

Total Net Fund Expenses and Similarly Managed Mutual Funds as of 5/1/23

The funds listed are investment options available with Pacific Life variable annuity products. This reference guide includes summary information only. See the applicable product and underlying fund prospectuses for more information.

U.S. FIXED-INCOME FUNDS

Variable Annuity Fund Name	Net Fund Expense (%) ¹	Variable Annuity Illustration Date ²	Similarly Managed Mutual Fund ³	Mutual Fund Ticker	Product Availability		
					Pacific Choice [®] / Pacific Odyssey [®]	Pacific Quest SM	Pacific Choice [®] Income
American Funds [®] IS American High-Income Trust SM	0.80	2/8/1984	American High-Income Trust [®]	AHITX	•	•	
American Funds [®] IS The Bond Fund of America SM	0.71	1/2/1996	The Bond Fund of America [®]	ABNDX	•	•	
American Funds [®] IS U.S. Government Securities Fund SM	0.74	3/31/1987	U.S. Government Securities Fund [®]	AMUSX	•	•	
Aristotle Pacific Capital Core Income	0.74	5/1/2015	Aristotle Core Income Fund	PLIAX	•	•	
Aristotle Pacific Capital Floating Rate Income	0.91	5/1/2013	Aristotle Floating Rate Income Fund	PLFLX	•	•	
Aristotle Pacific Capital High Yield Bond	0.63	1/2/1996	Aristotle High Yield Bond Fund	PLAHX	•	•	
Fidelity [®] VIP Government Money Market Portfolio	0.34	4/1/1982	Fidelity [®] Money Market Fund	SPRXX	•	•	
Fidelity [®] VIP Strategic Income	0.92	12/23/2003	Fidelity [®] Strategic Income Fund	FADMX	•	•	
Janus Henderson VIT Flexible Bond	0.82	9/13/1993	Janus Henderson Flexible Bond	JDFAX	•	•	
JPMorgan Intermediate Bond	0.63	11/1/2021	JPMorgan Core Bond Fund	WOBDX	•	•	
Lord Abbett Bond Debenture Portfolio VC	0.89	12/3/2001	Lord Abbett Bond Debenture Fund	LBNDX	•	•	
Lord Abbett Total Return Portfolio VC	0.71	6/1/2010	Lord Abbett Total Return	LTRAX	•	•	
PIMCO Inflation Managed	0.73	1/2/1996	PIMCO Real Return Fund	PRTNX	•	•	
PIMCO Managed Bond	0.63	5/1/2003	PIMCO Total Return Fund	PTTAX	•	•	
PIMCO VIT Income Portfolio	0.92	4/29/2016	PIMCO Income Fund	PONAX	•	•	
T. Rowe Price Short Duration Bond	0.63	5/1/2006	T. Rowe Price Short-Term Bond Fund	PRWBX	•	•	
Western Asset Management Diversified Bond	0.65	5/1/2006	Western Asset Core Plus Bond	WAPAX	•	•	

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.

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

VARIABLE ANNUITY INVESTMENT OPTION OVERVIEW

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NON-U.S. FIXED-INCOME FUNDS

Variable Annuity Fund Name	Net Fund Expense (%) ¹	Variable Annuity Illustration Date ²	Similarly Managed Mutual Fund ³	Mutual Fund Ticker	Product Availability		
					Pacific Choice [®] / Pacific Odyssey [®]	Pacific Quest SM	Pacific Choice [®] Income
American Funds [®] IS Capital World Bond Fund SM	0.97	10/4/2006	Capital World Bond Fund [®]	CWBFX	•	•	
Principal Emerging Markets Debt	1.06	5/1/2012	Principal Finisterre Emerging Markets Total Return Bond Fund	PFUMX	•	•	
Templeton Global Bond VIP Fund	0.77	1/1/1992	Templeton Global Bond Fund	TPINX	•	•	

U.S. EQUITY FUNDS

Variable Annuity Fund Name	Net Fund Expense (%) ¹	Variable Annuity Illustration Date ²	Similarly Managed Mutual Fund ³	Mutual Fund Ticker	Product Availability		
					Pacific Choice [®] / Pacific Odyssey [®]	Pacific Quest SM	Pacific Choice [®] Income
AB Small-Cap Value	0.99	5/1/2003	AB Small Cap Value Portfolio	SCAVX	•	•	
American Century Value	0.87	10/2/2000	American Century Large Company Value	ALVSX	•	•	
American Century VP Mid Cap Value	1.01	10/29/2004	American Century Mid Cap Value	ACLAX	•	•	
American Funds [®] IS Growth Fund SM	0.84	3/9/1987	The Growth Fund of America [®]	AGTHX	•	•	
American Funds [®] IS Growth-Income Fund SM	0.78	3/9/1987	The Investment Company of America [®]	AIVSX	•	•	
American Funds [®] IS Washington Mutual Investors Fund SM	0.75	7/5/2001	Washington Mutual Investors Fund SM	AWSHX	•	•	
BlackRock Equity Index	0.28	1/2/1996	iShares S&P 500 Index	BSPIX	•	•	
BlackRock Small-Cap Index	0.57	1/4/1999	iShares Russell 2000 Small-Cap Index	MDSKX	•	•	
Boston Partners Mid-Cap Value	0.93	1/2/2009	John Hancock Disciplined Value Mid Cap	JVMAX	•	•	
ClearBridge Large-Cap Value	0.84	1/4/1999	ClearBridge Large-Cap Value Fund	SINAX	•	•	
ClearBridge Variable Aggressive Growth Portfolio	1.07	11/1/1999	ClearBridge Aggressive Growth Fund	SHRAX	•	•	
Delaware Mid-Cap Growth	0.91	1/2/2001	Delaware Ivy Mid Cap Growth	IYMIX	•	•	
FIAM LLC Large-Cap Growth	0.86	1/2/2001	Fidelity Advisor [®] Equity Growth Fund	EQPGX	•	•	
Fidelity [®] VIP Contrafund [®]	0.85	1/3/1995	Fidelity [®] Contrafund [®] Fund	FCNTX	•	•	
Franklin Rising Dividends VIP Fund	0.90	1/27/1992	Franklin Rising Dividends Fund	FRDPX	•	•	
Franklin/BlackRock Small-Cap Equity	0.91	5/2/2005	None	N/A	•	•	
Janus Focused Growth	0.95	10/2/2000	Janus Forty	JDCAX	•	•	
JPMorgan Large-Cap Core	0.68	1/2/1996	JPMorgan U.S. Equity	JMUEX	•	•	
JPMorgan Value Advantage	0.89	5/1/2013	JPMorgan Value Advantage Fund	JVAAX	•	•	
MFS [®] Growth	0.78	1/2/1996	MFS [®] Growth Fund	MFEGX	•	•	
MFS [®] Small-Cap Growth	0.84	4/17/1996	MFS [®] New Discovery Fund	MNDAX	•	•	
Scout Investments Mid-Cap Equity	0.88	1/4/1999	Carillon Scout Mid Cap	UMBMX	•	•	
T. Rowe Price Dividend Growth	0.88	1/3/2000	T. Rowe Price Dividend Growth	PRDGX	•	•	

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NON-U.S. EQUITY FUNDS

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					Pacific Choice [®] / Pacific Odyssey [®]	Pacific Quest SM	Pacific Choice [®] Income
American Funds[®] IS Capital World Growth and Income Fund SM	0.92	5/1/2006	Capital World Growth and Income Fund [®]	CWGIX	•	•	
American Funds[®] IS Global Growth Fund SM	0.91	4/30/1997	New Perspective Fund	ANWPIX	•	•	
American Funds[®] IS Global Small Capitalization Fund SM	1.16	4/30/1998	American Funds SMALLCAP World Fund [®]	SMCWX	•	•	
American Funds[®] IS International Fund SM	1.03	5/1/1990	EuroPacific Growth Fund [®]	AEPGX	•	•	
American Funds[®] IS International Growth and Income Fund SM	1.05	11/18/2008	International Growth and Income Fund SM	IGAAX	•	•	
American Funds[®] IS New World Fund [®]	1.07	6/17/1999	New World Fund [®]	NEWFX	•	•	
ClearBridge International Growth	0.96	11/1/2021	ClearBridge International Growth Fund	LMGNX	•	•	
FIAM LLC International Small-Cap	1.12	5/1/2006	Fidelity [®] International Small Cap Fund	FISMX	•	•	
Franklin Mutual Global Discovery VIP Fund	1.18	11/8/1996	Mutual Global Discovery Fund	TEDIX	•	•	
Invesco Emerging Markets	1.07	4/17/1996	Invesco Developing Markets Fund	ODMAX	•	•	
Invesco V.I. Global Fund	1.06	11/12/1990	Invesco Global Fund	OPPAX	•	•	
Invesco Oppenheimer V.I. International Growth Fund	1.25	5/13/1992	Invesco Oppenheimer International Growth Fund	OIGAX	•	•	
MFS[®] International Large-Cap	0.99	1/3/2000	MFS [®] Institutional International Equity Fund	MIEIX	•	•	
Wellington International Value	0.91	1/2/1996	Hartford International Value Fund	HILAX	•	•	

ALTERNATIVE STRATEGIES FUNDS

Variable Annuity Fund Name	Net Fund Expense (%) ¹	Variable Annuity Illustration Date ²	Similarly Managed Mutual Fund ³	Mutual Fund Ticker	Product Availability		
					Pacific Choice [®] / Pacific Odyssey [®]	Pacific Quest SM	Pacific Choice [®] Income
JPMorgan Hedged Equity ✓	0.90	5/3/2021	JPMorgan Hedged Equity Fund	JHEQX	•	•	•
Neuberger Berman AMT U.S. Equity Index PutWrite Strategy Portfolio	1.06	5/1/2017	Neuberger Berman U.S. Equity Index PutWrite Strategy	NUPAX	•	•	
PIMCO VIT CommodityRealReturn [®] Strategy Portfolio	1.39	6/30/2004	PIMCO CommodityRealReturn [®] Strategy Fund	PCRAX	•	•	
VanEck VIP Global Resources Fund	1.33	9/1/1989	VanEck Global Resource Fund	GHAAX	•	•	

You can mix and match eligible investment options and qualify to purchase an optional benefit. Optional living benefits are available as long as the contract value is allocated according to the investment allocation requirements that the Company has in effect, which are subject to change.

✓ Eligible for an optional lifetime withdrawal benefit.

VARIABLE ANNUITY INVESTMENT OPTION OVERVIEW

Total Net Fund Expenses and Similarly Managed Mutual Funds as of 5/1/23

SECTOR FUNDS

Variable Annuity Fund Name	Net Fund Expense (%) ¹	Variable Annuity Illustration Date ²	Similarly Managed Mutual Fund ³	Mutual Fund Ticker	Product Availability		
					Pacific Choice [®] / Pacific Odyssey [®]	Pacific Quest SM	Pacific Choice [®] Income
BlackRock Health Sciences	1.14	1/2/2001	BlackRock Health Sciences Opportunities Portfolio	SHSAX	•	•	
Delaware Ivy VIP Energy	1.23	5/1/2006	Ivy Energy Fund	IEYAX	•	•	
Invesco V.I. Global Real Estate Fund	1.27	3/31/1998	Invesco Global Real Estate Fund	AGREX	•	•	
MFS [®] Technology	1.14	1/2/2001	MFS [®] Technology Fund	MTCAX	•	•	
MFS [®] VIT Utilities Series	1.03	1/3/1995	MFS [®] Utilities Fund	MMUFX	•	•	
Principal Real Estate	0.98	1/4/1999	Principal Real Estate Securities	PRRAX	•	•	

ASSET ALLOCATION/BALANCED FUNDS

Variable Annuity Fund Name	Net Fund Expense (%) ¹	Variable Annuity Illustration Date ²	Similarly Managed Mutual Fund ³	Mutual Fund Ticker	Product Availability		
					Pacific Choice [®] / Pacific Odyssey [®]	Pacific Quest SM	Pacific Choice [®] Income
American Funds [®] IS Asset Allocation Fund SM ✓	0.80	8/1/1989	None	N/A	•	•	•
American Funds [®] IS Capital Income Builder [®] Fund SM	0.77	5/1/2014	Capital Income Builder [®]	CAIBX	•	•	
American Funds [®] IS Global Balanced Fund SM	1.00	5/2/2011	American Funds Global Balanced Fund SM	GBLAX	•	•	
American Funds [®] IS Managed Risk Asset Allocation Fund SM ✓	0.90	9/28/2012	None	N/A	•	•	•
Avantis Balanced Allocation ✓	0.63	5/1/2016	None	N/A	•	•	•
BlackRock 60/40 Target Allocation ETF V.I. Fund	0.33	5/1/2014	BlackRock 60/40 Target Allocation	BIGPX	•	•	
BlackRock Global Allocation V.I. Fund ✓	1.01	3/24/1995	BlackRock Global Allocation Fund	MDLOX	•	•	•
Delaware Ivy VIP Asset Strategy ✓	0.87	5/1/1995	Delaware Ivy Asset Strategy Fund	WASAX	•	•	•
Fidelity [®] VIP FundsManager [®] 60% ⁴ ✓	0.90	9/1/2007	None	N/A	•	•	•
First Trust Dorsey Wright Tactical Core Portfolio	1.30	10/30/2015	None	N/A	•	•	
First Trust Multi Income Allocation Portfolio	1.20	5/1/2014	None	N/A	•	•	
First Trust /Dow Jones Dividend & Income Allocation Portfolio ✓	1.20	5/1/2012	None	N/A	•	•	•
Franklin Allocation VIP Fund ✓	0.92	7/31/2007	None	N/A	•	•	•
Franklin Income VIP Fund	0.71	5/1/1993	Franklin Income	FKINX	•	•	

(continued on next page)

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VARIABLE ANNUITY INVESTMENT OPTION OVERVIEW

Total Net Fund Expenses and Similarly Managed Mutual Funds as of 5/1/23

ASSET ALLOCATION/BALANCED FUNDS *(continued)*

Variable Annuity Fund Name		Net Fund Expense (%) ¹	Variable Annuity Illustration Date ²	Similarly Managed Mutual Fund ³	Mutual Fund Ticker	Product Availability		
						Pacific Choice [®] / Pacific Odyssey [®]	Pacific Quest SM	Pacific Choice [®] Income
Invesco V.I. Balanced-Risk Allocation Fund	✓	1.13	1/31/2009	Invesco Balanced-Risk Allocation Fund	ABRZX	•	•	•
Invesco V.I. Equity and Income Fund		0.82	4/30/2003	Invesco Equity and Income Fund	ACEIX	•	•	
Janus Henderson VIT Balanced	✓	0.86	9/13/1993	Janus Henderson Balanced Fund	JDBAX	•	•	•
MFS [®] VIT Total Return Series	✓	0.86	1/3/1995	MFS [®] Total Return Fund	MSFRX	•	•	•
PIMCO VIT All Asset Portfolio		1.64	7/31/2002	PIMCO All Asset Fund	PASAX	•	•	
PLFA ESG Diversified	✓	0.83	5/3/2021	None	N/A	•	•	•
PLFA ESG Diversified Growth		0.80	11/1/2021	None	N/A	•	•	
PLFA Pacific Dynamix [®] Conservative-Growth ⁵	✓	0.59	5/1/2009	None	N/A	•	•	•
PLFA Pacific Dynamix [®] Moderate-Growth ⁵	✓	0.59	5/1/2009	None	N/A	•	•	•
PLFA Pacific Dynamix [®] Growth ⁵	▲ ◆	0.59	5/1/2009	None	N/A	•	•	
PLFA Portfolio Optimization Conservative	✓	0.84	5/1/2011	Aristotle Portfolio Optimization Conservative Fund	POAAX	•	•	•
PLFA Portfolio Optimization Moderate-Conservative	✓	0.85	5/1/2011	Aristotle Portfolio Optimization Moderate-Conservative Fund	POBAX	•	•	•
PLFA Portfolio Optimization Moderate	✓	0.88	5/1/2011	Aristotle Portfolio Optimization Moderate Fund	POCAX	•	•	•
PLFA Portfolio Optimization Growth	▲ ◆	0.92	5/1/2011	Aristotle Portfolio Optimization Growth Fund	PODAX	•	•	
PLFA Portfolio Optimization Aggressive-Growth	■	0.96	5/1/2011	Aristotle Portfolio Optimization Aggressive-Growth Fund	POEAX	•	•	
State Street Total Return V.I.S. Fund	✓	0.95	7/31/1985	None	N/A	•	•	•

You can mix and match eligible investment options and qualify to purchase an optional benefit. Optional living benefits are available as long as the contract value is allocated according to the investment allocation requirements that the Company has in effect, which are subject to change.

✓ Eligible for an optional lifetime withdrawal benefit.

▲ Additional allowable investment option for optional living benefit riders with a Rider Effective Date before May 1, 2012.

■ Additional allowable investment option for optional living benefit riders with a Rider Effective Date before January 1, 2009.

◆ Additional eligible investment option available only with Protected Investment Benefit optional benefit.

VARIABLE ANNUITY INVESTMENT OPTION OVERVIEW

Total Net Fund Expenses and Similarly Managed Mutual Funds as of 5/1/23

¹Net operating 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 operating 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.

²Variable Annuity Illustration Date refers to the earliest date a hypothetical illustration can be run on the variable annuity portfolio. Variable annuity illustrations can be run on the Financial Professionals website at PacificLife.com.

³The 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.

⁴Fidelity® VIP FundsManager® 60%: FMR Co., Inc (FMRC) has contractually agreed to waive 0.05% of each fund's management fee. This arrangement will remain in effect through April 30, 2024. In addition, Fidelity Management & Research Company (FMR) 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.

⁵PLFA Pacific Dynamix® Portfolios: Net expenses reflect a contractual expense cap in place through April 30, 2024. 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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This material must be preceded or accompanied by the product prospectus. Contact your financial professional or visit www.PacificLife.com for more information, including product and underlying fund prospectuses that contain more complete information about Pacific Life and a variable annuity's risks, charges, limitations, and expenses, as well as the risks, charges, expenses, and investment goals of the underlying investment options. Read them carefully before investing.

Not all products or investment options available at all firms.

Variable annuities are long-term investments designed for retirement. The value of the variable investment options will fluctuate so that shares, when redeemed, may be worth more or less than the original cost. Annuity withdrawals and other distributions of taxable amounts, including death benefit payouts, will be subject to ordinary income tax. For nonqualified contracts, an additional 3.8% federal tax may apply on net investment income. If withdrawals and other distributions are taken prior to age 59½, an additional 10% federal income tax may apply. A withdrawal charge also may apply. Withdrawals will reduce the contract value and the value of the death benefits, and may reduce any optional benefits.

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 Variable Insurance Products Trust, Invesco Variable Insurance Funds, Janus Henderson Series, Lord Abbett Series Fund, Inc., MFS® Variable Insurance Trust, Neuberger Berman Advisers Management Trust, Pacific Select Fund, PIMCO Variable Insurance Trust, State Street Variable Insurance Series Funds, Inc. or VanEck VIP Trust.

Unless otherwise noted, all aforementioned fund managers, their distributors, and affiliates are unaffiliated with Pacific Life and Pacific Select Distributors, LLC.

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Protected Investment Benefit is named "Guaranteed Minimum Accumulation Benefit" in the contract rider.

Pacific Life Fund Advisors LLC (PLFA), a wholly owned subsidiary of Pacific Life Insurance Company, is the investment adviser to the Pacific Select Fund (PSF). PLFA directly manages certain PSF funds-of-funds.

Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. 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. Each insurance company is solely responsible for the financial obligations accruing under the products it issues.

Insurance product and rider guarantees, including optional benefits and any fixed 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, by 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.

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, ICC20:10-1020, 10-17800, 10-1780R, ICC20:10-1025

Rider Series: ICC20:20-1355, 20-1354, 20-1355

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

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