



PACIFIC INDEX INCOME™

A Deferred, Fixed Indexed Annuity with a Lifetime Income Benefit



Grow Your Retirement Income

As you develop your retirement strategy, you may be concerned with how you will grow your assets while ensuring they're protected against loss during market downturns. You also may be looking to generate and potentially increase income that is guaranteed to last your entire life, or even to secure a financial legacy for loved ones.

Pacific Index Income with Lifetime Income Creator, an income benefit available for an additional cost, may be right for you if you are looking to:



Protect Your Principal

This product is not a security. Your money is not invested in the market, so you won't lose value due to market downturns.¹



Unlock and Customize Growth Potential

Even without investing in the market, you have the potential to earn interest based on any positive movement of a market index. You have the flexibility to choose how long initial rates are guaranteed across all Interest-Crediting Options. The Lifetime Income Creator Benefit grows and protects future income.



Tap Into the Power of Tax Deferral

Deferring taxes may help your money grow faster.



Access Your Money

You can withdraw money, if needed. Withdrawals of up to the greater of 10% each contract year or the amount available under Lifetime Income Creator are without charge.



Leave a Legacy

A beneficiary benefit is included to help you leave a legacy for loved ones.

Why Choose an Annuity?

An annuity is a long-term contract between you and an insurance company that helps you grow, protect, and manage retirement savings in a tax-advantaged way. Other than pensions and Social Security retirement benefits, annuities are the only way to create protected retirement income that lasts for life.

All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company.

A beneficiary benefit is referred to as a death benefit in the contract summary.

¹The Lifetime Income Creator benefit fee is 1.00% of the value of the protected payment base, which is deducted from the contract value annually on each contract anniversary. A withdrawal charge and a market value adjustment (MVA) may apply upon a withdrawal. You will never get back less than the guaranteed minimum surrender value.

Customize Your Annuity to Align with Your Goals

It's essential that your financial strategy reflects what's important to you. With Pacific Index Income, there are two ways to allocate your money: Index-Linked Options and a Fixed Account. Work with your financial professional to determine the mix that supports your retirement-planning goals.

Index-Linked Options offer growth based on market returns by linking to the performance of an index. The interest you earn depends on how the index performs and the crediting method you select.

The **Fixed Account Option** offers a fixed interest rate, credited daily.

You can allocate your money to one or more Interest-Crediting Options and utilize different indexes in the Index-Linked Options.

CONTRACT TERM

is the time until you have full access¹ to your contract value with no charges.

INITIAL GUARANTEED PERIOD

is the initial length of time that rates are guaranteed to stay the same.

INDEXES

are tracked to help determine growth in Index-Linked Options.

INTEREST-CREDITING OPTIONS

determine how potential interest is credited and include both Index-Linked Options and the Fixed Account.

With **Pacific Index Income**, you can guarantee your initial rates for a minimum of one year or for the contract term. Both guaranteed options are available on all Interest-Crediting Options.

A contract term is referred to as a Withdrawal Charge Period in the contract.

¹Because annuities are intended for retirement, if you are younger than age 59½, an additional 10% federal income tax may apply on withdrawals. Withdrawals of taxable amounts are subject to ordinary income tax. For nonqualified contracts, a 3.8% federal tax may apply on net investment income. A withdrawal charge and a market value adjustment (MVA) also may apply. Refer to the product fact sheet for more information about MVAs.

Protect Your Principal and Customize Your Growth Potential

Pacific Index Income combines the certainty found in financial products that offer guarantees with growth potential linked to market-based indexes. **Your money is not directly invested in the market. This means you will never lose money due to market performance.** Work with your financial professional to customize the annuity for your specific needs and goals.

Choose a Contract Term

One of the first things to do when you purchase Pacific Index Income is to select a contract term, which may be based on your retirement time horizon or when you'd prefer to have full access to the contract value if needed before you commence income. It corresponds to the withdrawal charge schedule on page 11.

Select one of three options:

- Five Years
- Seven Years
- Ten Years

Select Your Initial Guaranteed Period

Next, you'll select the guaranteed period that determines how long your initial rates are guaranteed. There are two options:

1. Lock in rates for the same period as your contract term: 5, 7, or 10 years.

2. Lock in rates for one year. Rates are guaranteed for one year and are subject to change upon annual renewal.

Rates guaranteed for the length of the contract term will generally be lower than annually renewable rates; however, you will have certainty that these rates will not change until your 5-, 7-, or 10-year period ends.

Annually renewable rates will generally be higher than rates that are guaranteed for the the contract term. However, these rates may be adjusted upward or downward each contract year, subject to the minimum rates stated in your contract.

Your financial professional can show you current rates and help you make this decision. After your selected initial guaranteed period ends, all rates will renew annually on the contract anniversary, which is the anniversary of the date your annuity was issued. Rates will never be less than the guaranteed minimums specified in your annuity contract.



Choose Your Indexes

If you use Index-Linked Options, you will select an index. You can choose a different index for each crediting option you use. Six indexes are offered and are described below. The next page outlines which indexes are available with the various crediting options.

S&P 500®

Composed of 500 equity securities of large-cap U.S. companies. You may benefit from the strength of major companies with diversification across sectors.

Invesco QQQ ETF

Tracks the Nasdaq-100 Index®, which includes 100 of the largest nonfinancial companies listed on the Nasdaq. This index is global (U.S. and international) and may offer high growth potential in periods of market expansion.

iShares® Russell 2000 ETF

Seeks to track the investment results of an index composed of small-cap U.S. equities. The smaller companies in this index may deliver higher returns during periods of economic turbulence. The index also provides diversification in that it may perform differently than large-cap and mid-cap indexes.

MSCI EAFE®

Tracks the performance of large- and mid-cap companies across 21 developed markets around the world (excluding the U.S. and Canada). This index provides diversification internationally, potentially reducing risk by balancing across different regions.

Barclays Large Cap Intraday VC10

Seeks to capture the returns of the largest market capitalization stocks while using intraday momentum to target an annualized volatility of 10%.

SG Nasdaq-100® Edge VC10

Offers exposure to the Nasdaq-100 Index®, an index renowned for its concentration of innovative and growth-oriented companies, while an intraday volatility control mechanism targets 10% annualized volatility.

Determine Your Interest-Crediting Options

Each Interest-Crediting Option has characteristics that might appeal to different types of investors and are summarized below. This page provides an overview of how the various options work, how they may help your contract value grow, and the indexes available with each. Rates are set at contract issue and guaranteed for your selected initial guaranteed period—1, 5, 7, or 10 years.

Fixed Account Option

This option guarantees a fixed rate of interest, which is credited daily. After the initial guaranteed period, rates will renew on each contract anniversary. This option gives you the certainty of knowing how much interest will be credited to your contract value. The renewal rate may be higher or lower than the initial rate but will never be lower than the minimum guaranteed interest rate stated in your annuity contract.¹

Point-to-Point with Cap Option

This option is designed to work well in rising or moderate-return market scenarios. Consider this crediting option if you want access to market-like returns but understand that the maximum amount credited is capped at a predetermined percentage.

How It Works: When the index return is positive, interest is credited to your contract value at the end of each index term,² up to the cap rate. If the index return is flat or negative, no interest is credited; the contract value remains the same, and there is no loss.

Cap Rate: This rate is a percentage that determines the maximum amount of interest that can be credited at the end of each index term.

Indexes: ■ S&P 500® ■ Invesco QQQ ETF ■ iShares® Russell 2000 ETF ■ MSCI EAFE®

Point-to-Point with Performance-Triggered Rate Option

This option is designed to work well in flat or low-return market scenarios. Consider this crediting option if you like the possibility of turning a zero return into a positive return, and in exchange, are willing to sacrifice some upside growth in positive markets.

How It Works: When the index return is flat or positive, a performance-triggered rate is credited to your contract value at the end of each index term. If the index return is negative, no interest is credited; the contract value remains the same, and there is no loss.

Performance-Triggered Rate: This is a rate that is applied when the index performance is flat (0%) or any positive percentage.

Indexes: ■ S&P 500® ■ Invesco QQQ ETF ■ iShares® Russell 2000 ETF ■ MSCI EAFE®

Point-to-Point with Participation Rate Option

This option is designed to work well in a high-return scenario. Consider this crediting option if you appreciate not having a predetermined cap on growth but also understand that a participation rate may still limit growth.

How It Works: When the index return is positive, the participation rate is applied to the return and interest is credited to the contract value at the end of each index term. If the index return is flat or negative, no interest is credited; the contract value remains the same, and there is no loss.

Participation Rate: This rate is a percentage that determines how much of a positive index return is used in calculating interest. The index return multiplied by the participation rate equals the amount of interest credited to the contract value.

Indexes: ■ Barclays Large Cap Intraday VC10 ■ SG Nasdaq-100 Edge VC10

No interest will be earned or credited to Index-Linked Options on amounts withdrawn before the end of an index term. Rates will never be set below the minimum stated in the contract.

Not all crediting options may be available in all states or firms.

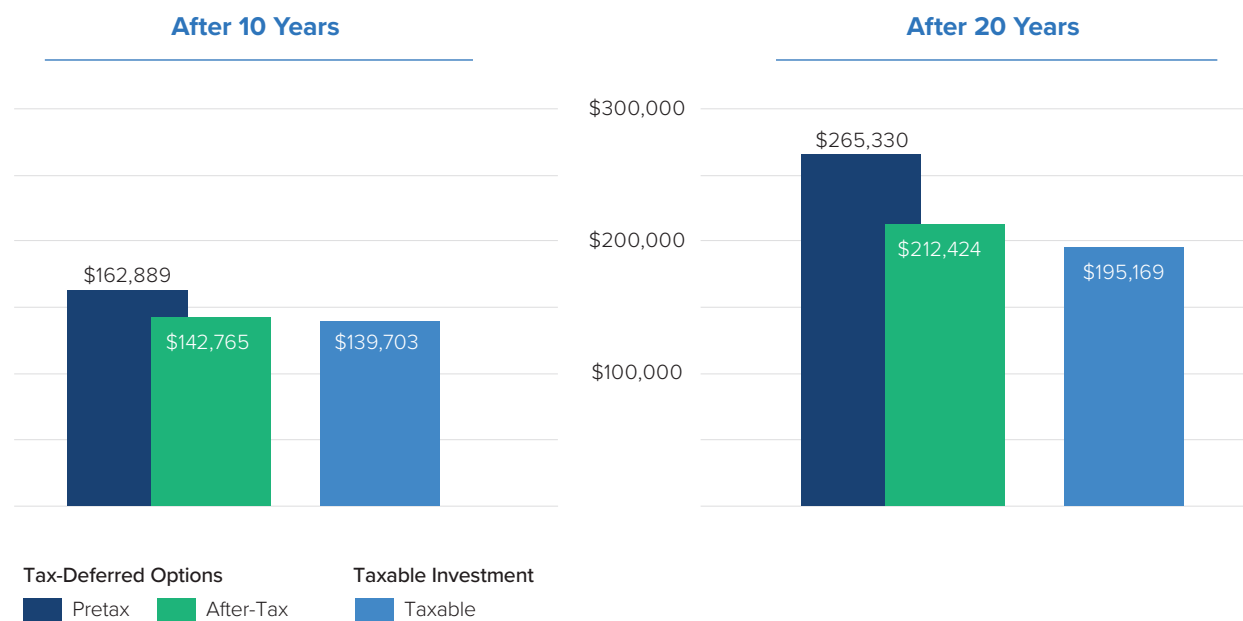
¹Pacific Life determines, at its discretion, declared and renewal interest rates in excess of the minimum guaranteed in the contract.

²The index term is the time period over which index performance is measured.

Tap Into the Power of Tax Deferral

Because an annuity is tax-deferred, interest will compound without current income tax. Your money grows faster because you don't pay taxes on the interest earned until you withdraw it or it is distributed to you. The graph below illustrates the benefits of tax deferral.

A \$100,000 initial purchase payment, compounded at 5% annually over 10 and 20 years, grows with taxes deferred. If the full amount is withdrawn after 20 years and taxes are paid on the lump-sum distribution, the amount would be \$212,424—more than the \$195,169 accumulated in a taxable investment over the same time frame.



Source: Investment Growth Calculator: Compare taxable, tax-deferred, and tax-free investment growth. CalcXML, accessed June 20, 2024.

Tax-deferral assumptions: Hypothetical example for illustrative purposes only. Assumes a nonqualified contract with a cost basis of \$100,000. After 20 years, the full amount before taxes equals the purchase payments plus interest, \$265,330. The amount withdrawn after taxes are paid is calculated by taking the full amount and subtracting the cost basis; it is then multiplied by 0.68 (32% ordinary income-tax rate) and adding back in the cost basis, for a total of \$212,424 after taxes.

Assumes a 32% ordinary income-tax rate, assessed yearly on the taxable investment and at period-end on the tax-deferred example. Actual tax rates may vary for different taxpayers and assets from that illustrated (e.g., capital gains and qualified dividend income). Actual performance of your investment also will vary. Lower maximum tax rates on capital gains and dividends would make the investment return for the taxable investment more favorable, thereby reducing the difference in performance between the examples shown. Consider your personal investment time horizon and income-tax brackets, both current and anticipated, when making an investment decision. Hypothetical returns are not guaranteed and do not represent performance of any particular investment. If Pacific Index Income charges were included (8% maximum withdrawal charge), the tax-deferred performance would be significantly lower.

Under current law, a nonqualified annuity that is owned by an individual is generally entitled to tax deferral. IRAs and qualified plans—such as 401(k)s and 403(b)s—are already tax-deferred. Therefore, a deferred annuity should be used only to fund an IRA or qualified plan to benefit from the annuity's features other than tax deferral. These features include lifetime income and beneficiary benefit options.

Grow and Protect Your Income with Lifetime Income Creator

Pacific Index Income includes a built-in income benefit, **Lifetime Income Creator**, that generates protected lifetime income that increases even if no interest is earned. The amount you can withdraw grows in two different ways.

Automatic Resets

If Interest-Crediting Options generate interest, your lifetime income can increase. That happens when an automatic reset applies, which resets your protected payment base to your higher contract value, even after you start withdrawals under the benefit. The protected payment base is the amount on which your income is based, and when it increases with an automatic reset, so does your income. It is not the same as your contract value and will be reduced if you take early or excess withdrawals. These resets apply for the life of your annuity contract.

- Automatic resets to your protected payment base occur when your contract value is higher than the protected payment base on any contract anniversary. These resets apply for the life of your annuity contract.

Deferral Credits

- Deferral credits will be added to the withdrawal percentage, which determines how much you can withdraw annually, for up to 20 years. This credit is not added to the contract value and is not a rate of return or growth rate.
- The longer you wait to take income in the first 20 years, the more your future income can rise.



Start Withdrawing Lifetime Income

Lifetime Income Creator uses withdrawal percentages and deferral credits that determine how much of your protected payment base you can withdraw each year.¹ That amount is called your “protected payment amount.” These percentages are determined by your age on the effective date of Lifetime Income Creator. Lifetime income withdrawals can start as soon as age 59½. Waiting the full 20 years to take withdrawals maximizes your income.² At purchase, you must choose to cover one life (Single Life) or the lives of you and your spouse (Joint Life). You have the flexibility to change this option when you’re ready to begin taking income.

Deferral Credits and Withdrawal Percentages							
Age at Lifetime Income Creator Effective Date	Deferral Credit	Withdrawal Percentages		Age at Lifetime Income Creator Effective Date	Deferral Credit	Withdrawal Percentages	
		Single Life	Joint Life			Single Life	Joint Life
50	0.45%	5.60%	5.10%	66	0.60%	7.40%	6.90%
51	0.45%	5.70%	5.20%	67	0.60%	7.50%	7.00%
52	0.45%	5.80%	5.30%	68	0.60%	7.60%	7.10%
53	0.45%	5.90%	5.40%	69	0.60%	7.70%	7.20%
54	0.45%	6.00%	5.50%	70	0.65%	7.80%	7.30%
55	0.50%	6.10%	5.60%	71	0.65%	7.90%	7.40%
56	0.50%	6.20%	5.70%	72	0.65%	8.00%	7.50%
57	0.50%	6.30%	5.80%	73	0.65%	8.10%	7.60%
58	0.50%	6.40%	5.90%	74	0.65%	8.20%	7.70%
59	0.50%	6.50%	6.00%	75	0.70%	8.30%	7.80%
60	0.55%	6.60%	6.10%	76	0.70%	8.40%	7.90%
61	0.55%	6.75%	6.25%	77	0.70%	8.50%	8.00%
62	0.55%	6.90%	6.40%	78	0.70%	8.60%	8.10%
63	0.55%	7.05%	6.55%	79	0.70%	8.70%	8.20%
64	0.55%	7.20%	6.70%	80+	0.75%	8.80%	8.30%
65	0.60%	7.30%	6.80%				

For Joint Life, deferral credits and withdrawal percentages are based on the younger spouse’s age.

¹All withdrawals under Lifetime Income Creator reduce the contract value in the same manner as any other withdrawal. Withdrawals taken under Lifetime Income Creator that exceed the maximum annual withdrawal limits may reduce the benefit by an amount greater than the value withdrawn. Such excess withdrawals, except required minimum distributions (RMDs), are subject to withdrawal charges and a market value adjustment (MVA) if taken during the withdrawal charge period. Withdrawals that occur before income under the benefit begins may reduce the benefits provided by Lifetime Income Creator, perhaps significantly, and/or could terminate the benefit. Withdrawals under Lifetime Income Creator also may reduce the benefits provided by the beneficiary benefit. Taking a withdrawal before age 59½ or a withdrawal that is greater than the annual withdrawal amount may result in adverse consequences such as an additional 10% federal income tax, a permanent reduction in Lifetime Income Creator benefits, the failure to receive lifetime withdrawals under Lifetime Income Creator, or termination of Lifetime Income Creator.

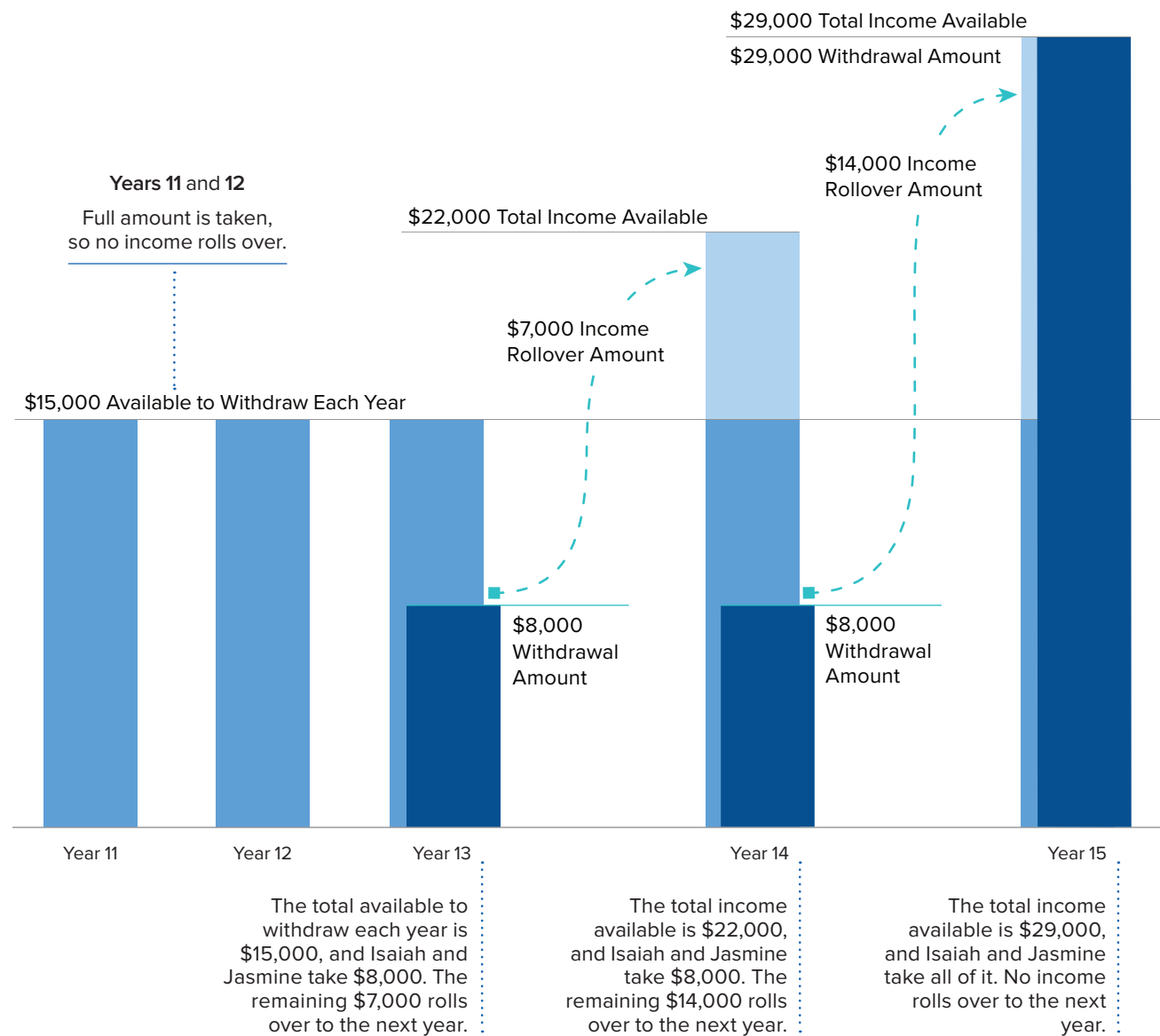
²Once you begin income under Lifetime Income Creator, the percentage you can withdraw no longer grows, but income could increase if an automatic reset applies.

Carry Over Your Income with the Rollover Feature

Income Rollovers

Once you begin taking lifetime income withdrawal payments, the income rollover feature allows the rollover of unused withdrawal amounts from one contract year into the next. If the maximum protected payment amount has not been withdrawn in a contract year, the unused amount (income rollover amount) is carried over to the following contract year. This can be done over multiple years, but note that the income rollover amount will never be more than the protected payment amount as calculated under this feature.

For example, Isaiah and Jasmine started taking withdrawals under Lifetime Income Creator after their tenth contract anniversary. Two years later, they inherit money after Isaiah’s mother passes away. In the next few years, they decide they don’t need the full annual protected payment amount of \$15,000 from the annuity contract. They have the flexibility to start rolling over unused amounts that could be used for a vacation, which they decide to take in year 15. The chart below shows how that might look.



For illustrative purposes only. This hypothetical example is intended to demonstrate how the Pacific Index Income with the Lifetime Income Creator Income Rollover feature works. The maximum protected payment amount for Isaiah and Jasmine is \$15,000. They withdraw that amount in years 11 and 12. In year 13, \$8,000 is withdrawn and the balance of \$7,000 is rolled over to year 14. In year 14, a total of \$22,000 may be withdrawn (\$15,000 protected payment amount plus the \$7,000 unused portion from the previous year). Isaiah and Jasmine again withdraw \$8,000, resulting in \$14,000 rolling over for \$29,000 available to withdraw in year 15 (\$15,000 protected payment amount plus \$14,000 rollover amount). They take all the available \$29,000 in year 15. The most Isaiah and Jasmine can take in a year is \$30,000, which is equal to the \$15,000 total withdrawal amount plus the \$15,000 maximum income rollover amount.

Access Your Money

In addition to taking income under the Lifetime Income Creator benefit, other withdrawals are possible.

Full Withdrawals

If you withdraw all your money, you will receive the greater of your contract value minus any applicable withdrawal charges or market value adjustment (MVA), or the guaranteed minimum surrender value. The guaranteed minimum surrender value is equal to a percentage of your total purchase payments (minus any withdrawals) accumulated at an interest rate applicable for the Interest-Crediting Option. These rates are set at contract issue and apply for the withdrawal charge period, after which they are redetermined on each contract anniversary. The redetermined rates will not be lower than the minimum set at contract issue.

Partial Withdrawals

Because you can never predict the future, you have the ability to access a portion of your money when you need it. Withdrawals may begin as soon as 30 days after contract issue and are available through:

- Systematic withdrawals: Withdraw at least \$500 either monthly, quarterly, semiannually, or annually.
- Partial withdrawals: Withdraw \$500 or more at any time.

Because annuities are intended for retirement, if you are younger than age 59½, an additional 10% federal income tax may apply. Withdrawals of taxable amounts are subject to ordinary income tax. For nonqualified contracts, a 3.8% federal tax may apply on net investment income. A withdrawal charge and a market value adjustment (MVA) also may apply. Refer to the product fact sheet for more information about MVAs.

Withdrawal Charge Period

Withdrawal charges apply only for the withdrawal charge period you select at contract issue—either five, seven, or 10 years—and will decrease over time.

Withdrawal Charges & Fees

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
5 Years	8%	8%	8%	7%	6%	0%					
7 Years	8%	8%	8%	7%	6%	4%	4%				
10 Years	8%	8%	8%	7%	6%	4%	4%	3%	2%	1%	0%

Withdrawals will reduce the contract value and the value of the beneficiary benefit, and may reduce the value of the Lifetime Income Creator protected payment base if they are considered early or excess withdrawals. All withdrawal charge periods may not be available at all times, in all states, or offered through all broker/dealers.

There are no annual contract, mortality and expense, or administrative fees.

Withdrawals without Charges

You may withdraw amounts up to 10% of your purchase payments in the first contract year and 10% of your contract value during the remainder of the withdrawal charge period (based on your contract value from the previous contract anniversary) without a withdrawal charge or MVA.

Additionally, you may take withdrawals without a charge for the following reasons:

- Required minimum distribution (RMD) withdrawals¹ (only if calculated by Pacific Life).
- Withdrawals after the first contract year if the owner or annuitant is diagnosed with a terminal illness (life expectancy of 12 months or fewer).
- Withdrawals 90 days after contract issue if the owner or annuitant has been confined to an accredited nursing home for 30 days or more, and the confinement began after the contract was issued.
- Annuity income payments. (Available after the first contract year.)
- Beneficiary benefit proceeds.
- Withdrawals taken within the parameters of the Lifetime Income Creator benefit.



¹If there is any change to the Internal Revenue Code or Treasury regulations related to RMDs, Pacific Life reserves the right to modify or eliminate the treatment of RMD withdrawals, but only to the extent necessary to comply with the change to the rules.

Create the Income You Need

While Lifetime Income Creator grows and guarantees lifetime income, you also can create annuity income payments that last for your lifetime, or the lifetimes of both you and your spouse, by annuitizing your contract. Your financial professional can help you evaluate which option might work best for you.

Annuity Income Payments

After the first contract anniversary, you may convert your contract to annuity income payments for your life, the lifetimes of you and your spouse, or for a specific time period. You may annuitize the greater of the contract value or the guaranteed minimum surrender value. Partial annuitization is not available. Annuity income payments may be received monthly, quarterly, semiannually, or annually. Amounts will differ based on the payout option and period selected. Usually, the longer the payout period, the lower the periodic payment amount. Choose from the following payout options:

- **Life Only**—Periodic payments for life are guaranteed.
- **Life with Period Certain**¹—Periodic payments will be made for life and guaranteed for a minimum period of 5 to 30 years. If you die before the end of the period, your beneficiary will receive the remaining income. If you live longer than the period certain, you will continue to receive the income until you die.
- **Single Life or Joint Life with Cash Refund**—Periodic payments are made for life. If the entire annuitized amount is not paid out prior to your death, the remaining unpaid amount will be paid to your spouse or beneficiary as a lump sum.
- **Single Life or Joint Life with Installment Refund**—Similar to Life with Cash Refund, periodic payments are made for life. If the entire annuitized amount is not paid out prior to your death, the remaining unpaid amount will be paid to your spouse or beneficiary in installments. Please note, this option is not available on qualified contracts, which are contracts paid for with pretax money.
- **Joint and Survivor Life**—Periodic payments are guaranteed over your lifetime (as the primary annuitant) and the lifetime of another person (as the secondary annuitant). The secondary annuitant need not be a spouse.
- **Period Certain**¹—Periodic payments will be made over a specific period, from 5 to 30 years. Other periods may be available.

If annuity income payments begin during an index term, you do not lose out on potential interest crediting for the year in which income payments begin. You may receive an adjusted amount of interest based on the change in index price from the beginning of the term to the time you start income payments.

Converting the contract into annuity income payments terminates Lifetime Income Creator and the beneficiary benefit.

¹For qualified contracts, the maximum length of time for the Period Certain options may be less than 30 years, if necessary, to comply with required minimum distribution (RMD) regulations for annuities stipulated in the Setting Every Community Up for Retirement Enhancement (SECURE) Act.

Leave a Legacy for Heirs

While you're probably focusing on how to enjoy your retirement savings, it's important to think ahead and plan to provide for your loved ones when you pass away. Pacific Index Income includes a beneficiary benefit (also called a "standard death benefit") that can help provide a legacy and may avoid the costs and delays of probate, which means benefits will pass directly to your beneficiaries as long as your estate does not inherit. The benefit is equal to the greater of the contract value or the guaranteed minimum surrender value.

Additionally, should you pass away during an index term, your heirs will not lose potential index crediting. If index returns are positive, they will receive interest that is adjusted for time spent in an Index-Linked Option as of the day Pacific Life receives satisfactory proof of death.

The benefit is not considered life insurance, and taxable amounts are considered ordinary taxable income to your beneficiaries when paid.





Why Pacific Life

It's essential for you to choose a strong and stable company that can help you achieve your future income needs. Since 1868, individuals and their families have relied on the strength of Pacific Life to help protect their financial security.

- Pacific Life Insurance Company is organized under a mutual holding company structure and operates for the benefit of its policyholders and contract owners.
- We have achieved ongoing recognition for high-quality service standards.
- We offer products that address market environments during all stages of your life.
- We maintain strong financial-strength ratings from major independent rating agencies.
- For nearly 160 years, we've remained committed to providing quality products, service, and stability to meet your needs throughout your lifetime.

Ratings may change. For more information and current financial-strength ratings, please visit [PacificLife.com](https://www.PacificLife.com).

2025 **WORLD'S MOST**
ETHICAL
COMPANIES[™]
ETHISPHERE

Pacific Life has been named one of the 2025 World's Most Ethical Companies^{®1} by the Ethisphere Institute, a global leader in defining and advancing the standards of ethical business practices.

While ratings can be objective indicators of an insurance company's financial strength and can provide a relative measure to help select among insurance companies, they are not guarantees of the future financial strength and/or claims-paying ability of a company. The independent third party from which this annuity is purchased, including the broker/dealer, the insurance agency from which this annuity is purchased, and any affiliates of those entities, make no representations regarding the quality of the analysis conducted by the rating agencies. The rating agencies are not affiliated with the above-mentioned entities nor were they involved in any rating agency's analysis of the insurance companies.

¹Based on the Ethisphere Institute's Ethics Quotient[®]. "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

Ask your financial professional about Pacific Index Income with Lifetime Income Creator, or visit our website to learn more.

PacificLife.com

Pacific Index Income and Lifetime Income Creator are not available in New York.

Not all products or optional benefits are available in all states or firms, and features may vary by state and firm. All individuals selling this product must be licensed insurance agents.

Fixed annuities are long-term contracts designed for retirement. Pacific Index Income is not a security and does not participate directly in the stock market or any index, so it is not an investment.

Pacific Life, its affiliates, their distributors, and respective representatives do not provide tax, accounting, or legal advice. Any taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor or attorney.

Pacific Life is a product provider. It is not a fiduciary and therefore does not give advice or make recommendations regarding insurance or investment products.

Pacific Life Insurance Company reserves the right to change or modify any non-guaranteed or current elements. The right to modify these elements is not limited to a specific time or reason.

The S&P 500® index is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJ") and has been licensed for use by Pacific Life Insurance Company. S&P®, S&P 500®, SPX®, SPY®, US 500®, The 500®, iBoxx®, iTraxx®, and CDX® are trademarks of S&P Global, Inc., or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Pacific Life. Pacific Life's product is not sponsored or sold by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® index.

Invesco Capital Management LLC ("ICM") serves as sponsor of QQQ (the "Invesco ETF") and Invesco Distributors, Inc. ("IDI"), an affiliate of ICM serves as distributor for the Invesco ETF. The mark "Invesco" is the property of Invesco Holding Company Limited and is used under license. That trademark and the ability to offer a product based on the Invesco ETF(s) have been licensed for certain purposes by Pacific Life Insurance Company. Products offered by Pacific Life are not sponsored, endorsed, sold or promoted by ICM or Invesco Holding Company Limited, and purchasers of such products do not acquire any interest in the Invesco ETF(s) nor enter into any relationship with ICM or its affiliates. ICM makes no representations or warranties, express or implied, to the owners of any products offered by Pacific Life. ICM has no obligation or liability for any errors, omissions, interruptions, or use of the Invesco ETF(s) or any data related thereto, or with the operation, marketing, trading, or sale of any products or services offered by Pacific Life.

QQQ® is a registered trademark of Nasdaq, Inc. and has been licensed for use by Invesco. Nasdaq makes no representation regarding the advisability of investing in QQQ and makes no warranty and bears no liability with respect to QQQ, its use or any data included therein.

The iShares Russell 2000 ETF is distributed by BlackRock Investments, LLC. iShares® and BlackRock®, and the corresponding logos, are registered trademarks of BlackRock, Inc. and its affiliates ("BlackRock") and are used under license. BlackRock has licensed certain trademarks and trade names of BlackRock to Pacific Life Insurance Company for certain purposes. Pacific Life Insurance Company's products and services are not sponsored, endorsed, sold, or promoted by BlackRock, and purchasers of such products do not acquire any interest in the iShares Russell 2000 ETF nor enter into any relationship of any kind with BlackRock. BlackRock makes no representations or warranties, express or implied, to the owners of any products offered by Pacific Life Insurance Company or any member of the public regarding the advisability of purchasing any product or service offered by Pacific Life Insurance Company. BlackRock has no obligation or liability for any errors, omissions, interruptions or use of the iShares Russell 2000 ETF or any data related thereto, or in connection with the operation, marketing, trading or sale of any Pacific Life Insurance Company product or service offered by Pacific Life Insurance Company.

The "Product" has been developed solely by Pacific Life. The Product is not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively, the "LSE Group"). FTSE Russell is a trading name of certain of the LSE Group companies. All rights in the Russell® 2000 Index (the "Index") vest in the relevant LSE Group company which owns the Index. Russell® is a trademark(s) of the relevant LSE Group company and is/are used by any other LSE Group company under license. The Index is calculated by or on behalf of Frank Russell Company or its affiliate, agent or partner. The LSE Group does not accept any liability whatsoever to any person arising out of (a) the use of, reliance on or any error in the Index or (b) investment in or operation of the Product. The LSE Group makes no claim, prediction, warranty or representation either as to the results to be obtained from the Product or the suitability of the Index for the purpose to which it is being put by Pacific Life.

Neither Barclays Bank PLC ("BBPLC") nor its affiliates (collectively "Barclays") are the issuer of any fixed index annuities. Pacific Life Insurance Company ("Pacific Life"), as issuer/producer of certain fixed index annuities ("Annuities"), has licensed the use of the Barclays Large Cap Intraday VC10 Index ("Index"), certain components of which are Barclays owned trademarks. BBPLC, as index sponsor, administers and publishes the Index.

Barclays does not sponsor, endorse, sell or promote Annuities nor has any responsibility, obligation or duty to any Annuities policyholder. Pacific Life may principally execute transaction(s) with Barclays regarding the Index, but policyholders only acquire Annuities from Pacific Life without entering into any relationship with Barclays. Barclays shall not be liable to Pacific Life, policyholders or any third parties regarding the use or accuracy of the Index or any data included therein.

The SG Nasdaq-100 Edge VC10 Index (the "Index") is the exclusive property of SG Americas Securities, LLC ("SGAS", together with its affiliates, "SG"). SG has contracted with Compass Financial Technologies SA ("Compass") to maintain and calculate the Index. "Société Générale", "SG", "SG Americas Securities, LLC", "SGAS", and "SG Nasdaq-100 Edge VC10 Index" (collectively, the "SG Marks") are trademarks or service marks of SG or have been licensed for use by SG from Nasdaq, Inc. and its affiliates ("Nasdaq"). SG has licensed use of the SG Marks to Pacific Life Insurance Company ("Pacific Life") for use in a fixed indexed annuity offered by Pacific Life (the "Fixed Indexed Annuity"). SG's sole contractual relationship with Pacific Life is to license the Index and the SG Marks.

None of SG, Compass, Nasdaq or other third party licensor (individually, an "Index Affiliate" and collectively, the "Index Affiliates") to SG is acting, or has been authorized to act, as an agent of Pacific Life or has in any way sponsored, promoted, solicited, negotiated, endorsed, offered, sold, issued, supported, structured or priced the Fixed Indexed Annuity or provided investment advice to Pacific Life, and no Index Affiliate makes any representation whatsoever as to the advisability of purchasing, selling or holding any product linked to the Index, including the Fixed Indexed Annuity. No Index Affiliate shall have any liability with respect to the Fixed Indexed Annuity in which an interest crediting option is based on the Index and is not liable for any loss relating to the Fixed Indexed Annuity, whether arising directly or indirectly from the use of the Index, its methodology, any SG Mark or otherwise. Obligations to make payments under the Fixed Indexed Annuities are solely the obligation of Pacific Life. The selection of the Index as a crediting option under the Fixed Indexed Annuity does not obligate Pacific Life or SG to invest annuity payments in the components of the Index.

The level of the Index will be calculated after deducting a decrement of 0.75% per annum, calculated on a daily basis. This decrement will reduce the potential positive change in the Index and increase the potential negative change in the Index. While the volatility control applied by the Index may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.

Nasdaq®, Nasdaq-100® are trademarks of Nasdaq, Inc. (which with its affiliates is referred to as the "Corporations") and are licensed for use by Pacific Life. The Fixed Indexed Annuities have not been passed on by the Corporations as to their legality or suitability. The Fixed Indexed Annuities are not issued, endorsed, sold, or promoted by the Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE FIXED INDEXED ANNUITIES.

The indexes are unmanaged and not available for direct investment. S&P 500®, MSCI, QQQ, and iShares Russell 2000 indexes do not include the reinvestment of dividends.

Pacific Index Income is named "Individual Limited Premium Deferred Fixed Annuity" in the contract. Lifetime Income Creator is named Guaranteed Lifetime Withdrawal Benefit Rider in the contract rider.

Insurance products and their guarantees, including optional benefits, annuity payout rates, and any crediting rates, are backed by the financial strength and claims-paying ability of the issuing insurance company. Look to the strength of the insurance company with regard to such guarantees because these guarantees are not backed by the independent broker/dealers, insurance agencies, or their affiliates from which products are purchased. Neither these entities nor their representatives make any representation or assurance regarding the claims-paying ability of the issuing company.

Pacific Life Insurance Company is licensed to issue insurance products in all states except New York. Product/material availability and features may vary by state.

The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.

Contract Form Series: ICC25:30-1601

Rider Series: ICC25:20-1411, ICC25:20-1413, ICC25:20-1414, ICC25:20-1415, ICC25:20-1926

State variations to contract form series and rider series may apply.

16 of 16