



# FUTURE INCOME GENERATOR INVESTMENT OPTIONS

Available with certain Pacific Life variable annuities.

## Total Fund Expenses and Similarly Managed Mutual Funds as of 5/1/24

The funds listed are variable investment options available with the Future Income Generator optional benefit. This reference guide includes summary information only. See the applicable product and underlying fund prospectuses for more information.

### U.S. EQUITY FUNDS

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%) <sup>1</sup>	Similarly Managed Mutual Fund <sup>2</sup>	Mutual Fund Ticker	Morningstar Category <sup>3</sup>
<b>American Century</b> Value	0.95	0.87 <sup>4</sup>	American Century Large Company Value	ALVSX	Large Value
<b>American Funds</b> <sup>®</sup> IS Growth Fund <sup>SM</sup>	0.84	0.84	The Growth Fund of America <sup>®</sup>	AGTHX	Large Growth
<b>American Funds</b> <sup>®</sup> IS Growth-Income Fund <sup>SM</sup>	0.78	0.78	The Investment Company of America <sup>®</sup>	AIVSX	Large Blend
<b>American Funds</b> <sup>®</sup> IS Washington Mutual Investors Fund <sup>SM</sup>	0.91	0.77 <sup>5</sup>	Washington Mutual Investors Fund <sup>SM</sup>	AWSHX	Large Value
<b>Avantis</b> Small-Cap Value	1.00	0.83 <sup>4</sup>	Avantis U.S. Small Cap Value Fund	AVUVX	Small Value
<b>BlackRock</b> Equity Index	0.28	0.28	iShares S&P 500 Index	BSPIX	Large Blend
<b>BlackRock</b> Mid-Cap Equity	0.90	0.70 <sup>4</sup>	None	N/A	Mid-Cap Blend
<b>BlackRock</b> Small-Cap Index	0.60	0.60	iShares Russell 2000 Small-Cap Index	MDSKX	Small Blend
<b>Boston Partners</b> Mid-Cap Value	0.94	0.94	John Hancock Disciplined Value Mid Cap	JVMAX	Mid-Cap Value
<b>ClearBridge</b> Large-Cap Value	0.85	0.85	ClearBridge Large-Cap Value Fund	SINAX	Large Value
<b>Delaware</b> Mid-Cap Growth	0.94	0.91 <sup>4</sup>	Delaware Ivy Mid Cap Growth	IYMIX	Mid-Cap Growth
<b>FIAM LLC</b> Large-Cap Growth	0.95	0.87 <sup>4</sup>	Fidelity Advisor <sup>®</sup> Equity Growth Fund	EQPGX	Large Growth
<b>Fidelity</b> <sup>®</sup> VIP Contrafund <sup>SM</sup>	0.81	0.81	Fidelity <sup>®</sup> Contrafund <sup>®</sup> Fund	FCNTX	Large Growth
<b>Franklin</b> Rising Dividends VIP Fund	0.91	0.90 <sup>4</sup>	Franklin Rising Dividends Fund	FRDPX	Large Blend
<b>Franklin/BlackRock</b> Small-Cap Equity	1.07	0.97 <sup>4</sup>	None	N/A	Small Value
<b>Janus</b> Focused Growth	0.95	0.95	Janus Forty	JDCAX	Large Growth

Future Income Generator is available for an additional cost.

*(continued on next page)*

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.

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

## U.S. EQUITY FUNDS *(continued)*

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%) <sup>1</sup>	Similarly Managed Mutual Fund <sup>2</sup>	Mutual Fund Ticker	Morningstar Category <sup>3</sup>
<b>JPMorgan</b> Large-Cap Core	0.68	0.68	JPMorgan U.S. Equity	JMUEX	Large Blend
<b>JPMorgan</b> Value Advantage	0.90	0.88 <sup>4</sup>	JPMorgan Value Advantage Fund	JVAAX	Large Value
<b>LVIP</b> American Century Mid Cap Value	1.02	1.01 <sup>6</sup>	American Century Mid Cap Value	ACLAX	Mid-Cap Value
<b>MFS</b> <sup>®</sup> Growth	0.78	0.78	MFS <sup>®</sup> Growth Fund	MFEGX	Large Growth
<b>T. Rowe Price</b> Dividend Growth	0.89	0.86 <sup>4</sup>	T. Rowe Price Dividend Growth	PRDGX	Large Blend

## NON-U.S. EQUITY FUNDS

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%) <sup>1</sup>	Similarly Managed Mutual Fund <sup>2</sup>	Mutual Fund Ticker	Morningstar Category <sup>3</sup>
<b>American Funds</b> <sup>®</sup> IS Capital World Growth and Income Fund <sup>SM</sup>	1.01	0.91 <sup>5</sup>	Capital World Growth and Income Fund <sup>®</sup>	CWGIX	Global Large-Stock Blend
<b>American Funds</b> <sup>®</sup> IS Global Growth Fund <sup>SM</sup>	1.02	0.91 <sup>5</sup>	New Perspective Fund	ANWPX	Global Large-Stock Growth
<b>American Funds</b> <sup>®</sup> IS Global Small Capitalization Fund <sup>SM</sup>	1.20	1.16 <sup>5</sup>	American Funds SMALLCAP World Fund <sup>®</sup>	SMCWX	Global Small/Mid Stock
<b>American Funds</b> <sup>®</sup> IS International Fund <sup>SM</sup>	1.03	1.03	EuroPacific Growth Fund <sup>®</sup>	AEPGX	Foreign Large Growth
<b>American Funds</b> <sup>®</sup> IS International Growth and Income Fund <sup>SM</sup>	1.06	1.06	International Growth and Income Fund <sup>SM</sup>	IGAAX	Foreign Large Blend
<b>American Funds</b> <sup>®</sup> IS New World Fund <sup>®</sup>	1.14	1.07 <sup>5</sup>	New World Fund <sup>®</sup>	NEWFX	Diversified Emerging Markets
<b>ClearBridge</b> International Growth	0.95	0.95	ClearBridge International Growth Fund	LMGNX	Foreign Large Growth
<b>FIAM LLC</b> International Small-Cap	1.17	1.15 <sup>4</sup>	Fidelity <sup>®</sup> International Small Cap Fund	FISMX	Foreign Small/Mid Blend
<b>Franklin</b> Mutual Global Discovery VIP Fund	1.15	1.15	Mutual Global Discovery Fund	TEDIX	Global Large-Stock Value
<b>Invesco</b> Emerging Markets	1.07	1.07	Invesco Developing Markets Fund	ODMAX	Diversified Emerging Markets
<b>Invesco</b> V.I. Global Fund	1.07	1.07	Invesco Global Fund	OPPAX	Global Large-Stock Growth
<b>Invesco Oppenheimer</b> V.I. International Growth Fund	1.42	1.25 <sup>4</sup>	Invesco Oppenheimer International Growth Fund	OIGAX	Foreign Large Growth
<b>MFS</b> <sup>®</sup> International Large-Cap	1.04	1.01 <sup>4</sup>	MFS <sup>®</sup> Institutional International Equity Fund	MIEIX	Foreign Large Blend
<b>Wellington</b> International Value	0.91	0.91	Hartford International Value Fund	HILAX	Foreign Large Value

## U.S. FIXED-INCOME FUNDS

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%) <sup>1</sup>	Similarly Managed Mutual Fund <sup>2</sup>	Mutual Fund Ticker	Morningstar Category <sup>3</sup>
<b>American Funds</b> <sup>®</sup> IS The Bond Fund of America <sup>SM</sup>	0.88	0.73 <sup>5</sup>	The Bond Fund of America <sup>®</sup>	ABNDX	Intermediate Core Bond
<b>American Funds</b> <sup>®</sup> IS US Government Securities Fund <sup>SM</sup>	0.83	0.76 <sup>5</sup>	U.S. Government Securities Fund <sup>®</sup>	AMUSX	Intermediate Government
<b>Aristotle Pacific Capital</b> Core Income	0.74	0.74	Aristotle Core Income Fund	PLIAX	Intermediate Core-Plus Bond
<b>Aristotle Pacific Capital</b> Floating Rate Income	0.92	0.92	Aristotle Floating Rate Income Fund	PLFLX	Bank Loan
<b>Fidelity</b> <sup>®</sup> VIP Government Money Market Portfolio	0.37	0.37	None	N/A	Money Market—Taxable
<b>Fidelity</b> <sup>®</sup> VIP Strategic Income	0.90	0.90	Fidelity <sup>®</sup> Strategic Income Fund	FADMX	Multisector Bond
<b>Janus Henderson</b> VIT Flexible Bond Portfolio	0.89	0.82 <sup>7</sup>	Janus Henderson Flexible Bond	JDFAX	Intermediate Core-Plus Bond
<b>JPMorgan</b> Intermediate Bond	0.64	0.64	JPMorgan Core Bond Fund	WOBDX	Intermediate Core Bond
<b>Loomis Sayles</b> Diversified Bond	0.66	0.66	50% Loomis Sayles Investment Grade Bond Fund, 50% Loomis Sayles Core Plus Bond Fund	LSIIX, NERYX	Intermediate Core-Plus Bond
<b>Lord Abbett</b> Total Return Portfolio	0.71	0.71	Lord Abbett Total Return	LTRAX	Intermediate Core-Plus Bond
<b>PIMCO</b> Inflation Managed	0.75	0.75	PIMCO Real Return Fund	PRTNX	Inflation-Protected Bond
<b>PIMCO</b> Managed Bond	0.67	0.65 <sup>4</sup>	PIMCO Total Return Fund	PTTAX	Intermediate Core-Plus Bond
<b>PIMCO</b> VIT Income Portfolio	1.13	1.13	PIMCO Income Fund	PONAX	Multisector Bond
<b>T. Rowe Price</b> Short Duration Bond	0.64	0.64	T. Rowe Price Short-Term Bond Fund	PRWBX	Short-Term Bond

## NON-U.S. FIXED-INCOME FUNDS

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%) <sup>1</sup>	Similarly Managed Mutual Fund <sup>2</sup>	Mutual Fund Ticker	Morningstar Category <sup>3</sup>
<b>American Funds</b> <sup>®</sup> IS Capital World Bond Fund <sup>SM</sup>	0.98	0.98	Capital World Bond Fund <sup>®</sup>	CWBFX	Global Bond
<b>Templeton</b> Global Bond VIP Fund	0.77	0.75 <sup>4</sup>	Templeton Global Bond Fund	TPINX	Global Bond

## ALTERNATIVE STRATEGIES FUNDS

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%) <sup>1</sup>	Similarly Managed Mutual Fund <sup>2</sup>	Mutual Fund Ticker	Morningstar Category <sup>3</sup>
<b>JPMorgan</b> Hedged Equity	0.90	0.90	JPMorgan Hedged Equity Fund	JHEQX	Options Trading

## ASSET-ALLOCATION/BALANCED FUNDS

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%) <sup>1</sup>	Similarly Managed Mutual Fund <sup>2</sup>	Mutual Fund Ticker	Morningstar Category <sup>3</sup>
<b>American Funds</b> <sup>®</sup> IS Asset Allocation Fund <sup>SM</sup>	0.80	0.80	None	N/A	Moderate Allocation
<b>American Funds</b> <sup>®</sup> IS Capital Income Builder <sup>®</sup> Fund <sup>SM</sup>	0.91	0.78 <sup>5</sup>	Capital Income Builder <sup>®</sup>	CAIBX	Global Allocation
<b>American Funds</b> <sup>®</sup> IS Global Balanced Fund <sup>SM</sup>	1.03	1.02 <sup>5</sup>	American Funds Global Balanced Fund <sup>SM</sup>	GBLAX	Global Allocation
<b>American Funds</b> <sup>®</sup> IS Managed Risk Asset Allocation Fund <sup>SM</sup>	0.95	0.90 <sup>5</sup>	None	N/A	Moderate Allocation
<b>Avantis</b> Balanced Allocation	0.74	0.67 <sup>4</sup>	None	N/A	Moderate Allocation
<b>BlackRock</b> 60/40 Target Allocation ETF V.I. Fund	0.51	0.31 <sup>8</sup>	BlackRock 60/40 Target Allocation	BIGPX	Moderate Allocation
<b>BlackRock</b> Global Allocation V.I. Fund	1.14	1.02 <sup>8</sup>	BlackRock Global Allocation Fund	MDLOX	Global Allocation
<b>Fidelity</b> <sup>®</sup> VIP FundsManager <sup>®</sup> 60% <sup>9</sup>	1.01	0.86 <sup>10</sup>	None	N/A	Moderate Allocation
<b>First Trust/Dorsey Wright</b> Tactical Core Portfolio	1.86	1.30 <sup>5</sup>	None	N/A	Moderately Aggressive Allocation
<b>First Trust/Dow Jones</b> Dividend & Income Allocation Portfolio	1.19	1.19	None	N/A	Moderate Allocation
<b>Franklin</b> Allocation VIP Fund	0.93	0.92 <sup>4</sup>	None	N/A	Moderate Allocation
<b>Franklin</b> Income VIP Fund	0.72	0.71 <sup>4</sup>	Franklin Income	FKINX	Moderately Conservative Allocation
<b>Invesco</b> V.I. Balanced-Risk Allocation Fund	1.54	1.13 <sup>4</sup>	Invesco Balanced-Risk Allocation Fund	ABRZX	Tactical Allocation
<b>Invesco</b> V.I. Equity and Income Fund	0.82	0.82	Invesco Equity and Income Fund	ACEIX	Moderate Allocation
<b>Janus Henderson</b> VIT Balanced Portfolio	0.87	0.87	Janus Henderson Balanced Fund	JDBAX	Moderate Allocation
<b>Macquarie</b> VIP Asset Strategy Series	1.01	0.85 <sup>4</sup>	Delaware Ivy Asset Strategy Fund	WASAX	Global Allocation
<b>MFS</b> <sup>®</sup> Total Return Series	0.95	0.86 <sup>4</sup>	MFS <sup>®</sup> Total Return Fund	MSFRX	Moderate Allocation
<b>PLFA</b> ESG Diversified	0.96	0.80 <sup>4</sup>	None	N/A	Moderate Allocation
<b>PLFA</b> ESG Diversified Growth	1.15	0.78 <sup>4</sup>	None	N/A	Moderately Aggressive Allocation
<b>PLFA</b> Pacific Dynamix Conservative Growth <sup>11</sup>	0.63	0.59	None	N/A	Moderately Conservative Allocation
<b>PLFA</b> Pacific Dynamix Moderate Growth <sup>11</sup>	0.62	0.59	None	N/A	Moderate Allocation
<b>PLFA</b> Pacific Dynamix Growth <sup>11</sup>	0.63	0.59	None	N/A	Moderately Aggressive Allocation

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## ASSET-ALLOCATION/BALANCED FUNDS *(continued)*

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%) <sup>1</sup>	Similarly Managed Mutual Fund <sup>2</sup>	Mutual Fund Ticker	Morningstar Category <sup>3</sup>
<b>PLFA</b> Pacific Dynamix Aggressive Growth <sup>11</sup>	0.80	0.59	None	N/A	Moderately Aggressive Allocation
<b>PLFA</b> Portfolio Optimization Conservative	0.85	0.85	Aristotle Portfolio Optimization Conservative Fund	POAAX	Conservative Allocation
<b>PLFA</b> Portfolio Optimization Moderate-Conservative	0.87	0.87	Aristotle Portfolio Optimization Moderate-Conservative Fund	POBAX	Moderately Conservative Allocation
<b>PLFA</b> Portfolio Optimization Moderate	0.88	0.88	Aristotle Portfolio Optimization Moderate Fund	POCAX	Moderate Allocation
<b>PLFA</b> Portfolio Optimization Growth	0.89	0.89	Aristotle Portfolio Optimization Growth Fund	PODAX	Moderate Allocation
<b>PLFA</b> Portfolio Optimization Aggressive-Growth	0.93	0.93	Aristotle Portfolio Optimization Aggressive-Growth Fund	POEAX	Moderately Aggressive Allocation

<sup>1</sup>Net fund expenses are as of the most recent prospectus date and are subject to change. These expenses are assessed annually as a percentage of each fund's average daily net assets. Net fund expenses reflect waivers, reductions, and reimbursements. The table does not reflect expenses and charges that are, or may be, imposed under the variable annuity contract.

<sup>2</sup>The money managers listed also may offer retail mutual funds. Although some funds may have names or investment goals that resemble retail mutual funds managed by the same money manager, these funds may not have the same underlying holdings as the retail mutual funds. Fees may vary between the variable annuity investment options and the similarly managed mutual funds. Investment results may be higher or lower.

<sup>3</sup>Morningstar Categories are as of 4/30/24.

<sup>4</sup>Fee waiver expires on April 30, 2025.

<sup>5</sup>Fee waiver expires on May 1, 2025.

<sup>6</sup>Fee waiver expires on April 30, 2026.

<sup>7</sup>Fee waiver expires on April 28, 2025.

<sup>8</sup>Fee waiver expires on June 30, 2025.

<sup>9</sup>Fidelity® VIP FundsManager® 60%: Fidelity Management & Research Company LLC has contractually agreed to waive 0.05% of each fund's management fee. This arrangement will remain in effect through April 30, 2025. In addition, Fidelity Management & Research Company LLC has contractually agreed to reimburse 0.10% of class-level expenses for Service Class and Service Class 2. This arrangement will remain in effect for at least one year from the effective date of the prospectus, and will remain in effect thereafter as long as Service Class and Service Class 2 continue to be sold to unaffiliated insurance companies. If Service Class and Service Class 2 are no longer sold to unaffiliated insurance companies, FMR, in its sole discretion, may discontinue the arrangement.

<sup>10</sup>Fee waiver expires on April 29, 2025.

<sup>11</sup>PLFA Pacific Dynamix® Portfolios: Net fund expenses reflect a contractual expense cap in place through April 30, 2025. There is no guarantee that expenses will continue to be capped after that date. Does not include contract-level charges. A fund-of-funds involves direct expenses for each fund and indirect expenses for the underlying funds.

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Pacific Life's variable annuity products offer a wide variety of variable investment options. Each variable investment option invests in a corresponding portfolio of the American Century Variable Portfolios, Inc., American Funds Insurance Series®, BlackRock® Variable Series Funds, Inc., Delaware Variable Insurance Portfolios, Fidelity® Variable Insurance Products Funds, First Trust Variable Insurance Trust, Franklin Templeton Distributors, LLC, Invesco Variable Insurance Funds, Janus Henderson Series, Lord Abbett Series Fund, Inc., MFS® Variable Insurance Trust, Pacific Select Fund, PIMCO Variable Insurance Trust, or VanEck VIP Trust.

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Contract Form Series: 10-17800, 10-178OR, ICC20:10-1020, ICC20:10-1025

Rider Series: ICC19:20-1427, ICC19:20-1428

*State variations to contract form series and rider series may apply.*

6 of 6

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