



Rates Effective: 5/16/2024

Pacific Index Foundation offers safety of principal and a choice of interest-crediting options to potentially grow your contract value.

All interest rates and caps listed below are guaranteed for the entire withdrawal charge period.

5-Year Withdrawal Charge

Point-to-Point with Cap Option

1-Year Index Term, S&P 500® Index

A positive index return is credited to your contract, up to the cap, at the end of the 1-year index term.

Cap 9.50%		
Hypothetical Index Return	Interest Credited	Contract Value After One Year
6%	6.00%	\$106,000
2%	2.00%	\$102,000
-4%	0%	\$100,000 (no loss)

A cap is the maximum interest that can be earned if the return exceeds the cap. If the index return is flat or negative, no interest is credited to the contract and there is no loss. The cap is set at contract issue and applies for the length of the withdrawal charge period.

Performance-Triggered Index Option

1-Year Index Term, S&P 500® Index

A declared interest rate is credited when triggered by a flat or positive index return over one contract year.

Declared Interest Rate 8.25%		
Hypothetical Index Return	Interest Credited	Contract Value After One Year
6%	8.25%	\$108,250
2%	8.25%	\$108,250
-4%	0%	\$100,000 (no loss)

A flat or positive index return triggers the declared interest rate to be credited to the contract value. If the index return is negative, no interest is credited, but there will be no loss and the contract value will remain the same. The declared interest rate is set at contract issue and applies for the entire withdrawal charge period.

Hypothetical examples. The Cap and Declared Interest Rate shown are actual and current as of 5/16/24. Interest credited assumes a \$100,000 initial purchase payment, no withdrawals, and no optional benefits for a 5-Year Withdrawal Charge Period. The index is not available for direct investment, and index performance does not include the reinvestment of dividends. Rates after the guaranteed term may change. Past performance does not guarantee future results. Rates are subject to change without notice. For current rates, please call (800) 722-2333.

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

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

Work with your financial professional to determine whether Pacific Index Foundation is appropriate for you as part of your overall retirement strategy.

Fixed indexed annuities are long-term contracts designed for retirement. A fixed indexed annuity is not a security and does not participate directly in the stock market or any index, so it is not an investment. For more information, including other withdrawal charge periods and Interest-Crediting Options available, please refer to the Pacific Index Foundation Client Guide and Contract Summary.

Additional cash purchase payments up to \$100,000 are permitted within the first 60 days of contract issue. Interest for Interest-Crediting Options will be applied proportionately based on the index return from the time the additional purchase payment is received to the end of the index term. This period may be less than the time frame stated.

Declared interest rates and caps will never be set below the minimum or above the maximum stated in the contract. Pacific Life determines, at its discretion, declared interest rates and caps in excess of the minimum guaranteed in the contract, and spreads below the maximum guaranteed in the contract.

Pacific Index Foundation 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.

Annuity withdrawals and other distributions of taxable amounts, including death benefit payouts, will be subject to ordinary income tax. For nonqualified contracts, an additional 3.8% federal tax may apply on net investment income. If withdrawals and other distributions are taken prior to age 59½, an additional 10% federal income tax may apply. A withdrawal charge and a market value adjustment (MVA) also may apply. Withdrawals will reduce the contract value and the value of the death benefits, and may reduce the value of any optional benefits.

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®, 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 Insurance Company. Pacific Life's product is not sponsored, endorsed, sold, or promoted 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.

Pacific Index Foundation is named "Limited Premium Deferred Fixed Annuity Contract with Index-Linked Interest Options" in the contract.

Insurance product and rider guarantees, including optional benefits and any fixed crediting rates or annuity payout rates, are backed by the financial strength and claims-paying ability of the issuing insurance company. They are not backed by the independent third party from which this annuity is purchased, including the broker/dealer, by the insurance agency from which this annuity is purchased, or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of the issuing insurance 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.

Not all products, features, or riders are available at all broker/dealer firms.

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

Contract Form Series: ICC17:30-1800
Rider Series: ICC17:20-1707, ICC17:20-1704
Endorsement: ICC16:15-1403

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

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