



**PACIFIC LIFE**

# Variable Annuity Product Fees for Pacific Choice®

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</b> <i>No Withdrawal Charge Option</i> (No longer available as of 5/1/19)	N/A	1.35%	0.25%	\$50 (waived if net contract value is \$50,000 or greater)	0.28% – 1.64% (annually of each portfolio's average daily net assets)												
<b>Pacific Choice</b> <i>3-Year Withdrawal Charge Option</i> (No longer available as of 5/1/19)	Year: Charge: <table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td>1</td><td>2</td><td>3</td><td>4</td> </tr> <tr> <td>7%</td><td>6%</td><td>4%</td><td>0%</td> </tr> </table>	1	2	3	4	7%	6%	4%	0%	1.25%	0.25%	\$50 (waived if net contract value is \$50,000 or greater)	0.28% – 1.64% (annually of each portfolio's average daily net assets)				
1	2	3	4														
7%	6%	4%	0%														
<b>Pacific Choice</b> <i>5-Year Withdrawal Charge Option</i>	Year: Charge: <table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td> </tr> <tr> <td>7%</td><td>7%</td><td>6%</td><td>5%</td><td>3%</td><td>0%</td> </tr> </table>	1	2	3	4	5	6	7%	7%	6%	5%	3%	0%	0.95%	0.25%	\$50 (waived if net contract value is \$50,000 or greater)	0.28% – 1.64% (annually of each portfolio's average daily net assets)
1	2	3	4	5	6												
7%	7%	6%	5%	3%	0%												

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 5/1/23** 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.

Insurance products can be issued in all states, except New York, by Pacific Life Insurance Company or Pacific Life & Annuity Company. In New York, insurance products are only issued by Pacific Life & Annuity Company. Product/material availability and features may vary by state.

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

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Variable insurance products are distributed by **Pacific Select Distributors, LLC** (member FINRA & SIPC), a subsidiary of Pacific Life Insurance Company and an affiliate of Pacific Life & Annuity Company.

The home office for Pacific Life & Annuity Company is located in Phoenix, Arizona. The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.

Contract Form Series: ICC12:10-1252, ICC12:10-1253  
*State variations to contract form series may apply.*

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