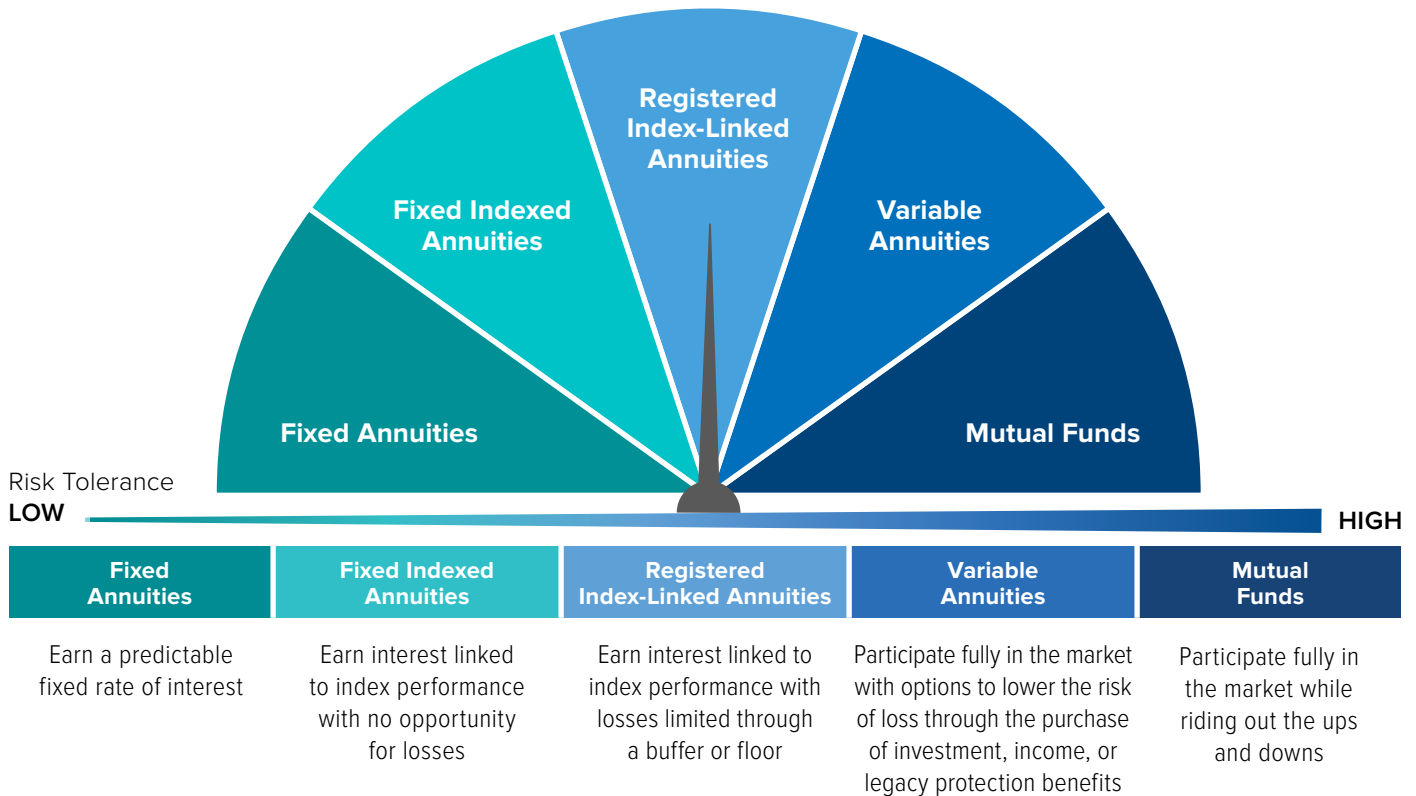


RETIREMENT PRODUCTS THAT PUT YOU IN THE DRIVER'S SEAT

Along the road to retirement, your goals may change. At times, you may want to accelerate to pursue riskier opportunities or ease up and take a more conservative approach. It's your choice.

And because you work hard for your money, it's important to know that your journey is backed by a company that will be there for the long haul. As one of the nation's largest insurance companies, Pacific Life Insurance Company has used its financial strength and years of experience to keep its promises to clients for nearly 160 years. And we'll keep our promise to you whether you're accelerating, easing up, or simply staying the course.

The complete suite of products offered by Pacific Life addresses a variety of risk tolerances and multiple retirement scenarios.



Work with your financial professional to choose a product and path that will help you get where you want to go.

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The above chart is meant to serve as a general guide of where certain products fall in the financial services spectrum of common products. It is not a guarantee of performance or safety of the above listed vehicles.

Pacific Life is a product provider. It is not a fiduciary and therefore does not give advice or make recommendations regarding insurance or investment products.

Pacific Life Insurance Company is licensed to issue insurance products in all states except New York. Product/material availability and features may vary by state.

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 and a market value adjustment (MVA) also may apply. Withdrawals will reduce the contract value and the value of the death benefit, and also may reduce the value of any optional benefits.

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