



GROWTH POTENTIAL WITH PRINCIPAL PROTECTION

with a Deferred, Fixed Indexed Annuity



THE POTENTIAL TO EARN MORE INTEREST USING A PARTICIPATION RATE OPTION

A **deferred, fixed indexed annuity (FIA)** is a long-term contract that:

- Guarantees you'll never lose money due to market performance because your money is not directly invested in the market.
- Offers several ways to earn interest through options that are linked to an index such as the S&P 500® index.

What this means: When the index return is positive after the spread is deducted, interest will be credited to your contract. If the index declines, you will not earn interest, but you will not lose money either. Every dollar used to purchase your annuity and any interest already credited would not be lost.

One index-linked interest-crediting option to consider is a **Participation Rate** option.

Historical S&P 500® Index Returns Compared to a Hypothetical Participation Rate Interest-Crediting Option

The hypothetical example on the opposite page:

- Looks at the growth potential of a FIA (100% allocated to a Participation Rate option).
- Shows what the annual effective interest rate would have been with a FIA using a Participation Rate option (assumes a 60% participation rate and 2% spread for the entire 10 years).
- Gives an idea of the performance in various market conditions, showing the highest-returning, lowest-returning, and the last 10-year periods for the S&P 500® index from 2003–2022.

For illustrative purposes only. FIA annual effective interest rate assumes a 65-year-old male with a \$100,000 purchase payment allocated to a 60% participation rate with a 2% spread for 10 years, based on the S&P 500® index return. Fixed rates are hypothetical. No withdrawals are taken. Actual returns for the FIA may differ. Rates and spreads are subject to change.

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

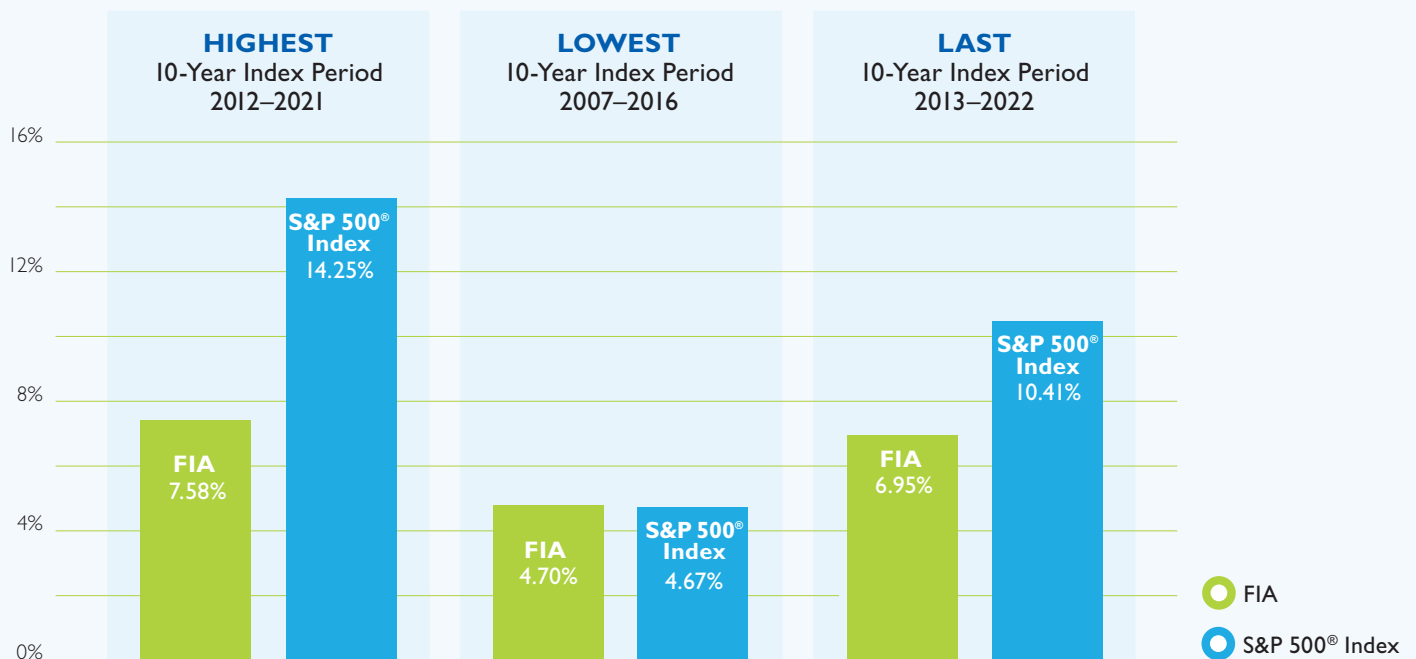
**No bank guarantee • Not a deposit • May lose value
Not FDIC/NCUA insured • Not insured by any federal government agency**

How Does a Participation Rate Option Work?

A Participation Rate interest-crediting option simply means you participate in a portion of the index return. The index return is calculated by comparing the change in the index value during an entire contract year.

To provide higher participation rates, some options may deduct an amount known as a spread from the index return after the participation rate is applied.

S&P 500® Index Compared to a FIA Using a Participation Rate Option: Three Different 10-Year Periods



For illustrative purposes only. The index is not available for direct investment. The annualized rate of return of the S&P 500® index and the FIA with the Participation Rate option do not include the reinvestment of dividends. Your results may vary.

Because your contract value never experienced the negative performance of the index and any interest gains were locked in, you can see how a FIA performed compared to the S&P 500® index.

Talk to your financial professional for more information
about a fixed indexed annuity using a Participation Rate option,
or visit our website at PacificLife.com.

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