



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

Pacific Index FoundationSM

A Deferred, Fixed Indexed Annuity
 Contract Form Series 30-1800
 Product Availability as of March 1, 2023

State	Enhanced Lifetime Income Benefit 3 Rider (Single/Joint Life)		State	Enhanced Lifetime Income Benefit 3 Rider (Single/Joint Life)	
	Pacific Index Foundation	Pacific Index Foundation		Pacific Index Foundation	Pacific Index Foundation
	30-1800	20-1805/20-1806		30-1800	20-1805/20-1806
Alabama	●	●	Missouri	●	●
Alaska	●	●	Montana ²	●	●
Arizona	●	●	Nebraska	●	●
Arkansas	●	●	Nevada	●	●
California ¹	●	●	New Hampshire	●	●
Colorado	●	●	New Jersey	●	●
Connecticut	●	●	New Mexico	●	●
Delaware	●	●	North Carolina	●	●
District of Columbia	●	●	North Dakota	●	●
Florida	●	●	Ohio	●	●
Georgia	●	●	Oklahoma	●	●
Hawaii	●	●	Oregon	●	●
Idaho	●	●	Pennsylvania	●	●
Illinois	●	●	Rhode Island	●	●
Indiana	●	●	South Carolina	●	●
Iowa	●	●	South Dakota	●	●
Kansas	●	●	Tennessee	●	●
Kentucky	●	●	Texas	●	●
Louisiana	●	●	Utah	●	●
Maine	●	●	Vermont	●	●
Maryland	●	●	Virginia	●	●
Massachusetts	●	●	Washington	●	●
Michigan	●	●	West Virginia	●	●
Minnesota	●	●	Wisconsin	●	●
Mississippi	●	●	Wyoming	●	●

New York	Not Available
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● Approved ❌ Not Approved

Pacific Life refers to Pacific Life Insurance Company (Newport Beach, CA) and its affiliates, including Pacific Life & Annuity Company. Pacific Life Insurance Company is the issuer in all states except New York. Pacific Life & Annuity Company is the issuer in New York. Product availability and features may vary by state. Each company is solely responsible for the financial obligations accruing under the products it issues. Product and rider guarantees are backed by the financial strength and claims-paying ability of the issuing company and do not protect the value of the variable investment options. Fixed and Variable annuities issued by Pacific Life are distributed by Pacific Select Distributors, LLC (Member FINRA & SIPC), a subsidiary of Pacific Life, and are available through licensed third parties.

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



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- 1- CA:
 - No MVA
 - Withdrawal charge schedules:
 - 10-year Withdrawal Charge Schedule not available
 - 7-year 9%, 8%, 7%, 6%, 5%, 4%, 3%
 - 5-year 9%, 8%, 7%, 6%, 5%
 - Nursing Home and Terminal Illness Waivers not available
 - Interest Enhanced Death Benefit Rider is not available
 - ELIB3 riders (20-1805CA & 20-1806CA) are annuitant driven. The rider also doesn't terminate if there is an ownership change.

- 2- MT: unisex rates only (via endorsement)

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