target 11+ on Option A & B is paid at the corresponding rate (Target 11+).

F. REVERSALS AND CHARGEBACKS

1. Chargeback Schedules

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.

2. Commission Chargebacks on CHR Termination

If CHR is terminated, but the policy stays in force, then commissions will be chargeback 100% for the first 20 months. If the policy is terminated, CHR chargeback is the same as it is today.

3. 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.

Type	Product	Option	Chargeback Duration	Lookback Period
SVER	ADMIRAL VUL 2	A	Full 64 Months	Full 27 Months
		B	Full 64 Months	Full 16 Months

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

4. **Reimbursement Deductions**
   Pacific Life and Distributor may deduct reimbursement amounts from compensation otherwise due Payee. **Deadline for Reimbursement:** If the amount to be deducted exceeds compensation otherwise due, Payee will promptly reimburse Pacific Life and Distributor 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.
5. **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 of the Contract, whichever occurs first.
6. **"Free Look" Provision and Premium Refund**
   In the event the owner of a Contract ("Contract Owner") exercises the "free look" provision of the Contract, or in the event premium is refunded to the Contract Owner by Pacific Life and/or Distributor for any reason, including, but not limited to, Contract rescission, then Pacific Life and/or Distributor shall charge back 100% of all commission paid.

G. 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, and increase Base and SVER, in proportion to the Target Premium of each.

H. VESTED COMMISSION

Notwithstanding any other provisions in this Compensation Schedule or the Selling Agreement, any Vested Commission amount due and payable as defined in this Compensation Schedule shall be paid to or through whatever Broker-Dealer maintains the registration for the Selling Representative (Registered Representative who sold the Contract) which generated the commission payment, provided these criteria are met:

1. **Valid and Binding Selling Agreement**
   Such subsequent Broker-Dealer and affiliated agency have a currently valid and binding Selling Agreement in place with Pacific Life and Distributor;
2. **Licensing and Registration**
   Such Broker-Dealer and affiliated agency have all requisite licenses and registrations; and
3. **Selling Representative**
   The Selling Representative remains appropriately licensed and registered.
4. **Excluded Product(s)**
   For the Key Exec VUL product, there are no vested commissions for any entity on the case. Once their contract terminates, their compensation ceases.

If subsequent Broker-Dealer or Selling Representative does not meet the above criteria, the Vested Commission shall be paid to the Registered Representative's previous Broker-Dealer of record as determined by Pacific Life.

I. REDUCTION IN FACE AMOUNT

For all VL Products, if a face amount reduction is permitted, and if the nature of the Product's design, or the underwriting and administrative rules then in effect, warrant such, then in our sole and absolute discretion, commission may be adjusted accordingly.

J. TIMING AND FREQUENCY OF PAYMENT

1. **Initial Premium**
   Commission, if due on initial premium, shall be payable to Payee at the time of issuance of the Contract and in accordance with the applicable regularly scheduled commission accounting cycle of Pacific Life ("Accounting Cycle") for Variable Products ("Variable Accounting Cycle").
2. **Premium Payments After Contract Issuance**
   For all other premium payments received after issuance of the Contract, 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 Variable Accounting Cycle.

K. INTERNAL REPLACEMENTS/ EXCHANGES

For internal replacements, exchanges and re-entry, commissions may be adjusted by a commission adjustment factor (CAF) in accordance with the terms of the Agreement and the administrative guidelines established by Pacific Life.

L. 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. Replacements, changes, exchanges, term renewals, premium paid in advance;
2. Risk for any policy insured is classified by Pacific Life as greater than a standard risk
3. Any policy insured is over age 70;
4. The policy is issued outside Pacific Life's published age/amount limits;
5. The policy is issued on a form not specified in this schedule;
6. The total amount of coverage on the insured (including other policies in force) exceeds Pacific Life's limit of retention;
7. Policies requiring reinsurance;
8. 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
9. Other special cases and programs.

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.

M. PRODUCT AVAILABILITY

Product availability is subject to State approval.

N. TERMINATION OR CHANGE OF BROKER-DEALER

Pacific Life and Distributor recognize the Contract Owner's right on issued Contracts to terminate or change Selling Broker-Dealer, provided that the Contract Owner notifies Pacific Life and/or Distributor in writing. When a Contract Owner terminates Selling Broker-Dealer, no further compensation on any premium payments due or received, or on any increases in face amount in the existing Contract after termination, shall be payable to Payee in accordance with the Compensation Schedule, except Vested Commission, if applicable, after the notice of termination is received and accepted by Pacific Life and/or Distributor. However, when a Contract Owner designates a broker-dealer other than the Broker-Dealer of record ("New Broker-Dealer"), compensation on any payments due or received, or on any increases in face amount in the existing Contract after the change, shall be payable to New Broker-Dealer in accordance with the Compensation Schedule in effect at the time of issuance of the Contract.

O. REDUCTION OF COMMISSION

Pacific Life and Distributor reserve 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 and/or Distributor 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 and/or Distributor to such Governing Entity.

P. SERVICE PLAN DISCLOSURE

A portion of the commission paid hereunder is to compensate Selling Broker-Dealer for servicing the Contract Owners and providing Contract Owners with information with respect to the funds underlying their Variable Investment Options under their Contracts. Such servicing may include, but is not limited to: responding to Contract Owner inquiries about the underlying funds and their portfolios and managers; providing information on premiums and cash values allocated to and historical activity in Variable Investment Options; assisting Contract Owners with the administration of Contract features relating to Variable Investment Options including transfers, dollar cost averaging, asset allocation, rebalancing, and allocation of Contract withdrawals; responding to inquiries regarding underlying funds' documents including the prospectus, Statement of Additional Information (SAI), supplements, reports, notices and proxies; and such other services and information as may be reasonably requested by its customers from time to time respecting the underlying funds and their portfolios. This paragraph is intended solely to distinguish the servicing portion of the commission payable under this Compensation Schedule from the sales portion of such commission. It does not in any way increase or decrease the commission otherwise payable hereunder, nor does it create or modify any right to receive such amounts.

IV. RATE AND CHARGEBACK SCHEDULES

A. RATE SCHEDULES

Pacific Admiral VUL 2 (PADM2)		
Form No. P25VIUL (Base), R25LTP (LTPR) & R18SV3 (SVER-I3)		
	Base / LTC / CHR / LTPR	
	Option A	Option B
Target 1	95.00%	90.00%
Target 2-3	3.00%	4.00%
Target 4-5	3.00%	4.00%
Target 6-10	3.00%	4.00%
Target 11+	1.00%	1.00%
Trails, Year 1-10	N/A	0.10%
Trails, Year 11+	N/A	0.10%
Chargeback Schedule:	**CB-1**	**CB-1**

	SVER-I3	
	Option A	Option B
Target 1	25.00%	19.00%
Target 2-3	25.00%	17.00%
Target 4-5	25.00%	17.00%
Target 6-10	2.00%	2.00%
Target 11+	2.00%	2.00%
Trails, Year 1-15	N/A	0.20%
Trails, Year 16+	N/A	0.10%
Chargeback Schedule:	**See Rolling Chargeback Section Above**	

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Pacific Key Exec VUL (KeyExec VUL)

Form No. P19PHV

	Base (Assisted)	
	Option A	**Option B**
Target 1, Year 1 & 2 *	23.00%	5.00%
Target 1 Excess, Year 1	1.00%	1.00%
Year 2-5	3.00%	4.50%
Year 6-7	1.50%	4.50%
Year 8+	0.00%	0.00%
Trails, Year 1	0.00%	0.00%
Trails, Year 2-7	0.00%	0.10%
Trails, Year 8+	0.00%	0.10%
Chargeback Schedule:	**CB-5**	**CB-5**

	Base (UnAssisted)	
	Option A	**Option B**
Target 1, Year 1 & 2 *	25.00%	10.75%
Target 1 Excess, Year 1	1.00%	1.00%
Year 2-5	5.00%	7.50%
Year 6-7	5.00%	7.50%
Year 8+	0.00%	0.00%
Trails, Year 1	0.00%	0.00%
Trails, Year 2-7	0.10%	0.10%
Trails, Year 8+	0.10%	0.10%
Chargeback Schedule:	**CB-5**	**CB-5**

For the **Key Exec VUL** product, there are no vested commissions for any entity on the case. Once their contract terminates, their compensation ceases.

(*) Target 1 rolls for 2 policy years

Pacific Legacy Survivorship VUL (PL SVUL)

Form No. P22SVL

	Base	
	Option A	**Option B**
Target 1	105.00%	100.00%
Target 2-3	2.00%	2.00%
Target 4-5	2.00%	2.00%
Target 6-10	2.00%	2.00%
Target 11+	2.00%	2.00%
Trails, Year 1-15	N/A	0.10%
Trails, Year 16+	N/A	0.10%
Chargeback Schedule:	**CB-1**	**CB-1**



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Pacific Select Harbor VUL (Harbor VUL)		
Form No. P19PHV		
	Base / LTC	
	Option A	Option B
Target 1	100.00%	90.00%
Target 2-10	2.00%	3.00%
Target 11+	2.00%	2.00%
Trails, Year 1-10	N/A	0.00%
Trails, Year 11+	N/A	0.10%
No Level Bonus		
Chargeback Schedule:	**CB-1**	**CB-1**



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B. CHARGEBACK SCHEDULES

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

CHARGEBACK 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%

Excluded: Trail Commission receives 0.00% chargeback upon lapse or surrender.

CHARGEBACK (CB) SCHEDULE (CB-5)	
Coverage Month	% Charged Back on Total Commission Paid
1-12	100%
13-24	75%
25-36	50%
37-48	25%
49+	0%