Reliable Growth for Retirement Confidence

Now, you can feel good knowing the money you’re saving for retirement will grow at a fixed rate for the term you choose. Pacific Harbor is a fixed annuity that provides steady growth while also compounding your earnings through the power of tax deferral and your money is not affected by market downturns. And unlike most multi-year fixed annuities, you’ll have access to your money at any time with no surrender charges. So, you'll feel more confident about your future and more confident now.

Why Choose Pacific Harbor?

Pacific Harbor is a continuing contract between you and Pacific Life that can help grow, protect, and manage retirement savings in a tax-advantaged way. Consider this strategy if you:

- Need to grow your money for retirement but aren’t comfortable with market risk.
- Are close to retirement and want certainty of a rate of return.
- Want the ability to access to your money when you need it with no withdrawal charges.
- Have reached 401(k) and/or IRA contribution limits.
- Think Social Security retirement benefits or pension income won’t cover your expenses.

Pacific Harbor is specifically designed to address some of the most common risks in retirement.

<table>
<thead>
<tr>
<th>Retirement Risk</th>
<th>Pacific Harbor Offers:</th>
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<tbody>
<tr>
<td>Low Yields</td>
<td><strong>Competitive Interest Rates.</strong> Fixed annuities can typically offer higher interest rates than other types of fixed-interest products. In addition, because monies grow tax-deferred, after-tax yield may even be more favorable.</td>
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<tr>
<td>Market Volatility</td>
<td><strong>Principal Protection.</strong> Fixed annuities offer a fixed rate of return with no market participation—all backed by the assets of one of the nation’s largest life insurance companies.¹</td>
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<tr>
<td>Taxes</td>
<td><strong>Tax-deferred Growth.</strong> Earnings accumulate free from current taxation until you make a withdrawal. This ensures your money continues to compound and stay working for you over time.</td>
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<tr>
<td>Outliving your Money</td>
<td><strong>Income and Legacy Options.</strong> Create a steady flow of income you can count on or leave your beneficiaries a legacy.</td>
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</tbody>
</table>

¹Rosanes, M. “Revealed – the 15 largest life insurance companies in the US.” *Insurance Business*, October 17, 2022.

Insurance products are issued by Pacific Life Insurance Company in all states except New York. Product/material availability and features may vary by state.

No bank guarantee • Not a deposit • May lose value
Not FDIC/NCUA insured • Not insured by any federal government agency
All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company.

1 The interest rate credited on the initial purchase payment is guaranteed for the length of the Initial Guarantee Term selected. After the Initial Guarantee Term expires and on all subsequent contract anniversaries, a renewal rate will be declared by Pacific Life and is guaranteed for one contract year.

2 If a purchase payment received after issue causes the total purchase payments (less withdrawals) to exceed the current breakpoint, then the crediting rate may be increased.

3 MVA may apply to withdrawals during the Initial Guarantee Term in excess of 10% of the prior anniversary's contract value (10% of purchase payments of the first year). There is no MVA assessed on withdrawals made after the guarantee term has expired.

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### Guarantee Term Options

<table>
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<th>Choose between two options:</th>
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<tbody>
<tr>
<td>3-Year</td>
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<tr>
<td>5-Year</td>
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</table>

### Interest Rates

The initial interest rate credited will depend on the total of all purchase payments received at issue. Depending on the amount of your purchase payments, you may receive a higher interest rate. There are two interest-rate breakpoints:

- Less than $200,000
- $200,000 or more

No rate will be less than the guaranteed minimum interest rate stated in the contract.

### Withdrawal Charge

Pacific Harbor has no withdrawal charges. In certain instances, a Market Value Adjustment (MVA) may apply.

### Market Value Adjustments (MVA)

When applied, MVA may result in an increase or decrease to amounts withdrawn from your contract. For more information about the MVA formula, please refer to the MVA endorsement that accompanies the contract.

### Income Options

You may convert your contract into reliable income payments after the first year through fixed annuitization.

### Death Benefit

If death occurs before annuity income payments begin, a death benefit equal to the contract value is paid on the death of the first owner or the last annuitant.

### Minimum Initial Purchase Payments

$25,000 (nonqualified and qualified)

All cash payments and 1035 exchange/transfer requests must be submitted with the application. Subsequent payments are not allowed.

### Age Guidelines

Maximum Annuitant/Owner Issue Age: 85

Maximum Annuitization Age: 95

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For additional information, please speak with your financial professional and review the Pacific Harbor contract summary.
Ask your financial professional if a Pacific Harbor fixed annuity can complement your financial plan.

PacificLife.com

Pacific Harbor is not available in New York.

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.

Fixed annuities are long-term contracts designed for retirement.

Annuity withdrawals are taxable as ordinary income when distributed and may be subject to a 10% additional federal income tax if withdrawn before age 59½. For nonqualified contracts, an additional 3.8% federal tax may apply on net investment income. Withdrawals will reduce the contract value.

No guaranteed rate will be less than the minimum guaranteed rate stated in the contract. Pacific Life determines, at its discretion, annual interest rates in excess of the stated minimum guarantee in the contract.

The Guaranteed Minimum Surrender Value (GMSV) applies to contracts upon full surrender, annuitization, or death. The GMSV is equal to 87.5% of purchase payments (minus any withdrawals), accumulated at a fixed interest rate.

Pacific Harbor is named “Individual Limited Premium Deferred Annuity Contract with Market Value Adjustment Feature” in the contract.

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: ICC21:30-1449
Endorsement: ICC21:15-1435

State variations to contract form series and endorsements may apply.

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