

PACIFIC LIFE INSURANCE COMPANY PACIFIC LIFE P.O. Box 2378 • Omaha, NE 68103-2378 (800) 722-4448 PACIFIC LIFE & ANNUITY COMPANY P.O. Box 2829 • Omaha, NE 68103-2829

(800) 748-6907 www.PacificLife.com

Pacific Protective Growth Annuity

Individual Limited Single Premium Deferred Variable Annuity Contract with Index-Linked Options Contract Form Series 10-1900 Product Availability as of December 16, 2024

State	Pacific Protective Growth Annuity	Performance Lock Rider	Guaranteed Lifetime Withdrawal Benefit Rider	Point to Point with a Cap and Floor Strategy Rider	Point to Point Performance Mix with a Participation Rate and Buffer Strategy Rider	Point to Point with a Cap and Buffer Strategy Rider
	10-1900	20-1901	20-1925	20-1904	20-1906	20-1903
Alabama	•	•	•	•	•	•
Alaska	•	•	•	•	•	•
Arizona	•	•	•	•	•	•
Arkansas	•	•	•	•	•	•
California ¹	•	•	•	•	•	•
Colorado	•	•	•	•	•	•
Connecticut	•	•	•	•	•	•
Delaware	•	•	•	•	•	•
District of Columbia	•	•	•	•	•	•
Florida	•	•	•	•	•	•
Georgia	•	•	•	•	•	•
Hawaii	•	•	•	•	•	•
Idaho	•	•	•	•	•	•
Illinois	•	•	•	•	•	•
Indiana	•	•	•	•	•	•
lowa	0	0	0	0	0	0
Kansas	•	•	•	•	•	•
Kentucky	•	•	•	•	•	•
Louisiana	0	0	0	0	0	0
Maine	•	•	•	•	•	•
Maryland	0	0	0	0	0	0
Massachusetts ²	•	•	•	•	•	•
Michigan	•	•	•	•	•	•
Minnesota	•	•	•	•	•	•
Mississippi	•	•	•	•	•	•
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0

Available

Not Available

Pacific Life refers to Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state. Each insurance company is solely responsible for the financial obligations accruing under the products it issues. Product and rider guarantees are backed by the financial strength and claims-paying ability of the issuing company and do not protect the value of the variable investment options. Variable insurance products are distributed by Pacific Select Distributors, LLC (member FINRA & SIPC), a subsidiary of Pacific Life Insurance Company (Newport Beach, CA) and an affiliate of Pacific Life & Annuity Company. Variable and fixed annuity products are available through licensed third parties.



PACIFIC LIFE INSURANCE COMPANY
P.O. Box 2378 • Omaha, NE 68103-2378
(800) 722-4448
www.PacificLife.com

PACIFIC LIFE & ANNUITY COMPANY
P.O. Box 2829 ◆ Omaha, NE 68103-2829
(800) 748-6907

www.PacificLife.com

Pacific Protective Growth Annuity

Individual Limited Single Premium Deferred Variable Annuity Contract with Index-Linked Options
Contract Form Series 10-1900
Product Availability as of December 16, 2024

State	Point to Point Cap Rate with Dual Direction Buffer Strategy Rider	Market Value Adjustment Rider	Return of Purchase Payments Death Benefit Rider	Point to Point with a Tiered Participation Rate and Buffer Strategy Rider	Point to Point with Performance Triggered Rate and Floor Strategy Rider	Point to Point with Performance Triggered Rate and Buffer Strategy Rider
	20-1905	20-1409	20-1132	20-1909	20-1908	20-1907
Alabama	•	•	•	•	•	•
Alaska	•		•	•	•	•
Arizona	•	•	•	•	•	•
Arkansas	•	•	•	•	•	•
California ¹	•	•	•	•	•	•
Colorado	•	•	•	•	•	•
Connecticut	•	•	•	•	•	•
Delaware	•	•	•	•	•	•
District of Columbia	•	•	•	•	•	•
Florida	•	•	•	•	•	•
Georgia	•	•	•	•	•	•
Hawaii	•	•	•	•	•	•
Idaho	•	•	•	•	•	•
Illinois	•	•	•	•	•	•
Indiana	•	•	•	•	•	•
Iowa	0	0	0	0	0	0
Kansas	•	•	•	•	•	•
Kentucky	•	•	•	•	•	•
Louisiana	0	0	0	0	0	0
Maine	•	•	•	•	•	•
Maryland	0	0	0	0	0	0
Massachusetts ²	•	•	•	•	•	•
Michigan	•	•	•	•	•	•
Minnesota	•	•	•	•	•	•
Mississippi	•	•	•	•	•	•
Missouri	0	0	0	0	0	0
Montana	0	0	O	O	<u> </u>	O

Available

Not Available

Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. Insurance products are issued by Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state. Each insurance company is solely responsible for the financial obligations accruing under the products it issues. Product and rider guarantees are backed by the financial strength and claims-paying ability of the issuing company and do not protect the value of the variable investment options. Variable insurance products are distributed by Pacific Select Distributors, LLC (member FINRA & SIPC), a subsidiary of Pacific Life Insurance Company (Newport Beach, CA) and an affiliate of Pacific Life & Annuity Company. Variable and fixed annuity products are available through licensed third parties.



PACIFIC LIFE INSURANCE COMPANY PACIFIC LIFE P.O. Box 2378 • Omaha, NE 68103-2378 (800) 722-4448 PACIFIC LIFE & ANNUITY COMPANY P.O. Box 2829 • Omaha, NE 68103-2829 (800) 748-6907

www.PacificLife.com

Pacific Protective Growth Annuity

Individual Limited Single Premium Deferred Variable Annuity Contract with Index-Linked Options Contract Form Series 10-1900 Product Availability as of December 16, 2024

State	Pacific Protective Growth Annuity	Performance Lock Rider	Guaranteed Lifetime Withdrawal Benefit Rider	Point to Point with a Cap and Floor Strategy Rider	Point to Point Performance Mix with a Participation Rate and Buffer Strategy Rider	Point to Point with a Cap and Buffer Strategy Rider
	10-1900	20-1901	20-1925	20-1904	20-1906	20-1903
Nebraska	•	•	•	•	•	•
Nevada	•	•	•	•	•	•
New Hampshire	•	•	•	•	•	•
New Jersey	⊗	0	0	0	0	0
New Mexico	•	•	•	•	•	•
North Carolina	•	•	•	•	•	•
North Dakota	•	•	•	•	•	•
Ohio	•	•	•	•	•	•
Oklahoma	•	•	•	•	•	•
Oregon ³	⊗	0	0	0	0	0
Pennsylvania	•	•	•	•	•	•
Rhode Island	•	•	•	•	•	•
South Carolina	•	•	•	•	•	•
South Dakota	•	•	•	•	•	•
Tennessee	•	•	•	•	•	•
Texas	•	•	•	•	•	•
Utah	⊗	0	0	0	0	0
Vermont	⊗	0	0	0	0	0
Virginia	⊗	0	0	0	0	0
Washington	•	•	•	•	•	•
West Virginia	•	•	•	•	•	•
Wisconsin	•	•	•	•	•	•
Wyoming	•	•	•	•	•	•
New York ³	<u> </u>	0	0	0	0	0

Available

Not Available

Pacific Life refers to Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state. Each insurance company is solely responsible for the financial obligations accruing under the products it issues. Product and rider guarantees are backed by the financial strength and claims-paying ability of the issuing company and do not protect the value of the variable investment options. Variable insurance products are distributed by Pacific Select Distributors, LLC (member FINRA & SIPC), a subsidiary of Pacific Life Insurance Company (Newport Beach, CA) and an affiliate of Pacific Life & Annuity Company. Variable and fixed annuity products are available through licensed third parties.



PACIFIC LIFE INSURANCE COMPANY
P.O. Box 2378 • Omaha, NE 68103-2378
(800) 722-4448
www.PacificLife.com

PACIFIC LIFE & ANNUITY COMPANY
P.O. Box 2829 ◆ Omaha, NE 68103-2829
(800) 748-6907
www.PacificLife.com

Pacific Protective Growth Annuity

Individual Limited Single Premium Deferred Variable Annuity Contract with Index-Linked Options
Contract Form Series 10-1900
Product Availability as of December 16, 2024

State	Point to Point Cap Rate with Dual Direction Buffer Strategy Rider	Market Value Adjustment Rider	Return of Purchase Payments Death Benefit Rider	Point to Point with a Tiered Participation Rate and Buffer Strategy Rider	Point to Point with Performance Triggered Rate and Floor Strategy Rider	Point to Point with Performance Triggered Rate and Buffer Strategy Rider
	20-1905	20-1409	20-1132	20-1909	20-1908	20-1907
Nebraska	•	•	•	•	•	•
Nevada	•	•	•	•	•	•
New Hampshire	•	•	•	•	•	•
New Jersey	0	0	0	0	0	0
New Mexico	•	•	•	•	•	•
North Carolina	•	•	•	•	•	•
North Dakota	•	•	•	•	•	•
Ohio	•	•	•	•	•	•
Oklahoma	•	•	•	•	•	•
Oregon ³	0	0	0	0	0	O
Pennsylvania	•	•	•	•	•	•
Rhode Island	•	•	•	•	•	•
South Carolina	•	•	•	•	•	•
South Dakota	•	•	•	•	•	•
Tennessee	•	•	•	•	•	•
Texas	•	•	•	•	•	•
Utah	0	0	0	0	0	0
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	•	•	•	•	•	•
West Virginia	•	•	•	•	•	•
Wisconsin	•	•	•	•	•	•
Wyoming	•	•	•	•	•	•
New York ³	0	0	0	0	0	0

AvailableNot Available

Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. Insurance products are issued by Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state. Each insurance company is solely responsible for the financial obligations accruing under the products it issues. Product and rider guarantees are backed by the financial strength and claims-paying ability of the issuing company and do not protect the value of the variable investment options. Variable insurance products are distributed by Pacific Select Distributors, LLC (member FINRA & SIPC), a subsidiary of Pacific Life Insurance Company (Newport Beach, CA) and an affiliate of Pacific Life & Annuity Company. Variable and fixed annuity products are available through licensed third parties.



PACIFIC LIFE INSURANCE COMPANY
P.O. Box 2378 ◆ Omaha, NE 68103-2378
(800) 722-4448
www.PacificLife.com

PACIFIC LIFE & ANNUITY COMPANY
P.O. Box 2829 • Omaha, NE 68103-2829
(800) 748-6907
www.PacificLife.com

Pacific Protective Growth Annuity

Individual Limited Single Premium Deferred Variable Annuity Contract with Index-Linked Options
Contract Form Series 10-1900
Product Availability as of December 16, 2024

¹ California –

- Contract is structured as annuitant driven.
- Nursing Home & Terminal Illness Waivers are not available.
- Return of Purchase Payments Death Benefit Rider is annuitant driven.

² Massachusetts -

Nursing Home & Terminal Illness Waivers are not available

³ Oregon & New York – Filing is not yet submitted. Launch Date – TBD





Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. Insurance products are issued by Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state. Each insurance company is solely responsible for the financial obligations accruing under the products it issues. Product and rider guarantees are backed by the financial strength and claims-paying ability of the issuing company and do not protect the value of the variable investment options. Variable insurance products are distributed by Pacific Select Distributors, LLC (member FINRA & SIPC), a subsidiary of Pacific Life Insurance Company (Newport Beach, CA) and an affiliate of Pacific Life & Annuity Company. Variable and fixed annuity products are available through licensed third parties.