

## Total Fund Expenses and Similarly Managed Mutual Funds as of 11/1/24

The funds listed are investment options available with certain Pacific Life variable annuity products. This reference guide includes summary information only. See the applicable product and underlying fund prospectuses for more information.

### U.S. EQUITY FUNDS

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%) <sup>1</sup>	Similarly Managed Mutual Fund <sup>2</sup>	Mutual Fund Ticker	Morningstar Category <sup>3</sup>
<b>American Funds</b> ® IS Growth Fund <sup>SM</sup>	▼ 0.84	0.84	The Growth Fund of America®	AGTHX	Large Growth
<b>American Funds</b> ® IS Growth-Income Fund <sup>SM</sup>	▼ 0.78	0.78	The Investment Company of America®	AIVSX	Large Blend
<b>American Funds</b> ® IS Washington Mutual Investors Fund <sup>SM</sup>	▼ 0.91	0.77 <sup>5</sup>	Washington Mutual Investors Fund <sup>SM</sup>	AWSHX	Large Value
<b>Avantis</b> Small-Cap Value	▼ 1.00	0.83 <sup>4</sup>	Avantis U.S. Small Cap Value Fund	AVUVX	Small Value
<b>BlackRock</b> Equity Index	▼ 0.28	0.28	iShares S&P 500 Index	BSPIX	Large Blend
<b>BlackRock</b> Small-Cap Index	▼ 0.60	0.60	iShares Russell 2000 Small-Cap Index	MDSKX	Small Blend
<b>Boston Partners</b> Mid-Cap Value	▼ 0.94	0.94	John Hancock Disciplined Value Mid Cap	JVMAX	Mid-Cap Value
<b>ClearBridge</b> Large-Cap Value	▼ 0.85	0.85	ClearBridge Large-Cap Value Fund	SINAX	Large Value
<b>Delaware</b> Mid-Cap Growth	▼ 0.94	0.91 <sup>4</sup>	Delaware Ivy Mid Cap Growth	IYMIX	Mid-Cap Growth
<b>FIAM LLC</b> Large-Cap Growth	▼ 0.95	0.87 <sup>4</sup>	Fidelity Advisor® Equity Growth Fund	EQPGX	Large Growth
<b>Fidelity</b> ® VIP Contrafund <sup>SM</sup>	▼ 0.81	0.81	Fidelity® Contrafund® Fund	FCNTX	Large Growth
<b>Franklin</b> Rising Dividends VIP Fund	▼ 0.91	0.90 <sup>4</sup>	Franklin Rising Dividends Fund	FRDPX	Large Blend
<b>Franklin/BlackRock</b> Small-Cap Equity	▼ 1.07	0.97 <sup>4</sup>	None	N/A	Small Value
<b>Janus</b> Focused Growth	▼ 0.95	0.95	Janus Forty	JDCAX	Large Growth
<b>JPMorgan</b> Large-Cap Core	▼ 0.68	0.68	JPMorgan U.S. Equity	JMUEX	Large Blend
<b>JPMorgan</b> Value Advantage	▼ 0.90	0.88 <sup>4</sup>	JPMorgan Value Advantage Fund	JVAAX	Large Value

▼ Eligible with optional living benefits, Future Income Generator with a Rider Effective Date on or after November 1, 2023, and Investment Guard.

*(continued on next page)*

Insurance products can be issued in all states, except New York, by Pacific Life Insurance Company and in all states by Pacific Life & Annuity Company. Product/material availability and features may vary by state.

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

## U.S. EQUITY FUNDS *(continued)*

Variable Annuity Fund Name		Gross Fund Expense (%)	Net Fund Expense (%) <sup>1</sup>	Similarly Managed Mutual Fund <sup>2</sup>	Mutual Fund Ticker	Morningstar Category <sup>3</sup>
<b>LVIP</b> American Century Mid Cap Value	▼	1.02	1.01 <sup>6</sup>	American Century Mid Cap Value	ACLAX	Mid-Cap Value
<b>MFS</b> <sup>®</sup> Growth	▼	0.78	0.78	MFS <sup>®</sup> Growth Fund	MFEGX	Large Growth
<b>MFS</b> <sup>®</sup> Small-Cap Growth	▼	0.85	0.85	MFS <sup>®</sup> New Discovery Fund	MNDAX	Small Growth
<b>PLFA</b> Large-Cap Plus Bond Alpha	▼	0.68	0.63 <sup>6</sup>	None	N/A	Large Blend
<b>PLFA</b> Mid-Cap Plus Bond Alpha	▼	0.69	0.64 <sup>6</sup>	None	N/A	Mid-Cap Blend
<b>PLFA</b> QQQ Plus Bond Alpha	▼	1.01	0.66 <sup>6</sup>	None	N/A	Large Growth
<b>PLFA</b> Small-Cap Plus Bond Alpha	▼	0.73	0.68 <sup>6</sup>	None	N/A	Small Blend
<b>Putnam</b> Value	▼	0.95	0.86 <sup>6</sup>	Putnam Large Cap Value Fund	PEIYX	Large Value
<b>T. Rowe Price</b> Dividend Growth	▼	0.89	0.86 <sup>4</sup>	T. Rowe Price Dividend Growth	PRDGX	Large Blend

## NON-U.S. EQUITY FUNDS

Variable Annuity Fund Name		Gross Fund Expense (%)	Net Fund Expense (%) <sup>1</sup>	Similarly Managed Mutual Fund <sup>2</sup>	Mutual Fund Ticker	Morningstar Category <sup>3</sup>
<b>American Funds</b> <sup>®</sup> IS Capital World Growth and Income Fund <sup>SM</sup>	▼	1.01	0.91 <sup>5</sup>	Capital World Growth and Income Fund <sup>®</sup>	CWGIX	Global Large-Stock Blend
<b>American Funds</b> <sup>®</sup> IS Global Growth Fund <sup>SM</sup>	▼	1.02	0.91 <sup>5</sup>	New Perspective Fund	ANWPX	Global Large-Stock Growth
<b>American Funds</b> <sup>®</sup> IS Global Small Capitalization Fund <sup>SM</sup>	▼	1.20	1.16 <sup>5</sup>	American Funds SMALLCAP World Fund <sup>®</sup>	SMCWX	Global Small/Mid Stock
<b>American Funds</b> <sup>®</sup> IS International Fund <sup>SM</sup>	▼	1.03	1.03	EuroPacific Growth Fund <sup>®</sup>	AEPGX	Foreign Large Growth
<b>American Funds</b> <sup>®</sup> IS International Growth and Income Fund <sup>SM</sup>	▼	1.06	1.06	International Growth and Income Fund <sup>SM</sup>	IGAAX	Foreign Large Blend
<b>American Funds</b> <sup>®</sup> IS New World Fund <sup>®</sup>	▼	1.14	1.07 <sup>5</sup>	New World Fund <sup>®</sup>	NEWFX	Diversified Emerging Markets
<b>ClearBridge</b> International Growth	▼	0.95	0.95	ClearBridge International Growth Fund	LMGNX	Foreign Large Growth
<b>FIAM LLC</b> International Small-Cap	▼	1.17	1.15 <sup>4</sup>	Fidelity <sup>®</sup> International Small Cap Fund	FISMX	Foreign Small/Mid Blend
<b>Franklin</b> Mutual Global Discovery VIP Fund	▼	1.15	1.15	Mutual Global Discovery Fund	TEDIX	Global Large-Stock Value
<b>Invesco</b> Emerging Markets	▼	1.07	1.07	Invesco Developing Markets Fund	ODMAX	Diversified Emerging Markets
<b>Invesco</b> V.I. Global Fund	▼	1.07	1.07	Invesco Global Fund	OPPAX	Global Large-Stock Growth
<b>Invesco Oppenheimer</b> V.I. International Growth Fund	▼	1.42	1.25 <sup>4</sup>	Invesco Oppenheimer International Growth Fund	OIGAX	Foreign Large Growth
<b>MFS</b> <sup>®</sup> International Large-Cap	▼	1.04	1.01 <sup>4</sup>	MFS <sup>®</sup> Institutional International Equity Fund	MIEIX	Foreign Large Blend
<b>PLFA</b> International Equity Plus Bond Alpha	▼	0.70	0.65 <sup>6</sup>	None	N/A	Foreign Large Blend
<b>Wellington</b> International Value	▼	0.91	0.91	Hartford International Value Fund	HILAX	Foreign Large Value

▼ Eligible with optional living benefits, Future Income Generator with a Rider Effective Date on or after November 1, 2023, and Investment Guard.

## U.S. FIXED-INCOME FUNDS

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%) <sup>1</sup>	Similarly Managed Mutual Fund <sup>2</sup>	Mutual Fund Ticker	Morningstar Category <sup>3</sup>
<b>American Funds</b> <sup>®</sup> IS American High-Income Trust <sup>SM</sup>	▼ 0.94	0.82 <sup>5</sup>	American High-Income Trust <sup>®</sup>	AHITX	High-Yield Bond
<b>American Funds</b> <sup>®</sup> IS The Bond Fund of America <sup>SM</sup>	▼ 0.88	0.73 <sup>5</sup>	The Bond Fund of America <sup>®</sup>	ABNDX	Intermediate Core Bond
<b>American Funds</b> <sup>®</sup> IS US Government Securities Fund <sup>SM</sup>	▼ 0.83	0.76 <sup>5</sup>	U.S. Government Securities Fund <sup>®</sup>	AMUSX	Intermediate Government
<b>Aristotle Pacific Capital</b> Core Income	▼ 0.74	0.74	Aristotle Core Income Fund	PLIAX	Intermediate Core-Plus Bond
<b>Aristotle Pacific Capital</b> Floating Rate Income	▼ 0.92	0.92	Aristotle Floating Rate Income Fund	PLFLX	Bank Loan
<b>Aristotle Pacific Capital</b> High Yield Bond	▼ 0.64	0.64	Aristotle High Yield Bond Fund	PLAHX	High-Yield Bond
<b>Fidelity</b> <sup>®</sup> VIP Government Money Market Portfolio	▼ 0.37	0.37	None	N/A	Money Market—Taxable
<b>Fidelity</b> <sup>®</sup> VIP Strategic Income	▼ 0.90	0.90	Fidelity <sup>®</sup> Strategic Income Fund	FADMX	Multisector Bond
<b>Janus Henderson</b> VIT Flexible Bond Portfolio	▼ 0.89	0.82 <sup>7</sup>	Janus Henderson Flexible Bond	JDFAX	Intermediate Core-Plus Bond
<b>JPMorgan</b> Intermediate Bond	▼ 0.64	0.64	JPMorgan Core Bond Fund	WOBDX	Intermediate Core Bond
<b>Loomis</b> Diversified Bond	▼ 0.66	0.66	50% Loomis Sayles Investment Grade Bond Fund, 50% Loomis Sayles Core Plus Bond Fund	LSIIX, NERYX	Intermediate Core-Plus Bond
<b>Lord Abbett</b> Bond Debenture Portfolio	▼ 0.96	0.96	Lord Abbett Bond Debenture Fund	LBNDX	Multisector Bond
<b>Lord Abbett</b> Total Return Portfolio	▼ 0.71	0.71	Lord Abbett Total Return	LTRAX	Intermediate Core-Plus Bond
<b>PIMCO</b> Inflation Managed	▼ 0.75	0.75	PIMCO Real Return Fund	PRTNX	Inflation-Protected Bond
<b>PIMCO</b> Managed Bond	▼ 0.67	0.65 <sup>4</sup>	PIMCO Total Return Fund	PTTAX	Intermediate Core-Plus Bond
<b>PIMCO</b> VIT Income Portfolio	▼ 1.13	1.13	PIMCO Income Fund	PONAX	Multisector Bond
<b>PLFA</b> Bond Plus	▼ 0.70	0.65 <sup>6</sup>	None	N/A	Intermediate Core Bond
<b>T. Rowe Price</b> Short Duration Bond	▼ 0.64	0.64	T. Rowe Price Short-Term Bond Fund	PRWBX	Short-Term Bond

## NON-U.S. FIXED-INCOME FUNDS

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%) <sup>1</sup>	Similarly Managed Mutual Fund <sup>2</sup>	Mutual Fund Ticker	Morningstar Category <sup>3</sup>
<b>American Funds</b> <sup>®</sup> IS Capital World Bond Fund <sup>SM</sup>	▼ 0.98	0.98	Capital World Bond Fund <sup>®</sup>	CWBFX	Global Bond
<b>Principal</b> Emerging Markets Debt	▼ 1.11	1.06 <sup>4</sup>	Principal Finissterre Emerging Markets Total Return Bond Fund	PFUMX	Emerging-Markets Bond
<b>Templeton</b> Global Bond VIP Fund	▼ 0.77	0.75 <sup>4</sup>	Templeton Global Bond Fund	TPINX	Global Bond

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## ALTERNATIVE STRATEGIES FUNDS

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%) <sup>1</sup>	Similarly Managed Mutual Fund <sup>2</sup>	Mutual Fund Ticker	Morningstar Category <sup>3</sup>
<b>JPMorgan</b> Hedged Equity ✓▼	0.90	0.90	JPMorgan Hedged Equity Fund	JHEQX	Options Trading
<b>PIMCO</b> VIT CommodityRealReturn <sup>®</sup> Strategy Portfolio ▼	1.74	1.58 <sup>4</sup>	PIMCO CommodityRealReturn <sup>®</sup> Strategy Fund	PCRAX	Commodities Broad Basket
<b>VanEck</b> VIP Global Resources Fund ▼	1.31	1.31	VanEck Global Resource Fund	GHAAX	Natural Resources

## SECTOR FUNDS

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%) <sup>1</sup>	Similarly Managed Mutual Fund <sup>2</sup>	Mutual Fund Ticker	Morningstar Category <sup>3</sup>
<b>BlackRock</b> Health Sciences ▼	1.14	1.14	BlackRock Health Sciences Opportunities Portfolio	SHSAX	Health
<b>FIAM LLC</b> Technology ▼	1.15	1.04 <sup>4</sup>	Fidelity <sup>®</sup> Select Technology Portfolio	FSPTX	Technology
<b>Invesco</b> V.I. Global Real Estate Fund ▼	1.27	1.27	Invesco Global Real Estate Fund	AGREX	Global Real Estate
<b>Macquarie</b> VIP Energy Series ▼	1.30	1.17 <sup>4</sup>	Ivy Energy Fund	IEYAX	Equity Energy
<b>MFS<sup>®</sup></b> Utilities Series ▼	1.05	1.04 <sup>4</sup>	MFS <sup>®</sup> Utilities Fund	MMUFX	Utilities
<b>Principal</b> Real Estate ▼	1.08	0.99 <sup>4</sup>	Principal Real Estate Securities	PRRAX	Real Estate

## DEFINED OUTCOME FUNDS

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%) <sup>1</sup>	Similarly Managed Mutual Fund <sup>2</sup>	Mutual Fund Ticker	Morningstar Category <sup>3</sup>
<b>Invesco<sup>®</sup></b> V.I. Nasdaq 100 Buffer Fund	1.65-2.21	0.96 <sup>4</sup>	None	N/A	Options Trading
<b>Invesco<sup>®</sup></b> V.I. S&P 500 Buffer Fund	1.24-1.50	0.96 <sup>4</sup>	None	N/A	Options Trading

*Invesco<sup>®</sup> V.I. Defined Outcome Funds are not available in New York and not available at all firms. To learn more about Invesco<sup>®</sup> V.I. Defined Outcome Funds, options and availability, please visit <http://www.Invesco.com/Defined-Outcome-II> for more information.*

✓ Eligible for a lifetime withdrawal benefit.

▼ Eligible with optional living benefits, Future Income Generator with a Rider Effective Date on or after November 1, 2023, and Investment Guard.

You can mix and match eligible investment options and qualify to purchase an optional benefit. Optional living benefits are available as long as the contract value is allocated according to the investment allocation requirements that the Company has in effect, which are subject to change.

## ASSET-ALLOCATION/BALANCED FUNDS

Variable Annuity Fund Name		Gross Fund Expense (%)	Net Fund Expense (%) <sup>1</sup>	Similarly Managed Mutual Fund <sup>2</sup>	Mutual Fund Ticker	Morningstar Category <sup>3</sup>
<b>American Funds</b> <sup>®</sup> IS Asset Allocation Fund <sup>SM</sup>	✓▼	0.80	0.80	None	N/A	Moderate Allocation
<b>American Funds</b> <sup>®</sup> IS Capital Income Builder <sup>®</sup> Fund <sup>SM</sup>	▼	0.91	0.78 <sup>5</sup>	Capital Income Builder <sup>®</sup>	CAIBX	Global Allocation
<b>American Funds</b> <sup>®</sup> IS Global Balanced Fund <sup>SM</sup>	▼	1.03	1.02 <sup>5</sup>	American Funds Global Balanced Fund <sup>SM</sup>	GBLAX	Global Allocation
<b>American Funds</b> <sup>®</sup> IS Managed Risk Asset Allocation Fund <sup>SM</sup>	✓▼	0.95	0.90 <sup>5</sup>	None	N/A	Moderate Allocation
<b>Avantis</b> Balanced Allocation	✓▼	0.74	0.67 <sup>4</sup>	None	N/A	Moderate Allocation
<b>BlackRock</b> 60/40 Target Allocation ETF V.I. Fund	▼	0.51	0.31 <sup>8</sup>	BlackRock 60/40 Target Allocation	BIGPX	Moderate Allocation
<b>BlackRock</b> Global Allocation V.I. Fund	✓▼	1.14	1.02 <sup>8</sup>	BlackRock Global Allocation Fund	MDLOX	Global Allocation
<b>Fidelity</b> <sup>®</sup> VIP FundsManager <sup>®</sup> 60%	✓▼	1.01	0.86 <sup>9</sup>	None	N/A	Moderate Allocation
<b>First Trust/Dorsey Wright</b> Tactical Core Portfolio	▼	1.86	1.30 <sup>5</sup>	None	N/A	Moderately Aggressive Allocation
<b>First Trust/Dow Jones</b> Dividend & Income Allocation Portfolio	✓▼	1.19	1.19	None	N/A	Moderate Allocation
<b>Franklin</b> Allocation VIP Fund	✓▼	0.93	0.92 <sup>4</sup>	None	N/A	Moderate Allocation
<b>Franklin</b> Income VIP Fund	▼	0.72	0.71 <sup>4</sup>	Franklin Income	FKINX	Moderately Conservative Allocation
<b>Invesco</b> V.I. Balanced-Risk Allocation Fund	✓▼	1.54	1.13 <sup>4</sup>	Invesco Balanced-Risk Allocation Fund	ABRZX	Tactical Allocation
<b>Invesco</b> V.I. Equity and Income Fund	▼	0.82	0.82	Invesco Equity and Income Fund	ACEIX	Moderate Allocation
<b>Janus Henderson</b> VIT Balanced Portfolio	✓▼	0.87	0.87	Janus Henderson Balanced Fund	JDBAX	Moderate Allocation
<b>Macquarie</b> VIP Asset Strategy Series	✓▼	1.01	0.85 <sup>4</sup>	Delaware Ivy Asset Strategy Fund	WASAX	Global Allocation
<b>MFS</b> <sup>®</sup> Total Return Series	✓▼	0.95	0.86 <sup>4</sup>	MFS <sup>®</sup> Total Return Fund	MSFRX	Moderate Allocation

✓ Eligible for a lifetime withdrawal benefit.

*(continued on next page)*

▼ Eligible with optional living benefits, Future Income Generator with a Rider Effective Date on or after November 1, 2023, and Investment Guard.

You can mix and match eligible investment options and qualify to purchase an optional benefit. Optional living benefits are available as long as the contract value is allocated according to the investment allocation requirements that the Company has in effect, which are subject to change.

**ASSET-ALLOCATION/BALANCED FUNDS** *(continued)*

Variable Annuity Fund Name		Gross Fund Expense (%)	Net Fund Expense (%) <sup>1</sup>	Similarly Managed Mutual Fund <sup>2</sup>	Mutual Fund Ticker	Morningstar Category <sup>3</sup>
<b>PLFA</b> ESG Diversified	✓▼	0.93	0.77 <sup>4</sup>	None	N/A	Moderate Allocation
<b>PLFA</b> ESG Diversified Growth	▼	1.12	0.75 <sup>4</sup>	None	N/A	Moderately Aggressive Allocation
<b>PLFA</b> Pacific Dynamix Conservative Growth	✓▼	0.63	0.59 <sup>10</sup>	None	N/A	Moderately Conservative Allocation
<b>PLFA</b> Pacific Dynamix Moderate Growth	✓▼	0.62	0.59 <sup>10</sup>	None	N/A	Moderate Allocation
<b>PLFA</b> Pacific Dynamix Growth	▲▼	0.63	0.59 <sup>10</sup>	None	N/A	Moderately Aggressive Allocation
<b>PLFA</b> Pacific Dynamix Aggressive Growth	▼	0.80	0.59 <sup>10</sup>	None	N/A	Moderately Aggressive Allocation
<b>PLFA</b> Portfolio Optimization Conservative	✓▼	0.85	0.85	Aristotle Portfolio Optimization Conservative Fund	POAAX	Conservative Allocation
<b>PLFA</b> Portfolio Optimization Moderate-Conservative	✓▼	0.87	0.87	Aristotle Portfolio Optimization Moderate-Conservative Fund	POBAX	Moderately Conservative Allocation
<b>PLFA</b> Portfolio Optimization Moderate	✓▼	0.88	0.88	Aristotle Portfolio Optimization Moderate Fund	POCAX	Moderate Allocation
<b>PLFA</b> Portfolio Optimization Growth	▲▼	0.89	0.89	Aristotle Portfolio Optimization Growth Fund	PODAX	Moderate Allocation
<b>PLFA</b> Portfolio Optimization Aggressive-Growth	■▼	0.93	0.93	Aristotle Portfolio Optimization Aggressive-Growth Fund	POEAX	Moderately Aggressive Allocation

✓ Eligible for a lifetime withdrawal benefit.

▼ Eligible with optional living benefits, Future Income Generator with a Rider Effective Date on or after November 1, 2023, and Investment Guard.

■ Additional allowable investment option for optional living benefit riders with a Rider Effective Date before January 1, 2009.

▲ Additional allowable investment option for Protected Investment Benefit and optional living benefit riders with a Rider Effective Date before May 1, 2012.

You can mix and match eligible investment options and qualify to purchase an optional benefit. Optional living benefits are available as long as the contract value is allocated according to the investment allocation requirements that the Company has in effect, which are subject to change.

<sup>1</sup>Net fund expenses are subject to change. These expenses are assessed annually as a percentage of each fund's average daily net assets. Net fund expenses reflect waivers, reductions, and reimbursements. The table does not reflect expenses and charges that are, or may be, imposed under the variable annuity contract.

<sup>2</sup>The money managers listed also may offer retail mutual funds. Although some funds may have names or investment goals that resemble retail mutual funds managed by the same money manager, these funds may not have the same underlying holdings as the retail mutual funds. Fees may vary between the variable annuity investment options and the similarly managed mutual funds. Investment results may be higher or lower.

<sup>3</sup>Morningstar Categories are as of April 30, 2024.

<sup>4</sup>Fee waiver expires on April 30, 2025.

<sup>5</sup>Fee waiver expires on May 1, 2025.

<sup>6</sup>Fee waiver expires on April 30, 2026.

<sup>7</sup>Fee waiver expires on April 28, 2025.

<sup>8</sup>Fee waiver expires on June 30, 2025.

<sup>9</sup>Fidelity® VIP FundsManager® 60%: Fidelity Management & Research Company LLC has contractually agreed to waive 0.05% of each fund's management fee. This arrangement will remain in effect through April 30, 2025. In addition, Fidelity Management & Research Company LLC has contractually agreed to reimburse 0.10% of class-level expenses for Service Class and Service Class 2. This arrangement will remain in effect for at least one year from the effective date of the prospectus, and will remain in effect thereafter as long as Service Class and Service Class 2 continue to be sold to unaffiliated insurance companies. If Service Class and Service Class 2 are no longer sold to unaffiliated insurance companies, FMR, in its sole discretion, may discontinue the arrangement.

<sup>10</sup>PLFA Pacific Dynamix® Portfolios: Net fund expenses reflect a contractual expense cap in place through April 30, 2025. There is no guarantee that expenses will continue to be capped after that date. Does not include contract-level charges. A fund-of-funds involves direct expenses for each fund and indirect expenses for the underlying funds.

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Not all products or investment options are available at all firms.

Variable annuities are long-term investments designed for retirement. The value of the variable investment options will fluctuate so that shares, when redeemed, may be worth more or less than the original cost. 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 also may apply. Withdrawals will reduce the contract value and the value of the death benefits, and may reduce any optional benefits.

Pacific Life's variable annuity products offer a wide variety of variable investment options. Each variable investment option invests in a corresponding portfolio of the American Century Variable Portfolios, Inc., American Funds Insurance Series®, BlackRock® Variable Series Funds, Inc., Delaware Variable Insurance Portfolios, Fidelity® Variable Insurance Products Funds, First Trust Variable Insurance Trust, Franklin Templeton Distributors, LLC, Invesco Variable Insurance Funds, Janus Henderson Series, Lord Abbett Series Fund, Inc., MFS® Variable Insurance Trust, Pacific Select Fund, PIMCO Variable Insurance Trust, or VanEck VIP Trust.

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Insurance product and rider guarantees, including optional benefits and any fixed crediting rates or annuity payout rates, are backed by the financial strength and claims-paying ability of the issuing insurance company and do not protect the value of the variable investment options. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased, or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Variable insurance products are distributed by **Pacific Select Distributors, LLC** (member FINRA & SIPC), a subsidiary of Pacific Life Insurance Company and an affiliate of Pacific Life & Annuity Company.

The home office for Pacific Life & Annuity Company is located in Phoenix, Arizona. The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.

Contract Form Series: ICC12:10-1252, ICC22:10-1352, 10-17800, 10-178OR, ICC20:10-1025

*State variations to contract form series may apply.*

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