



PACIFIC LIFE INSURANCE COMPANY
 P.O. Box 2378 • Omaha, NE 68103-2378
 (800) 722-4448
www.PacificLife.com

Pacific Index EdgeSM
 A Deferred, Fixed Indexed Annuity
 Contract Form Series 30-1503
 Product Availability as of March 1, 2023

| State | Pacific Index Edge 30-1503 | 1-Year Point to Point w/Cap Strategy Rider 20-1404 | 1-Year Participation Rate w/ Spread Strategy Rider 20-1406 | 1-Year Point to Point w/Spread Strategy Rider 20-1504 | 1-Year Performance Triggered Index Strategy Rider 20-1707 | Interest Enhanced Income Benefit Rider (Single/Joint Life) 20-1550/ 20-1551 | Interest Enhanced Death Benefit Rider 20-1500 |
|----------------------------|-------------------------------|---|---|--|--|--|--|
| Alabama ² | ● | ● | ● | ● | ● | ● | ● |
| Alaska | ● | ● | ● | ● | ● | ● | ● |
| Arizona | ● | ● | ● | ● | ● | ● | ● |
| Arkansas | ● | ● | ● | ● | ● | ● | ● |
| California ³ | ● | ● | ● | ● | ● | ● | ⊘ |
| Colorado | ● | ● | ● | ● | ● | ● | ● |
| Connecticut | ● | ● | ● | ● | ● | ● | ● |
| Delaware | ● | ● | ● | ● | ● | ● | ● |
| District of Columbia | ● | ● | ● | ● | ● | ● | ● |
| Florida | ● | ● | ● | ● | ● | ● | ● |
| Georgia | ● | ● | ● | ● | ● | ● | ● |
| Hawaii | ● | ● | ● | ● | ● | ● | ● |
| Idaho | ● | ● | ● | ● | ● | ● | ● |
| Illinois ² | ● | ● | ● | ● | ● | ● | ● |
| Indiana | ● | ● | ● | ● | ● | ● | ● |
| Iowa ¹ | ● | ● | ● | ● | ● | ● | ● |
| Kansas ² | ● | ● | ● | ● | ● | ● | ● |
| Kentucky | ● | ● | ● | ● | ● | ● | ● |
| Louisiana | ● | ● | ● | ● | ● | ● | ● |
| Maine | ● | ● | ● | ● | ● | ● | ● |
| Maryland | ● | ● | ● | ● | ● | ● | ● |
| Massachusetts ² | ● | ● | ● | ● | ● | ● | ● |
| Michigan | ● | ● | ● | ● | ● | ● | ● |
| Minnesota ¹ | ● | ● | ● | ● | ● | ● | ● |
| Mississippi | ● | ● | ● | ● | ● | ● | ● |

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



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|----------------------------|--------------------|--|--|---|---|--|---------------------------------------|
| | 30-1503 | 20-1404 | 20-1406 | 20-1504 | 20-1707 | 20-1550/ 20-1551 | 20-1500 |
| Missouri ¹ | ● | ● | ● | ● | ● | ● | ● |
| Montana ² | ● | ● | ● | ● | ● | ● | ● |
| Nebraska | ● | ● | ● | ● | ● | ● | ● |
| Nevada | ● | ● | ● | ● | ● | ● | ● |
| New Hampshire ¹ | ● | ● | ● | ● | ● | ● | ● |
| New Jersey ¹ | ● | ● | ● | ● | ● | ● | ● |
| New Mexico | ● | ● | ● | ● | ● | ● | ● |
| North Carolina | ● | ● | ● | ● | ● | ● | ● |
| North Dakota | ● | ● | ● | ● | ● | ● | ● |
| Ohio ² | ● | ● | ● | ● | ● | ● | ● |
| Oklahoma | ● | ● | ● | ● | ● | ● | ● |
| Oregon | ● | ● | ● | ● | ● | ● | ● |
| Pennsylvania ¹ | ● | ● | ● | ● | ● | ● | ● |
| Rhode Island | ● | ● | ● | ● | ● | ● | ● |
| South Carolina | ● | ● | ● | ● | ● | ● | ● |
| South Dakota | ● | ● | ● | ● | ● | ● | ● |
| Tennessee | ● | ● | ● | ● | ● | ● | ● |
| Texas ² | ● | ● | ● | ● | ● | ● | ● |
| Utah ¹ | ● | ● | ● | ● | ● | ● | ● |
| Vermont | ● | ● | ● | ● | ● | ● | ● |
| Virginia | ● | ● | ● | ● | ● | ● | ● |
| Washington ¹ | ● | ● | ● | ● | ● | ● | ● |
| West Virginia | ● | ● | ● | ● | ● | ● | ● |
| Wisconsin | ● | ● | ● | ● | ● | ● | ● |
| Wyoming | ● | ● | ● | ● | ● | ● | ● |

| | |
|----------|---------------|
| New York | Not Available |
|----------|---------------|

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1 – Use Compact forms: 91% GMSV, no rider fees deducted from GMSV

2 – AL, NC and OH: may not deduct rider fees in GMSV calculation

IL: MVA endorsement incorporated into contract, contract description is 'modified guaranteed equity index', some Spec page items moved to other areas in contract

KS: terminal illness waiver: 24 months

MT: unisex rates only

MA: no nursing care/home or long term care waiver; unisex rates

TX: terminal illness waiver: immediate availability

3 – CA

- No MVA
- 10-year Withdrawal Charge Schedule not available
- 7-year Withdrawal Charge Schedule: 9%, 8%, 7%, 6%, 5%, 4%, 3%
- 5-year Withdrawal Charge Schedule: 9%, 8%, 7%, 6%, 5%
- Nursing Home & Terminal Illness Waivers not available

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