



Pacific Index Edge Historical Renewal Rates

Deferred, Fixed Indexed Annuity

With more than 150 years of experience, millions of individuals, families, and businesses trust Pacific Life to help with their financial futures. Pacific Life Insurance Company's organization is relatively unique as we are part of a mutual holding company structure. Therefore, policy and contract owners are members of the company, and we are not driven by stock price when making decisions.

Pacific Index Edge is a fixed indexed annuity designed to provide retirement income, safety of principal, and several ways to potentially grow the contract value including the ability to base interest crediting on the performance of an index, such as the S&P 500® index. Below is the renewal-rate history for Pacific Index Edge 5-year term since its inception on 9/1/18. The Performance-Triggered interest crediting option first became available on 12/16/19.

The caps and participation rates below are based on a five-year withdrawal charge schedule, a one-year index term, and a purchase payment of \$100,000.

PACIFIC INDEX EDGE RENEWAL-RATE HISTORY

Contract Issue Date	S&P 500® Index Point-to-Point with Cap Inception Date: 9/1/18							S&P 500® Index Performance-Triggered Inception Date: 12/16/19					
	Initial Rate	Renewal Rate						Initial Rate	Renewal Rate				
		2019	2020	2021	2022	2023	2024		2021	2022	2023	2024	
September 1, 2018	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	—	—	—	—	—	—
October 1, 2018	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	—	—	—	—	—	—
November 1, 2018	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	—	—	—	—	—	—
December 1, 2018	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	—	—	—	—	—	—
January 1, 2019	—	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	—	—	—	—	—	—
February 1, 2019	—	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	—	—	—	—	—	—
March 1, 2019	—	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	—	—	—	—	—	—
April 1, 2019	—	4.55%	4.55%	4.55%	4.55%	4.55%	—	—	—	—	—	—	—

Interest crediting is based on the index return at the end of each year. The renewal rate history on Pacific Index Edge provides an example of our renewal rate history over a specified time period. Past performance does not guarantee future results. Individual contracts may have renewal rates for the applicable interest crediting option based on application sign date, receipt date, or issue date if the contract originally qualified for rate-lock. Please see your contract's annual statement for the renewal rates for your contract. The index is not available for direct investment, and index performance does not include the reinvestment of dividends.

Pacific Life Insurance Company

No bank guarantee • Not a deposit • May lose value • Not FDIC/NCUA insured • Not insured by any federal government agency

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	Initial Rate	Renewal Rate						Initial Rate	Renewal Rate			
		2019	2020	2021	2022	2023	2024		2021	2022	2023	2024
May 1, 2019	—	4.55%	4.55%	4.55%	4.55%	4.55%	—	—	—	—	—	—
June 1, 2019	—	4.55%	4.55%	4.55%	4.55%	4.55%	—	—	—	—	—	—
July 1, 2019	—	4.00%	4.00%	4.00%	4.00%	4.00%	—	—	—	—	—	—
August 1, 2019	—	4.00%	4.00%	4.00%	4.00%	4.00%	—	—	—	—	—	—
September 1, 2019	—	3.40%	3.40%	3.40%	3.40%	3.40%	—	—	—	—	—	—
October 1, 2019	—	3.40%	3.40%	3.40%	3.40%	3.40%	—	—	—	—	—	—
November 1, 2019	—	3.40%	3.40%	3.40%	3.40%	3.40%	—	—	—	—	—	—
December 1, 2019	—	3.40%	3.40%	3.40%	3.40%	3.40%	—	—	—	—	—	—
January 1, 2020	—	—	3.40%	3.40%	3.40%	3.40%	3.40%	3.30%	3.30%	3.30%	3.30%	3.30%
February 1, 2020	—	—	3.40%	3.40%	3.40%	3.40%	3.40%	3.30%	3.30%	3.30%	3.30%	3.30%
March 1, 2020	—	—	3.40%	3.40%	3.40%	3.40%	3.40%	3.30%	3.30%	3.30%	3.30%	3.30%
April 1, 2020	—	—	2.10%	2.10%	2.10%	2.10%	—	2.00%	2.00%	2.00%	2.00%	—
May 1, 2020	—	—	3.20%	3.20%	3.20%	3.20%	—	3.05%	3.05%	3.05%	3.05%	—
June 1, 2020	—	—	4.25%	4.25%	4.25%	4.25%	—	4.00%	4.00%	4.00%	4.00%	—
July 1, 2020	—	—	3.50%	3.50%	3.50%	3.50%	—	3.25%	3.25%	3.25%	3.25%	—
August 1, 2020	—	—	3.50%	3.50%	3.50%	3.50%	—	3.25%	3.25%	3.25%	3.25%	—
September 1, 2020	—	—	3.75%	3.75%	3.75%	3.75%	—	3.50%	3.50%	3.50%	3.50%	—
October 1, 2020	—	—	3.75%	3.75%	3.75%	3.75%	—	3.50%	3.50%	3.50%	3.50%	—
November 1, 2020	—	—	3.75%	3.75%	3.75%	3.75%	—	3.50%	3.50%	3.50%	3.50%	—
December 1, 2020	—	—	3.50%	3.50%	3.50%	3.50%	—	3.25%	3.25%	3.25%	3.25%	—
January 1, 2021	—	—	—	3.50%	3.50%	3.50%	3.50%	—	3.25%	3.25%	3.25%	3.25%
February 1, 2021	—	—	—	3.25%	3.25%	3.25%	3.25%	—	3.00%	3.00%	3.00%	3.00%
March 1, 2021	—	—	—	3.25%	3.25%	3.25%	3.25%	—	3.00%	3.00%	3.00%	3.00%
April 1, 2021	—	—	—	3.50%	3.50%	3.50%	—	—	3.25%	3.25%	3.25%	—

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		2019	2020	2021	2022	2023	2024		2021	2022	2023	2024
May 1, 2021	—	—	—	3.50%	3.50%	3.50%	—	—	3.25%	3.25%	3.25%	—
June 1, 2021	—	—	—	3.50%	3.50%	3.50%	—	—	3.25%	3.25%	3.25%	—
July 1, 2021	—	—	—	3.00%	3.00%	3.00%	—	—	2.75%	2.75%	2.75%	—
August 1, 2021	—	—	—	2.80%	2.80%	2.80%	—	—	2.55%	2.55%	2.55%	—
September 1, 2021	—	—	—	2.80%	2.80%	2.80%	—	—	2.55%	2.55%	2.55%	—
October 1, 2021	—	—	—	2.80%	2.80%	2.80%	—	—	2.55%	2.55%	2.55%	—
November 1, 2021	—	—	—	3.10%	3.10%	3.10%	—	—	2.85%	2.85%	2.85%	—
December 1, 2021	—	—	—	3.10%	3.10%	3.10%	—	—	2.85%	2.85%	2.85%	—
January 1, 2022	—	—	—	—	3.10%	3.10%	3.10%	—	—	2.85%	2.85%	2.85%
February 1, 2022	—	—	—	—	4.00%	4.00%	4.00%	—	—	3.20%	3.20%	3.20%
March 1, 2022	—	—	—	—	4.30%	4.30%	4.30%	—	—	3.50%	3.50%	3.50%
April 1, 2022	—	—	—	—	5.30%	5.30%	—	—	—	5.00%	5.00%	—
May 1, 2022	—	—	—	—	6.25%	6.25%	—	—	—	5.50%	5.50%	—
June 1, 2022	—	—	—	—	7.00%	7.00%	—	—	—	6.25%	6.25%	—
July 1, 2022	—	—	—	—	8.00%	8.00%	—	—	—	7.00%	7.00%	—
August 1, 2022	—	—	—	—	8.00%	8.00%	—	—	—	7.00%	7.00%	—
September 1, 2022	—	—	—	—	8.00%	8.00%	—	—	—	7.00%	7.00%	—
October 1, 2022	—	—	—	—	9.00%	9.00%	—	—	—	8.00%	8.00%	—
November 1, 2022	—	—	—	—	9.00%	9.00%	—	—	—	8.00%	8.00%	—
December 1, 2022	—	—	—	—	10.00%	10.00%	—	—	—	9.00%	9.00%	—
January 1, 2023	—	—	—	—	—	9.00%	9.00%	—	—	—	8.00%	8.00%
February 1, 2023	—	—	—	—	—	9.50%	9.50%	—	—	—	8.00%	8.00%
March 1, 2023	—	—	—	—	—	8.75%	8.75%	—	—	—	7.25%	7.25%
April 1, 2023	—	—	—	—	—	8.25%	—	—	—	—	7.00%	—

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		2019	2020	2021	2022	2023	2024		2021	2022	2023	2024
May 1, 2023	—	—	—	—	—	7.50%	—	—	—	6.50%	—	
June 1, 2023	—	—	—	—	—	8.25%	—	—	—	6.75%	—	
July 1, 2023	—	—	—	—	—	8.50%	—	—	—	7.50%	—	
August 1, 2023	—	—	—	—	—	8.50%	—	—	—	8.00%	—	
September 1, 2023	—	—	—	—	—	9.50%	—	—	—	8.75%	—	
October 1, 2023	—	—	—	—	—	10.00%	—	—	—	9.00%	—	
November 1, 2023	—	—	—	—	—	11.00%	—	—	—	9.50%	—	
December 1, 2023	—	—	—	—	—	10.50%	—	—	—	8.75%	—	
January 1, 2024	—	—	—	—	—	—	9.50%	—	—	—	7.00%	
February 1, 2024	—	—	—	—	—	—	9.50%	—	—	—	7.75%	
March 1, 2024	—	—	—	—	—	—	10.50%	—	—	—	8.75%	

To learn more about Pacific Index Edge,
contact your financial professional today.
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Please refer to the appropriate Pacific Index Edge client guide and Contract Summary for more information, including other withdrawal charge periods available and index-crediting options.

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Pacific Index Edge is named "Individual Limited Premium Deferred Fixed Annuity" in the contract. Alternatively, the product is also named "Modified Single Premium Deferred Fixed Annuity" in Oregon and "Modified Guaranteed Equity Index Annuity" in Illinois.

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: ICC16:30-1503, 30-1503MA, 30-1503OR
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FAC1169-2400 4/24 E427