



# PACIFIC PROTECTIVE GROWTH

## MORE INCOME CAN BE WORTH THE WAIT

With Income Guard

**Income Guard** is an optional living benefit available for an additional cost with Pacific Protective Growth registered index-linked annuity. It is designed to grow future income, protect it from market downturns, and help ensure it lasts a lifetime. Your income is determined by a combination of:

1. A withdrawal rate.
2. A deferral credit that applies for up to 10 years.

The percentages shown below combine the withdrawal rate and the deferral credit that is added every year for up to 10 years. As deferral credits continue to be added, the overall withdrawal rate continues to rise. You can start lifetime income three years after you elected Income Guard or at age 59½, whichever comes later. The longer you wait, the greater the income will be. You can choose income over your lifetime (Single Life) or cover the lives of both you and your spouse (Joint Life).

To learn more about Income Guard and the flexible features it offers, ask your financial professional about the Income Guard brochure, fact sheet, and prospectus.

### Total Withdrawal Rates at the End of Each Contract Year

Percentages are based on the owner's age or, if Joint Life is chosen, the age of the youngest spouse, on the date that Pacific Protective Growth was purchased.

Age at Purchase	0 (at issue)	1	2	3	4	5	6	7	8	9	10
	Single / Joint	Single / Joint	Single / Joint	Single / Joint	Single / Joint	Single / Joint	Single / Joint	Single / Joint	Single / Joint	Single / Joint	Single / Joint
45	4.40%/3.90%	4.65%/4.15%	4.90%/4.40%	5.15%/4.65%	5.40%/4.90%	5.65%/5.15%	5.90%/5.40%	6.15%/5.65%	6.40%/5.90%	6.65%/6.15%	6.90%/6.40%
46	4.45%/3.95%	4.70%/4.20%	4.95%/4.45%	5.20%/4.70%	5.45%/4.95%	5.70%/5.20%	5.95%/5.45%	6.20%/5.70%	6.45%/5.95%	6.70%/6.20%	6.95%/6.45%
47	4.50%/4.00%	4.75%/4.25%	5.00%/4.50%	5.25%/4.75%	5.50%/5.00%	5.75%/5.25%	6.00%/5.50%	6.25%/5.75%	6.50%/6.00%	6.75%/6.25%	7.00%/6.50%
48	4.55%/4.05%	4.80%/4.30%	5.05%/4.55%	5.30%/4.80%	5.55%/5.05%	5.80%/5.30%	6.05%/5.55%	6.30%/5.80%	6.55%/6.05%	6.80%/6.30%	7.05%/6.55%
49	4.60%/4.10%	4.85%/4.35%	5.10%/4.60%	5.35%/4.85%	5.60%/5.10%	5.85%/5.35%	6.10%/5.60%	6.35%/5.85%	6.60%/6.10%	6.85%/6.35%	7.10%/6.60%
50	4.65%/4.15%	4.90%/4.40%	5.15%/4.65%	5.40%/4.90%	5.65%/5.15%	5.90%/5.40%	6.15%/5.65%	6.40%/5.90%	6.65%/6.15%	6.90%/6.40%	7.15%/6.65%
51	4.75%/4.25%	5.00%/4.50%	5.25%/4.75%	5.50%/5.00%	5.75%/5.25%	6.00%/5.50%	6.25%/5.75%	6.50%/6.00%	6.75%/6.25%	7.00%/6.50%	7.25%/6.75%
52	4.85%/4.35%	5.10%/4.60%	5.35%/4.85%	5.60%/5.10%	5.85%/5.35%	6.10%/5.60%	6.35%/5.85%	6.60%/6.10%	6.85%/6.35%	7.10%/6.60%	7.35%/6.85%
53	4.95%/4.45%	5.20%/4.70%	5.45%/4.95%	5.70%/5.20%	5.95%/5.45%	6.20%/5.70%	6.45%/5.95%	6.70%/6.20%	6.95%/6.45%	7.20%/6.70%	7.45%/6.95%

**Total Withdrawal Rates at the End of Each Contract Year**

	<b>0 (at issue)</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
	<b>Single / Joint</b>	<b>Single / Joint</b>	<b>Single / Joint</b>	<b>Single / Joint</b>	<b>Single / Joint</b>	<b>Single / Joint</b>	<b>Single / Joint</b>	<b>Single / Joint</b>	<b>Single / Joint</b>	<b>Single / Joint</b>	<b>Single / Joint</b>
54	5.05%/4.55%	5.30%/4.80%	5.55%/5.05%	5.80%/5.30%	6.05%/5.55%	6.30%/5.80%	6.55%/6.05%	6.80%/6.30%	7.05%/6.55%	7.30%/6.80%	7.55%/7.05%
55	5.15%/4.65%	5.45%/4.95%	5.75%/5.25%	6.05%/5.55%	6.35%/5.85%	6.65%/6.15%	6.95%/6.45%	7.25%/6.75%	7.55%/7.05%	7.85%/7.35%	8.15%/7.65%
56	5.25%/4.75%	5.55%/5.05%	5.85%/5.35%	6.15%/5.65%	6.45%/5.95%	6.75%/6.25%	7.05%/6.55%	7.35%/6.85%	7.65%/7.15%	7.95%/7.45%	8.25%/7.75%
57	5.35%/4.85%	5.65%/5.15%	5.95%/5.45%	6.25%/5.75%	6.55%/6.05%	6.85%/6.35%	7.15%/6.65%	7.45%/6.95%	7.75%/7.25%	8.05%/7.55%	8.35%/7.85%
58	5.45%/4.95%	5.75%/5.25%	6.05%/5.55%	6.35%/5.85%	6.65%/6.15%	6.95%/6.45%	7.25%/6.75%	7.55%/7.05%	7.85%/7.35%	8.15%/7.65%	8.45%/7.95%
59	5.55%/5.05%	5.85%/5.35%	6.15%/5.65%	6.45%/5.95%	6.75%/6.25%	7.05%/6.55%	7.35%/6.85%	7.65%/7.15%	7.95%/7.45%	8.25%/7.75%	8.55%/8.05%
60	5.65%/5.15%	6.00%/5.50%	6.35%/5.85%	6.70%/6.20%	7.05%/6.55%	7.40%/6.90%	7.75%/7.25%	8.10%/7.60%	8.45%/7.95%	8.80%/8.30%	9.15%/8.65%
61	5.75%/5.25%	6.10%/5.60%	6.45%/5.95%	6.80%/6.30%	7.15%/6.65%	7.50%/7.00%	7.85%/7.35%	8.20%/7.70%	8.55%/8.05%	8.90%/8.40%	9.25%/8.75%
62	5.85%/5.35%	6.20%/5.70%	6.55%/6.05%	6.90%/6.40%	7.25%/6.75%	7.60%/7.10%	7.95%/7.45%	8.30%/7.80%	8.65%/8.15%	9.00%/8.50%	9.35%/8.85%
63	5.95%/5.45%	6.30%/5.80%	6.65%/6.15%	7.00%/6.50%	7.35%/6.85%	7.70%/7.20%	8.05%/7.55%	8.40%/7.90%	8.75%/8.25%	9.10%/8.60%	9.45%/8.95%
64	6.05%/5.55%	6.40%/5.90%	6.75%/6.25%	7.10%/6.60%	7.45%/6.95%	7.80%/7.30%	8.15%/7.65%	8.50%/8.00%	8.85%/8.35%	9.20%/8.70%	9.55%/9.05%
65	6.15%/5.65%	6.55%/6.05%	6.95%/6.45%	7.35%/6.85%	7.75%/7.25%	8.15%/7.65%	8.55%/8.05%	8.95%/8.45%	9.35%/8.85%	9.75%/9.25%	10.15%/9.65%
66	6.25%/5.75%	6.65%/6.15%	7.05%/6.55%	7.45%/6.95%	7.85%/7.35%	8.25%/7.75%	8.65%/8.15%	9.05%/8.55%	9.45%/8.95%	9.85%/9.35%	10.25%/9.75%
67	6.35%/5.85%	6.75%/6.25%	7.15%/6.65%	7.55%/7.05%	7.95%/7.45%	8.35%/7.85%	8.75%/8.25%	9.15%/8.65%	9.55%/9.05%	9.95%/9.45%	10.35%/9.85%
68	6.45%/5.95%	6.85%/6.35%	7.25%/6.75%	7.65%/7.15%	8.05%/7.55%	8.45%/7.95%	8.85%/8.35%	9.25%/8.75%	9.65%/9.15%	10.05%/9.55%	10.45%/9.95%
69	6.55%/6.05%	6.95%/6.45%	7.35%/6.85%	7.75%/7.25%	8.15%/7.65%	8.55%/8.05%	8.95%/8.45%	9.35%/8.85%	9.75%/9.25%	10.15%/9.65%	10.55%/10.05%
70	6.65%/6.15%	7.10%/6.60%	7.55%/7.05%	8.00%/7.50%	8.45%/7.95%	8.90%/8.40%	9.35%/8.85%	9.80%/9.30%	10.25%/9.75%	10.70%/10.20%	11.15%/10.65%
71	6.75%/6.25%	7.20%/6.70%	7.65%/7.15%	8.10%/7.60%	8.55%/8.05%	9.00%/8.50%	9.45%/8.95%	9.90%/9.40%	10.35%/9.85%	10.80%/10.30%	11.25%/10.75%
72	6.85%/6.35%	7.30%/6.80%	7.75%/7.25%	8.20%/7.70%	8.65%/8.15%	9.10%/8.60%	9.55%/9.05%	10.00%/9.50%	10.45%/9.95%	10.90%/10.40%	11.35%/10.85%
73	6.95%/6.45%	7.40%/6.90%	7.85%/7.35%	8.30%/7.80%	8.75%/8.25%	9.20%/8.70%	9.65%/9.15%	10.10%/9.60%	10.55%/10.05%	11.00%/10.50%	11.45%/10.95%
74	7.05%/6.55%	7.50%/7.00%	7.95%/7.45%	8.40%/7.90%	8.85%/8.35%	9.30%/8.80%	9.75%/9.25%	10.20%/9.70%	10.65%/10.15%	11.10%/10.60%	11.55%/11.05%
75	7.15%/6.65%	7.65%/7.15%	8.15%/7.65%	8.65%/8.15%	9.15%/8.65%	9.65%/9.15%	10.15%/9.65%	10.65%/10.15%	11.15%/10.65%	11.65%/11.15%	12.15%/11.65%
76	7.25%/6.75%	7.75%/7.25%	8.25%/7.75%	8.75%/8.25%	9.25%/8.75%	9.75%/9.25%	10.25%/9.75%	10.75%/10.25%	11.25%/10.75%	11.75%/11.25%	12.25%/11.75%
77	7.35%/6.85%	7.85%/7.35%	8.35%/7.85%	8.85%/8.35%	9.35%/8.85%	9.85%/9.35%	10.35%/9.85%	10.85%/10.35%	11.35%/10.85%	11.85%/11.35%	12.35%/11.85%
78	7.45%/6.95%	7.95%/7.45%	8.45%/7.95%	8.95%/8.45%	9.45%/8.95%	9.95%/9.45%	10.45%/9.95%	10.95%/10.45%	11.45%/10.95%	11.95%/11.45%	12.45%/11.95%
79	7.55%/7.05%	8.05%/7.55%	8.55%/8.05%	9.05%/8.55%	9.55%/9.05%	10.05%/9.55%	10.55%/10.05%	11.05%/10.55%	11.55%/11.05%	12.05%/11.55%	12.55%/12.05%
80-85	7.65%/7.15%	8.20%/7.70%	8.75%/8.25%	9.30%/8.80%	9.85%/9.35%	10.40%/9.90%	10.95%/10.45%	11.50%/11.00%	12.05%/11.55%	12.60%/12.10%	13.15%/12.65%

Talk to your financial professional or visit [PacificLife.com](https://www.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 also may apply 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.

A registered index-linked annuity is an insurance contract and is subject to investment risk; its value will fluctuate and loss of principal is possible.

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.

Not all products or optional benefits are available at all states or firms.

Pacific Life, its affiliates, its distributors, and respective representatives do not provide tax, accounting, or legal advice. Any taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor or attorney.

*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.*

***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](https://www.PacificLife.com/Prospectuses), and consider its information carefully before investing.***

All withdrawals under Income Guard reduce the contract value in the same manner as any other withdrawal. Withdrawals taken under Income Guard that exceed the maximum annual withdrawal limits may reduce the benefit by an amount greater than the value withdrawn. Withdrawals that occur before income under the benefit begins may reduce the benefits provided by Income Guard, perhaps significantly, and/or could terminate the benefit. Withdrawals under Income Guard may also reduce the benefits provided by the death benefit. Additionally, withdrawals taken under Income Guard from the index-linked options will be subject to an interim value calculation if taken before the end of a term.

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. They are not backed by the independent third party from which this annuity is purchased, including the broker-dealer, 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.

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.

Securities are distributed by **Pacific Select Distributors, LLC** (member FINRA & SIPC), a subsidiary of Pacific Life Insurance Company. Product/material availability and features may vary by state.

The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.

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Contract Form Series: 10-1900

Rider Series: 20-1925

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

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