



PACIFIC LIFE

Variable Annuity Product Fees for Pacific Value Select[®], Pacific Value Edge[®], and Pacific Value[®]

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)																				
Pacific Value Select <i>No longer available as of 5/1/19</i>	Year: <table border="1"><tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9+</td></tr></table> Charge: <table border="1"><tr><td>9%</td><td>9%</td><td>8%</td><td>7%</td><td>6%</td><td>5%</td><td>4%</td><td>2%</td><td>0%</td></tr></table>	1	2	3	4	5	6	7	8	9+	9%	9%	8%	7%	6%	5%	4%	2%	0%	1.45%	0.15%	\$40 (waived if contract value is \$50,000 or greater); \$30 in NY	Gross: 0.28% – 1.86% Net: 0.28% – 1.58% (annually of each portfolio's average daily net assets)		
1	2	3	4	5	6	7	8	9+																	
9%	9%	8%	7%	6%	5%	4%	2%	0%																	
Pacific Value Edge <i>No longer available as of 8/31/09</i>	Year: <table border="1"><tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10+</td></tr></table> Charge: <table border="1"><tr><td>9%</td><td>9%</td><td>8%</td><td>7%</td><td>6%</td><td>5%</td><td>4%</td><td>2%</td><td>1%</td><td>0%</td></tr></table>	1	2	3	4	5	6	7	8	9	10+	9%	9%	8%	7%	6%	5%	4%	2%	1%	0%	1.50% (1.55% in NY)	0.25%	None	Gross: 0.28% – 1.86% Net: 0.28% – 1.58% (annually of each portfolio's average daily net assets)
1	2	3	4	5	6	7	8	9	10+																
9%	9%	8%	7%	6%	5%	4%	2%	1%	0%																
Pacific Value¹ <i>No longer available as of 9/1/11</i>	Year: <table border="1"><tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8+</td></tr></table> Charge: <table border="1"><tr><td>9%</td><td>9%</td><td>7%</td><td>7%</td><td>5%</td><td>5%</td><td>4%</td><td>0%</td></tr></table>	1	2	3	4	5	6	7	8+	9%	9%	7%	7%	5%	5%	4%	0%	1.25% (1.40% in NY)	0.15% (0.25% in NY)	None	Gross: 0.28% – 1.86% Net: 0.28% – 1.58% (annually of each portfolio's average daily net assets)				
1	2	3	4	5	6	7	8+																		
9%	9%	7%	7%	5%	5%	4%	0%																		

¹Prior to 5/1/2004 the Maximum Withdrawal Charge was 7,7,7,7,5,5,4,0

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

[VAC0906-2400 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.

Pacific Life refers to Pacific Life Insurance Company and its subsidiary Pacific Life & Annuity Company. Insurance products can be issued in all states, except New York, by Pacific Life Insurance Company and in all states by Pacific Life & Annuity Company. Product/material availability and features may vary by state. Each insurance company is solely responsible for the financial obligations accruing under the products it issues.

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: 10-1108, 10-1143, 10-2143, 10-1221OR, ICC11:10-1221
State variations to contract form series may apply.

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