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INSURANCE RATINGS











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Insurance Ratings Summary

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The following table identifies the financial strength ratings for Pacific Life Insurance Company issued from the major independent rating agencies.

PACIFIC LIFE INSURANCE COMPANY'S RATINGS

Rating Agency	Financial Strength Ratings	Outlook	Recent Reports
A.M. Best	A+ (Superior)	Negative	Press Release  (3/06/2009) Ratings Supplement  (3/06/2009)
Standard & Poor's	AA- (Very Strong)	Negative	Research Update  (6/17/2009) Ratings Report  (2/26/2009)
Fitch	AA- (Very Strong)	Negative	Press Release  (6/16/2009)
Moody's	A1 (Good)	Negative	Credit Opinion  (6/18/2009) Press Release  (6/11/2009) Company Profile  (5/2008)
▶ Pacific Life Update: Response to Recent Rating Action by Moody's Investors Service (6/11/09)  ▶ What The Ratings Mean 			

A negative outlook indicates that the rating could change based on certain future events relating to the financial condition of the company. An insurer's financial strength rating represents an opinion by the issuing agency regarding the ability of an insurance company to meet its financial obligations to its policyholders and contract holders. A rating is an opinion of the rating agency, only, and not a statement of fact or recommendation to purchase, sell or hold any security, policy or contract. These ratings do not imply approval of our products and do not reflect any indication of their performance. For more information about a particular rating or rating agency, please visit the Web site of the relevant agency.

For more information on A.M. Best, visit www.ambest.com.

Standard & Poor's Financial Services LLC, provides independent financial information, analytical services, and credit ratings to the world's financial markets. For more information on Standard & Poor's, visit www.standardandpoors.com.

For more information on Fitch, visit www.fitchratings.com.

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