

PIA III Compared to Various Alternatives



prepared for
John Doe
February 16, 2009

	<u>Tax Type</u>	<u>Interest Rate</u>	<u>Management Fee</u>	<u>Premature Dist. Tax</u>	<u>Sales Charge</u>
Certificate of Deposit	Taxable	4.00%	0.00%	0.00%	0.00%
Annuity	Deferred	7.00%	1.00%	10.00%	1.00%
Mutual Fund	Taxable	9.00%	1.00%	0.00%	1.00%
IRA/401(k)	Qualified 2	8.00%	1.00%	10.00%	0.00%
<hr/>					
PIA III	Tax Favored	8.00%			

End of Year (Age)	Net Withdrawals or Payment	After Tax Values				Insurance Values		
		Certificate of Deposit	Annuity	Mutual Fund	IRA/401(k)	Accumulation Value	Surrender Value	Death Benefit
27 (72)	\$-28,337	\$39,740	\$145,838	\$163,387	\$184,984	\$348,266	\$348,266	\$413,042
28 (73)	\$-28,337	\$11,703	\$122,435	\$141,564	\$167,487	\$345,551	\$345,551	\$403,589
29 (74)	\$-28,337	\$-17,071	\$97,764	\$118,688	\$148,780	\$342,671	\$342,671	\$392,848
30 (75)	\$-28,337	\$-46,602	\$72,132	\$94,709	\$128,777	\$339,657	\$339,657	\$380,818
31 (76)	\$-28,337	\$-76,908	\$45,501	\$69,573	\$107,391	\$336,549	\$336,549	\$367,508
32 (77)	\$-28,337	\$-108,011	\$17,832	\$43,224	\$84,524	\$333,102	\$333,102	\$365,641
33 (78)	\$-28,337	\$-139,931	\$-11,240	\$15,605	\$60,075	\$329,277	\$329,277	\$363,417
34 (79)	\$-28,337	\$-172,690	\$-42,347	\$-13,484	\$33,935	\$325,031	\$325,031	\$360,790
35 (80)	\$-28,337	\$-206,310	\$-75,632	\$-44,294	\$5,985	\$320,321	\$320,321	\$357,717
36 (81)	\$-28,337	\$-240,814	\$-111,247	\$-76,926	\$-36,743	\$315,079	\$315,079	\$354,128
37 (82)	\$-28,337	\$-276,224	\$-149,355	\$-111,487	\$-86,264	\$309,242	\$309,242	\$349,958
38 (83)	\$-28,337	\$-312,565	\$-190,130	\$-148,092	\$-139,746	\$302,737	\$302,737	\$345,130
39 (84)	\$-28,337	\$-349,861	\$-233,760	\$-186,861	\$-197,507	\$295,486	\$295,486	\$339,563
40 (85)	\$-28,337	\$-388,137	\$-280,444	\$-227,923	\$-259,889	\$287,396	\$287,396	\$333,163
41 (86)	\$-28,337	\$-427,419	\$-330,395	\$-271,413	\$-327,262	\$278,367	\$278,367	\$325,823
42 (87)	\$-28,337	\$-467,733	\$-383,844	\$-317,474	\$-400,024	\$268,512	\$268,512	\$317,664
43 (88)	\$-28,337	\$-509,107	\$-441,033	\$-366,259	\$-478,607	\$257,656	\$257,656	\$308,503
44 (89)	\$-28,337	\$-551,568	\$-502,226	\$-417,928	\$-563,477	\$245,558	\$245,558	\$298,088
45 (90)	\$-28,337	\$-595,144	\$-567,703	\$-472,653	\$-655,137	\$232,069	\$232,069	\$286,265
46 (91)	\$-28,337	\$-639,867	\$-637,762	\$-530,613	\$-754,129	\$217,022	\$217,022	\$272,858
47 (92)	\$-28,337	\$-685,764	\$-712,726	\$-592,001	\$-861,041	\$201,159	\$201,159	\$247,150
48 (93)	\$-28,337	\$-732,868	\$-792,938	\$-657,018	\$-976,505	\$184,675	\$184,675	\$220,174
49 (94)	\$-28,337	\$-781,209	\$-878,764	\$-725,880	\$-1,101,207	\$167,804	\$167,804	\$192,156
50 (95)	\$-28,337	\$-830,821	\$-970,598	\$-798,814	\$-1,235,885	\$150,638	\$150,638	\$163,165
51 (96)	\$-28,337	\$-881,737	\$-1,068,861	\$-876,061	\$-1,381,337	\$132,072	\$132,072	\$144,949
52 (97)	\$-28,337	\$-933,990	\$-1,174,001	\$-957,875	\$-1,538,425	\$111,994	\$111,994	\$125,217
		<u>\$-750,110</u>						

Notes:

- The values shown above are an after tax reflection based on a tax rate of 34.30%.
- Prior to age 59 ½ a premature distribution tax is assessed to applicable accounts.
- Any tax deferred or qualified accounts do not reflect any possible surrender charges.
- Values shown are based on non-guaranteed interest rates shown above. Actual results will be different and may be more or less favorable.
- This illustration must be accompanied by an illustration from Pacific Life to confirm its validity.

PIA III Compared to Various Alternatives



prepared for
John Doe
February 16, 2009

	<u>Tax Type</u>	<u>Interest Rate</u>	<u>Management Fee</u>	<u>Premature Dist. Tax</u>	<u>Sales Charge</u>
Certificate of Deposit	Taxable	4.00%	0.00%	0.00%	0.00%
Annuity	Deferred	7.00%	1.00%	10.00%	1.00%
Mutual Fund	Taxable	9.00%	1.00%	0.00%	1.00%
IRA/401(k)	Qualified 2	8.00%	1.00%	10.00%	0.00%
<hr/>					
PIA III	Tax Favored	8.00%			

End of Year (Age)	Net Withdrawals or Payment	After Tax Values				Insurance Values		
		Certificate of Deposit	Annuity	Mutual Fund	IRA/401(k)	Accumulation Value	Surrender Value	Death Benefit
53 (98)	\$-28,337	\$-987,617	\$-1,286,502	\$-1,044,527	\$-1,708,081	\$90,283	\$90,283	\$103,848
54 (99)	\$-28,337	\$-1,042,653	\$-1,406,878	\$-1,136,302	\$-1,891,309	\$66,809	\$66,809	\$80,711
55 (100)	\$-28,337	\$-1,099,136	\$-1,535,680	\$-1,233,504	\$-2,089,195	\$41,431	\$41,431	\$55,664
56 (101)	\$-28,337	\$-1,157,103	\$-1,673,498	\$-1,336,454	\$-2,302,912	\$13,998	\$13,998	\$28,554
57 (102)	\$0	\$-1,187,512	\$-1,130,388	\$-1,415,478	\$-2,487,145	\$13,911	\$13,911	\$28,790
58 (103)	\$0	\$-1,218,720	\$-1,199,454	\$-1,499,175	\$-2,686,116	\$13,792	\$13,792	\$29,002
59 (104)	\$0	\$-1,250,748	\$-1,272,615	\$-1,587,822	\$-2,901,005	\$13,639	\$13,639	\$29,186
60 (105)	\$0	\$-1,283,617	\$-1,350,116	\$-1,681,710	\$-3,133,086	\$13,447	\$13,447	\$29,339
61 (106)	\$0	\$-1,317,351	\$-1,432,211	\$-1,781,149	\$-3,383,733	\$13,214	\$13,214	\$29,458
		\$-863,458						

Notes:

- The values shown above are an after tax reflection based on a tax rate of 34.30%.
- Prior to age 59 ½ a premature distribution tax is assessed to applicable accounts.
- Any tax deferred or qualified accounts do not reflect any possible surrender charges.
- Values shown are based on non-guaranteed interest rates shown above. Actual results will be different and may be more or less favorable.
- This illustration must be accompanied by an illustration from Pacific Life to confirm its validity.