PACIFIC PROTECTIVE GROWTH

A Registered Index-Linked Annuity

This material must be accompanied by the Pacific Protective Growth fact sheet (RLC3330).

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

Discover Pacific Protective Growth

Living a long life can mean more time for your favorite pastimes, such as traveling, enjoying your family, volunteering, and more. But living longer also can come with concerns about having enough money to last your lifetime. So, how do you balance investing for the growth you need with the protection you want when markets are down?

Pacific Protective Growth is a registered index-linked annuity contract that offers interest-crediting options for pursuing growth while providing a level of protection against the amount of loss you may incur.

Customize Your Growth Opportunities

using index-linked options that can help grow your money based on the performance of a market index, without investing directly in the market.[1]

Protect Your Investment

with features that can help limit the impact of market downturns.

Lock In Performance

by choosing to use Performance Lock, which can lock in a value that may prove favorable.

Grow and Protect Future Lifetime Income

with an optional benefit, available for an additional cost.

Leave a Legacy

for loved ones with a beneficiary benefit.

With Pacific Protective Growth, **you don't pay any explicit fees**,[2] although withdrawal charges may apply.

Pacific Protective Growth registered index-linked annuity is a long-term, tax-deferred vehicle designed for retirement. It is subject to investment risk, its value will fluctuate, and loss of principal is possible.

[1]Although you are not directly invested in the market, your annuity is still subject to market or investment loss that's based on the limits of the protection options.

[2]Explicit fees are generally base contract fees related to administration and mortality & expense risk. These fees are not charged on the product but instead are factored into crediting strategy rates. Other expenses and adjustments may apply, such as a withdrawal charge, market value adjustment (MVA), and interim value adjustment.

Customize Your Annuity to Align with Your Goals

Pacific Protective Growth helps ensure your investment reflects what's important to you. There are two ways to allocate your money: index-linked options and a Fixed Account. Work with your financial professional to determine the mix that supports your retirement-planning goals.

Index-linked options can provide growth based on market returns by linking to the performance of an index. You can allocate money to one or more options and utilize different crediting strategies, indexes, terms, and protection levels.

CREDITING STRATEGIES
determine how your potential interest is credited.

INDEXES
are tracked to determine growth or loss.

TERMS
are the time period over which index performance is measured. Gains or losses are applied at the end of a term.

PROTECTION LEVELS
shield you from a level of loss if index returns are negative.

The Fixed Account option guarantees a fixed rate of interest, which is credited daily. The interest rate will be renewed on each contract anniversary (anniversary of the date your annuity was issued) and will be guaranteed for one year. This option gives you the certainty of knowing how much interest will be credited to your account value. The renewal rate may be higher or lower than the initial rate but will never be lower than the minimum guaranteed interest rate stated in your annuity contract.[1]

Why Choose an Annuity? An annuity is a long-term contract between you and an insurance company that helps you grow, protect, and manage retirement savings in a tax-advantaged way. Other than pensions and Social Security retirement benefits, annuities are the only way to create protected retirement income that lasts for life.

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

Indexes are unmanaged and not available for direct investment. The index performance does not include the reinvestment of dividends. Not all indexes, protection options, and terms are available on every crediting strategy. One crediting strategy uses three specified indexes. Two crediting strategies use one specified protection option, and three have only one term available.

[1]Pacific Life determines, at its discretion, declared and renewal interest rates in excess of the minimum guaranteed in the contract.

Determine Your Crediting Strategies

Each crediting strategy has characteristics that might appeal to different investors and are summarized below. To learn more, speak to your financial professional or review the individual crediting strategy brochures.

Cap Rate Crediting Strategy

This strategy is designed to work well in rising or moderate-return to high-return market scenarios. Consider this strategy if you:

- Want access to market-like gains but understand that the maximum amount credited is capped at a predetermined percentage.
- Like having choices for protection that reflect how much risk you can tolerate.

Performance Triggered Crediting Strategy

This strategy is designed to work well in flat or low-return market scenarios. Consider this strategy if you:

- Like the possibility of turning a zero return into a positive return and, in exchange, are willing to sacrifice some upside growth in positive markets.
- Appreciate knowing exactly what your contract value will be credited in a flat or positive market.
- Like having choices for protection that reflect how much risk you can tolerate.

Dual Direction Crediting Strategy

This strategy provides the opportunity to grow your contract value in both up and down markets. Consider this strategy if you:

- Want the ability to earn interest in down markets and are willing to accept a little less growth potential in up markets in return.
- Like having choices for protection that reflect how much risk you can tolerate.

Tiered Participation Rate Crediting Strategy

This strategy is designed to work better in high-return scenarios. Consider this strategy if you:

- Have a longer time horizon and can allow your money to grow for at least six years.
- Want to potentially earn more than the actual index return.
- Appreciate being protected against the first 10% of a loss.

Performance Mix Crediting Strategy

This strategy uses three indexes that represent diverse market sectors that generally don't overlap, providing exposure to different market segments. Consider this strategy if you:

- Want to take advantage of the performance of diverse indexes instead of having to predict which index might perform best over six years.
- Like that the allocation of returns will always be more heavily weighted to the highest-performing index.
- Appreciate being protected against the first 10% of a loss.

Not all crediting strategies may be available in all states and all firms.

Choose Your Indexes

Once you've chosen one or more crediting strategies, you generally will have a choice of indexes to pair with each one to track performance.

S&P 500® Index	Composed of 500 equity securities of large-cap U.S. companies. You may benefit from the strength of major companies with diversification across sectors.
iShares® Russell 2000 ETF	Seeks to track the investment results of an index composed of small-cap U.S. equities. The smaller companies in this index may deliver higher returns during periods of economic turbulence. The index also provides diversification in that it may perform differently than large-cap and mid-cap indexes.
Invesco QQQ ETF	Tracks the Nasdaq-100 Index®, which includes 100 of the largest nonfinancial companies listed on the Nasdaq. This index is global (U.S. and international) and may offer high growth potential in periods of market expansion.
MSCI EAFE® Index	Tracks the performance of large- and mid-cap companies across 21 developed markets around the world (excluding the U.S. and Canada). This index provides diversification internationally, potentially reducing risk by balancing across different regions.
First Trust Growth Strength™ Net Fee Index	Provides exposure to well-capitalized companies with strong market positions and a history of profitability.

The indexes are unmanaged and not available for direct investment. The index performance does not include the reinvestment of dividends. When allocating to an index that is linked to the performance of an ETF, that is not an investment in the ETF. Index-based ETFs seek to track the investment results of a specific market index. Due to a variety of factors, including the fees and expenses associated with an ETF, the performance of an ETF may not fully replicate or may, in certain circumstances, diverge significantly from the performance of the underlying index.

Choose Your Protection Levels to Shield Against a Portion of Loss

Pacific Protective Growth offers choices for protection to shield against a portion of index losses, either a buffer or a floor.

Buffer

A buffer reduces the potential loss to your investment by a specific chosen percentage. If an index loss falls within the buffer, no interest is credited, and your value stays the same. Buffer options may be different across crediting strategies, with some offering a choice of percentages.

For example, with a 10% buffer, if the index return is –25%, the actual loss becomes –15%. If the index return is –8%, then there is no actual loss.

Floor

With a floor, you'll know with certainty the maximum amount you might lose over a term. However, you could sacrifice some upside potential for this greater level of certainty. A floor option is offered with two of the crediting strategies.

For example, with a –10% floor, if the index return is –25%, the actual loss becomes –10%. If the index return is –8%, the actual loss is also –8%.

A Buffer or a Floor?

It's your choice. In a steep index loss situation, the risk of substantial losses to your account value is higher on a buffer than a floor where the rates are identical. For example, if two otherwise identical crediting strategies have a buffer of 10% and a floor of –10%, respectively, and the index return is –30% during the term, the loss incurred with the buffer will be –20% (the excess of the –30% index return over the 10% buffer), while the loss for the floor will be limited to –10% (the negative index return up to the –10% floor).

Lock In Performance to Potentially Capture Growth

The Performance Lock feature provides the ability to lock in the value of a crediting strategy between the start and end of a term. After lock-in, you earn a fixed rate of interest on that value, called the “interim value,” until the next contract anniversary. You can do this only once during a term and only after the first 60 days of the term.

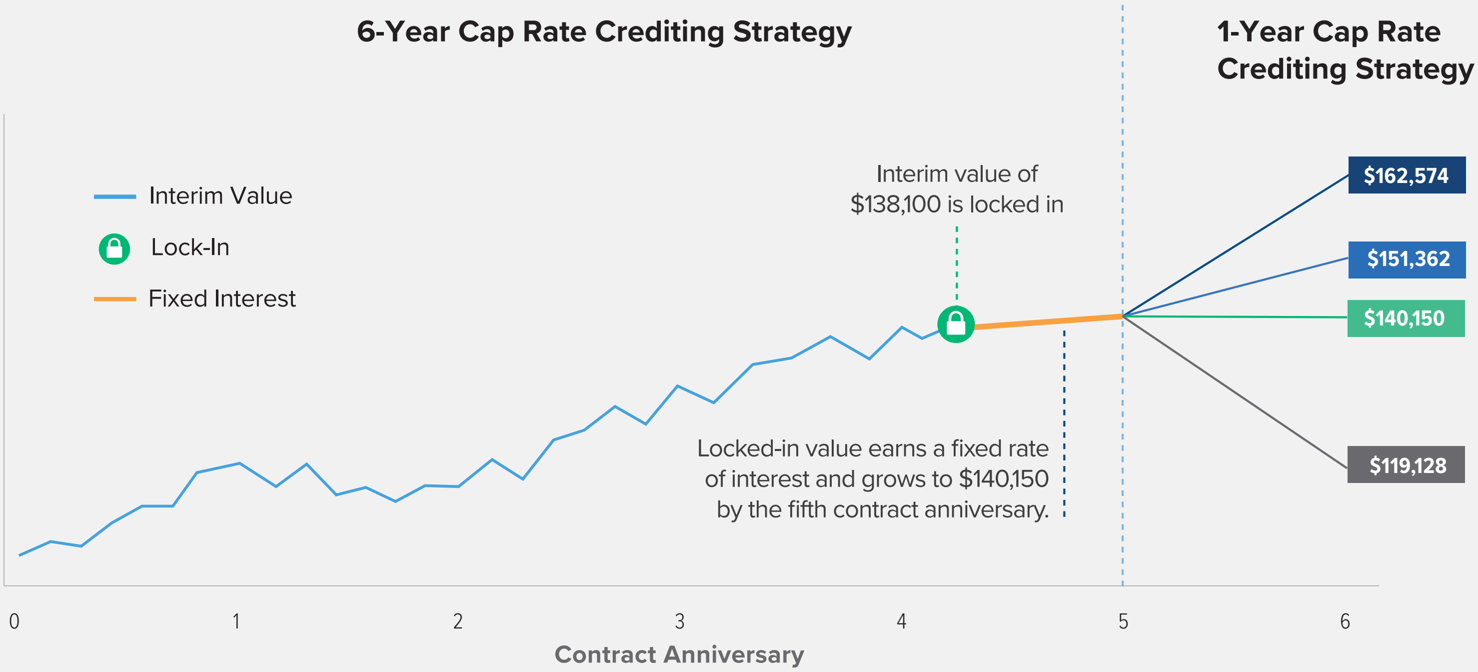
When you initiate the Performance Lock feature, you can potentially lock in a value that, along with interest credited, exceeds what the crediting strategy rates would have provided at the end of the term. However, there is no guarantee the locked-in value will prove favorable. After lock-in, the rates and loss protection of the crediting strategy will no longer apply.[1]

The chart below provides a hypothetical example of how you might use Performance Lock.

Before Lock-In: The interim value is fluctuating daily in an assumed Cap Rate strategy with a 6-year term and 50% cap (maximum interest that can be earned). The interim value is impacted by, but is not the same as, index performance.

At Lock-In: At four years and three months into the term, when the index is assumed to be up about 48% (close to the cap), you lock in an interim value, hypothetically $138,100.

After Lock-In: The locked-in value earns a hypothetical 2% rate until the fifth contract anniversary. The resulting $140,150 must be transferred to a new strategy on the fifth contract anniversary.[2] You decide to transfer to a new Cap Rate crediting strategy with a 1-year term, 16% cap, 10% buffer. The four possible scenarios at the end of the term are shown below.



1-Year Cap Rate Crediting Strategy Scenarios

(after transfer of $140,150 at end of year 5)

Scenario 1: $162,574	Index is up more than 16% cap: **18%** index return; **16%** credited
Scenario 2: $151,362	Index is up less than 16% cap: **8%** index return, **8%** credited
Scenario 3: $140,150	Index loss is less than 10% buffer: **–7%** return, **no loss** (0%)
Scenario 4: $119,128	Index loss exceeds 10% buffer: **–25%** return, **–15%** loss

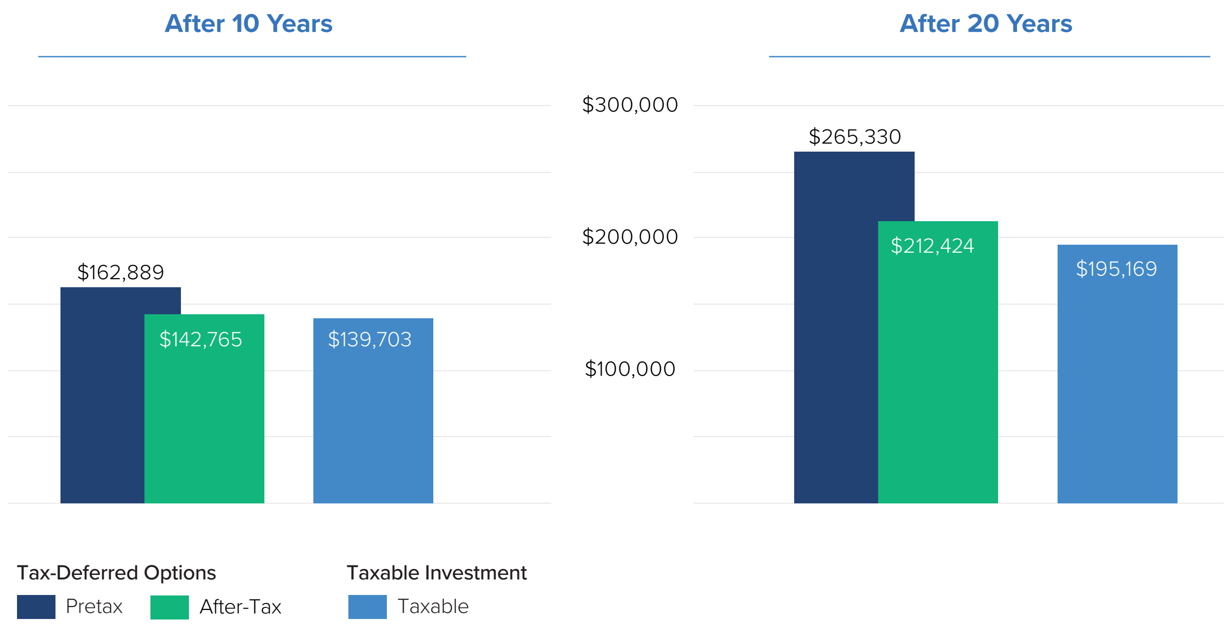
[1] If the Performance Lock feature is elected, there will be no interest credit or protection of the buffer or floor to mitigate any loss at the end of that term. If Performance Lock is used to lock in an interim value that is lower than the investment base on the term start date, a loss could be locked in. Contact us at our Service Center to obtain interim value(s) for any allocated index-linked option. However, Pacific Life has no ability to determine the interim value that will be locked in prior to the Performance Lock request. Once Performance Lock is exercised, it cannot be changed and the locked-in amount cannot be transferred to a new crediting strategy until the next contract anniversary.

[2] You can only transfer from a 6-year crediting strategy to a new 6-year crediting strategy after lock-in if the next contract anniversary is also the end of the term and you renew the market value adjustment (MVA). If you do not provide us instructions, funds will default to being allocated to the corresponding 1-year crediting strategy, if available, or to the 1-year Fixed Account if not.

Tap Into the Power of Tax Deferral

Pacific Protective Growth provides the power of tax deferral, which means your money can grow faster because you don't pay taxes on interest earned until you make a withdrawal or it is distributed to you.

A $100,000 initial purchase payment compounded at 5% annually over 10 and 20 years grows with taxes deferred. If the full amount is withdrawn after 20 years and taxes are paid on the lump-sum distribution, the amount would be $212,424—more than the $195,169 accumulated in a taxable investment over the same time frame.



Source: *Investment Growth Calculator: Compare taxable, tax-deferred, and tax-free investment growth.* CalcXML, accessed June 20, 2024.

Actual tax rates may vary for different taxpayers and assets from those illustrated (for example, capital gains and qualified dividend income). Actual performance of your investment also will vary. Lower maximum tax rates on capital gains and dividends would make the investment return for the taxable investment more favorable, thereby reducing the difference in performance between the examples shown. Consider your personal investment time horizon and income-tax brackets, both current and anticipated, when making an investment decision.

Hypothetical returns are not guaranteed and do not represent performance of any particular investment. If variable annuity charges were included (withdrawal charges, mortality and expense risk charges, administrative fees, and other contract charges), the tax-deferred performance would be significantly lower.

Hypothetical example for illustrative purposes only. Assumes a nonqualified contract with a cost basis of $100,000. After 20 years, the full amount before taxes equals the purchase payments plus interest, $265,330. The amount withdrawn after taxes are paid is calculated by taking the full amount and subtracting the cost basis; it is then multiplied by 0.68 (32% ordinary income-tax rate) and adding back in the cost basis, for a total of $212,424 after taxes. Assumes a 32% ordinary income-tax rate, assessed yearly on the taxable investment and at period-end on the tax-deferred example. Actual tax rates may vary for different taxpayers and assets from that illustrated (for example, capital gains and qualified dividend income). Actual performance of your investment also will vary. Lower maximum tax rates on capital gains and dividends would make the investment return for the taxable investment more favorable, thereby reducing the difference in performance in the examples shown. Consider your personal investment time horizon and income-tax brackets, both current and anticipated, when making an investment decision. Hypothetical returns are not guaranteed and do not represent performance of any particular investment. If withdrawal charges were included (7% maximum withdrawal charge), the tax-deferred performance would be significantly lower.

Under current law, a nonqualified annuity that is owned by an individual is generally entitled to tax deferral. IRAs and qualified plans—such as 401(k)s and 403(b)s—are already tax-deferred. Therefore, a deferred annuity should be used only to fund an IRA or qualified plan to benefit from the annuity's features other than tax deferral. These features include lifetime income and beneficiary benefit options.

Grow and Protect Future Lifetime Income

Pacific Protective Growth has both an optional and a built-in benefit that can ensure you have lifetime income that helps you enjoy the lifestyle you've worked so hard to create.

Income Guard—Additional Cost: 1.50%

Income Guard is an optional benefit designed to grow future income while also protecting that income from losses that impact the contract value. If you elect Income Guard, your lifetime income:

- Can increase when the contract value goes up as of a contract anniversary, and the value based on a protected payment base that won't decrease—even when index returns are down.
- Also can increase if you wait to take withdrawals, because the predetermined withdrawal percentages increase with credits for up to 10 years.[1]
- Can cover just one lifetime (Single Life) or the lives of both you and your spouse (Joint Life). This choice must be made when you elect Income Guard, but there's flexibility to change your mind before beginning lifetime income.

Once lifetime income withdrawals begin under the benefit, you will still have access to the remaining contract value. However, withdrawals outside the parameters of the benefit will reduce future income as well as the beneficiary benefits. You must wait at least three years or until age 59½, whichever comes later, to begin withdrawals under the benefit.

Annuitization

Annuitization is a built-in ability to create income over one or two lives. It permanently converts your contract value to income. You will not be able to make further withdrawals, and beneficiary benefits and Income Guard, if elected, will terminate.

Leave a Legacy for Loved Ones or Charity

If it's important to you to provide for family or a charity, Pacific Protective Growth annuity can help achieve that goal. A beneficiary benefit that ensures a return of your purchase payments to beneficiaries is included if you are age 80 or younger when you purchase the annuity (based on the age of the oldest owner).

If you are age 81–85 at purchase, the beneficiary benefit equals the annuity's value as of the notice date, unless you choose to purchase a return-of-purchase-payments benefit for an **additional cost of 0.30%**.

Beneficiaries will receive the benefit while avoiding delays and without having to go through probate (a complicated legal process that determines how your assets will be paid out). Other important considerations for leaving a legacy:

- Your spouse can continue the Pacific Protective Growth contract instead of taking the beneficiary benefit. Doing so will continue the benefits of tax deferral and provide control over when to take distributions.
- You also can name a qualified charity as a beneficiary, and the money will be received tax-free by the organization.

A beneficiary benefit is referred to as a death benefit in the prospectus.

The charges for this benefit will reduce the contract value and will be deducted on each contract anniversary. The portion of the charge deducted from the index-linked options will reduce the investment base in the same manner as a withdrawal. If the death benefit is paid before the end of a term, any portion of the contract value allocated to the index-linked options will be based on interim values. Pacific Life may stop offering the optional death benefit at any time.

Investment requirements apply when Income Guard is elected. Interest-crediting options available with Income Guard include all the 1-year crediting strategies and the 1-Year Fixed Account option.

Income Guard is available to those age 45 to 85 at purchase. All withdrawals under Income Guard reduce the contract value in the same manner as any other withdrawal.

[1]All withdrawals under Income Guard reduce the contract value in the same manner as any other withdrawal. Withdrawals taken under Income Guard that exceed maximum annual withdrawal limits taken may reduce the benefit by an amount greater than the value withdrawn. Withdrawals that occur before you begin income under the benefit may reduce the benefits provided by Income Guard, perhaps significantly, and/or could terminate the benefit. Withdrawals under Income Guard also may reduce the benefits provided by both the standard and optional beneficiary benefits. Additionally, withdrawals taken under Income Guard from the crediting strategy options may trigger an interim value calculation if taken within a term. Given the risks of a potentially negative adjustment, you should discuss with your financial professional if purchasing Income Guard is appropriate for you. We may stop offering Income Guard at any time. Once Income Guard is purchased, it cannot be voluntarily terminated by you.

Why Pacific Life

It's essential for you to choose a strong and stable company that can help you achieve your future income needs. Since 1868, individuals and their families have relied on the strength of Pacific Life to help protect their financial security.

- Pacific Life Insurance Company is organized under a mutual holding company structure and operates for the benefit of its policyholders and contract owners.
- We have achieved ongoing recognition[1] for high-quality service standards.
- We offer products that address market environments during all stages of your life.
- Pacific Life has been named one of the 2024 World's Most Ethical Companies®[2] by the Ethisphere Institute, a global leader in defining and advancing the standards of ethical business practices.
- We maintain strong financial-strength ratings from major independent rating agencies.

Ratings may change. For more information and current financial-strength ratings, please visit PacificLife.com.

Pacific Life has nearly 160 years of experience, and we remain committed to providing quality products, service, and stability to meet your needs today and throughout your lifetime.

[1]Recipient of multiple DALBAR Service Awards since 1997. Refer to www.DALBAR.com for more information regarding awards, certifications, and rankings.

[2]Based on the Ethisphere Institute's Ethics Quotient®. "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

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Ask your financial professional about Pacific Protective Growth, or visit our website to learn more.

PacificLife.com

IMPORTANT DISCLOSURES: Annuities are long-term contracts designed for retirement. 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.

An investment in a crediting strategy is subject to risks, including the possible loss of all or a significant portion of your principal investment and any credited contract earnings. This loss could be greater if you take a withdrawal or surrender your contract due to the imposition of withdrawal charges, a market value adjustment, if applicable, and possible negative tax consequences.

The crediting strategy or protection level are not applied until the end of the term. Before the end of a term, if the contract is surrendered or annuitized, a withdrawal is taken, or if the death benefit is paid, the transaction will reduce the interim value of the investment in that crediting option and could result in the loss of principal and previously credited contract earnings. Such losses could be as high as 100%. The interim value is the amount in the crediting option that is available for transactions that occur during the term, including full surrenders, withdrawals, free withdrawal amounts, and pre-authorized withdrawals, optional charges, guaranteed withdrawal amounts under the guaranteed lifetime withdrawal benefit, death benefit payments, and annuitization. The interim value could be less than the investment in the crediting strategy option even if the index is performing positively.

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

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