



# PACIFIC LIFE Variable Annuity Product Fees for Pacific Choice<sup>®</sup> 2

This communication is not an offer to sell or solicitation to buy variable annuities. For informational use only.

Product Name	Maximum Withdrawal Charges	Mortality & Expense Risk Charge	Administrative Fee	Annual Fee	Variable Subaccount Annual Operating Expense Range (as of the most recent prospectus, adjusted)
<b>Pacific Choice 2</b> <i>First available 7/18/22</i>	Year:    1    2    3    4    5    6 Charge: 7%   7%   6%   5%   3%   0%	0.85% <sup>1</sup>	0.25%	\$50 (waived if net contract value is \$50,000 or greater)	[ Gross: 0.28% – 2.21% Net: 0.28% – 1.58% ] (annually of each portfolio's average daily net assets)

<sup>1</sup>Available Breakpoints: 0.80% for contracts \$500,000-\$999,999  
 0.75% for contracts greater than \$1 million

Pacific Life is not a Covered Service Provider (CSP) as defined in the Department of Labor (DOL) 408(b)(2) Regulations, nor are Pacific Life and its affiliates deemed a fiduciary. If you or the plan receive services from or pay compensation to other parties related to this plan, you should request the required disclosures directly from those parties. **This information is as of 5/1/24** and is not warranted to be specific to any individual contract owner, complete, or timely. Please look to all applicable prospectuses or your contract for specific information.

[VAC2549-2400 5/24 E527 ]

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

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*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.*

Each insurance company is solely responsible for the financial obligations accruing under the products it issues. Insurance product and guarantees, including optional benefits and any fixed subaccount crediting rates or annuity payout rates, are backed by the financial strength and claims-paying ability of the issuing insurance company and do not protect the value of the variable investment options. They are not backed by the broker/dealer from which this annuity is purchased, 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.

Variable insurance products are distributed by **Pacific Select Distributors, LLC** (member FINRA & SIPC), a subsidiary of Pacific Life Insurance Company. Product availability and features may vary by state.

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

Contract Form Series: ICC22:10-1352  
*State variations to contract form series may apply.*

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