PACIFIC PROTECTIVE GROWTH
PERFORMANCE LOCK

Performance Lock provides the ability to lock in the value of a crediting strategy between the start and end of a term. It is available on Pacific Protective Growth, 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.

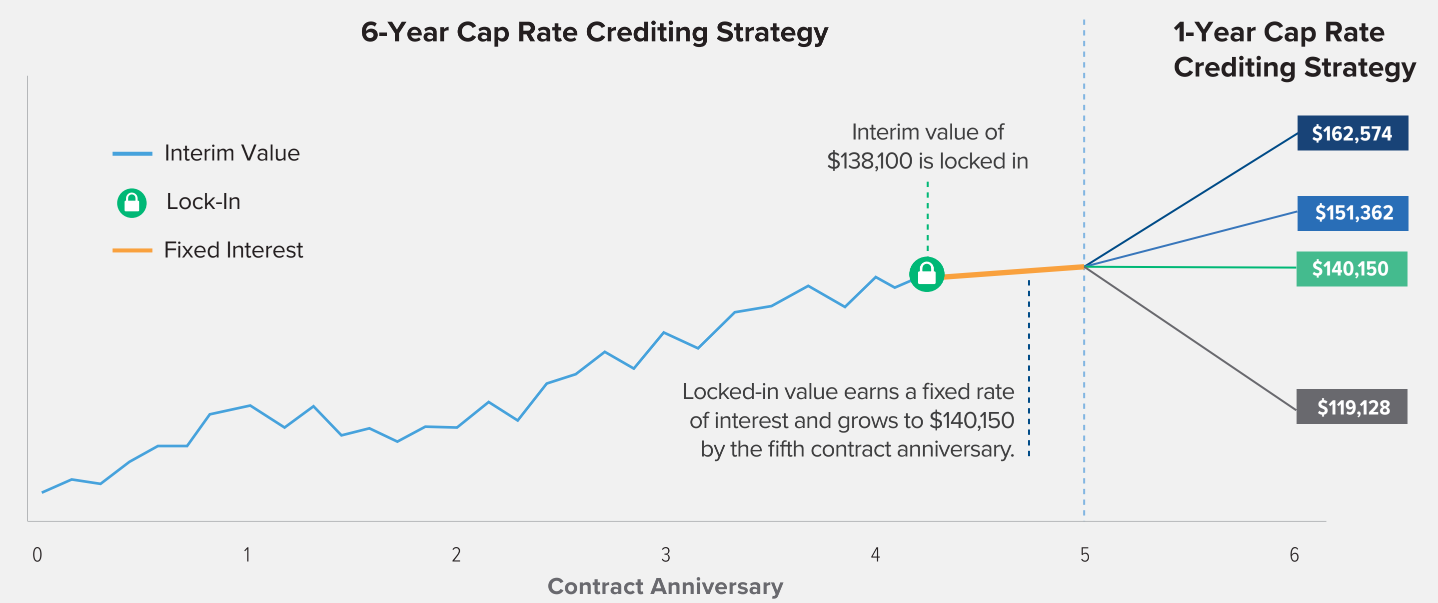
When Performance Lock feature is initiated, you can potentially lock in a value that, along with interest credited, exceeds what the crediting strategy rates would have originally provided at the end of the term. However, there is no guarantee the locked-in value will prove favorable. After lock-in, you earn a fixed rate of interest on that value, called the "interim value," until the next contract anniversary and the rates and loss protection of a crediting strategy will no longer apply.[1] You can only lock in once during a term and only after the first 60 days of the term.

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 of $138,100.

After Lock-In: The locked-in value earns a 2% rate until the 5th 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

Talk to your financial professional about Pacific Protective Growth or visit our website for more information.

PacificLife.com

[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.

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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This material must be preceded or accompanied by the product prospectus, which contains information about the contract's features, risks, limitations, charges, and expenses. You should read the prospectus, which is available from your financial professional or by visiting PacificLife.com/Prospectuses, and consider its information carefully before investing.

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