



# INCREASE YOUR FUTURE INCOME

with Interest Enhanced Income Benefit



An Optional Benefit Available with  
Pacific Index Edge Fixed Indexed Annuity

# A FIXED INDEXED ANNUITY (FIA) CAN HELP INCREASE YOUR FUTURE INCOME

A FIA is a long-term contract that can help you meet your financial objectives in retirement by protecting principal and offering growth potential. It guarantees you won't lose money due to market performance because your money is not directly invested in the market. It offers several ways to earn interest through options that are linked to an index such as the S&P 500®. What this means is when the index rises, your contract earns interest. If the index declines, you will not earn interest, but you will not lose money either.

A FIA also provides ways to generate lifetime income. Some FIAs offer an optional benefit for an additional cost, which is designed to increase the amount of income you may receive at a future date. This optional benefit is known as **Interest Enhanced Income Benefit (IEIB)**.

## How Interest Enhanced Income Benefit Works



Interest Enhanced Income Benefit protects and grows an amount called the **Protected Payment Base**. The Protected Payment Base is initially equal to the purchase payment amount of your FIA contract and is later used to determine the amount you will receive when you begin taking withdrawals.

For every year you wait to take income — for up to 10 years — **5.5%, plus the amount of interest earned on your contract that year, will be added to the Protected Payment Base**. Even in years in which your contract earns no interest, you will still receive a 5.5% credit to the Protected Payment Base.

Keep in mind, the Protected Payment Base is not the contract value, and it may not be withdrawn as a lump sum.

Annuity withdrawals are taxable as ordinary income when distributed and may be subject to a 10% additional federal income tax if withdrawn before age 59½. For nonqualified contracts, an additional 3.8% federal tax may apply on net investment income. Withdrawals will reduce the contract value and the value of the death benefits, and also may reduce the value of any optional benefits.

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

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

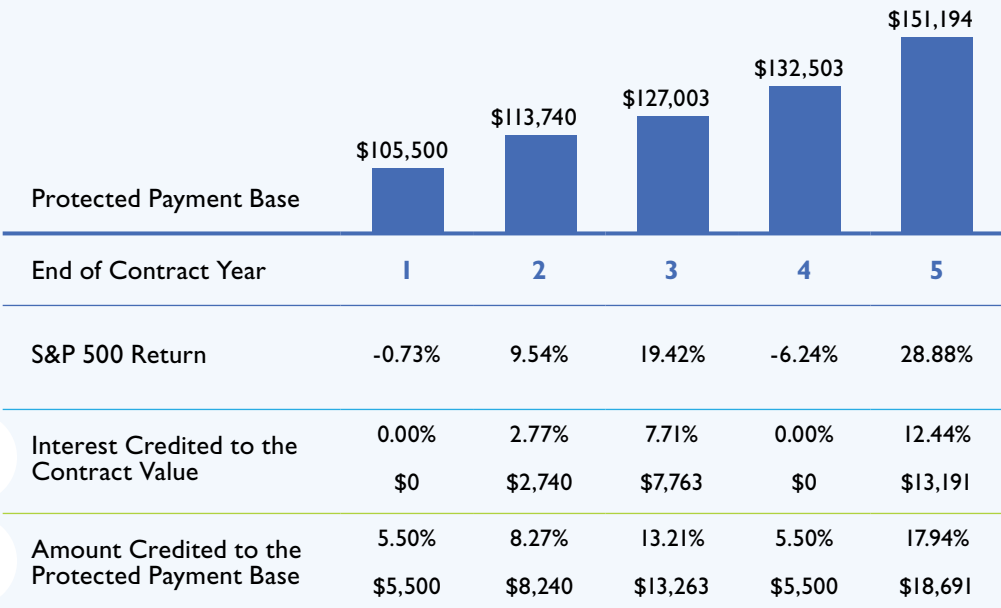
## Meet Sarah

- She is 60 years old and plans to retire in 10 years.
- Wants to protect \$100,000, but would also like the opportunity for that amount to grow.
- Looking to create lifetime income at age 70 to complement her Social Security benefit and a small pension.

Given Sarah’s need for an additional source of lifetime income, let’s look at the example below to see how her **\$100,000 initial Protected Payment Base can grow over 10 years at 5.5% plus interest earned.**

## Hypothetical Example Assumptions

- Sarah purchases a FIA and allocates 100% of her purchase payment to a Participation Rate Interest-Crediting Option<sup>1</sup> (assumed 50% participation rate and 2% spread for the entire 10 years).
- Sarah purchases Interest Enhanced Income Benefit — Single Life option — and takes no withdrawals for 10 years. The current annual charge is 1.00% (maximum charge of 1.50%) of the Protected Payment Base, deducted annually.

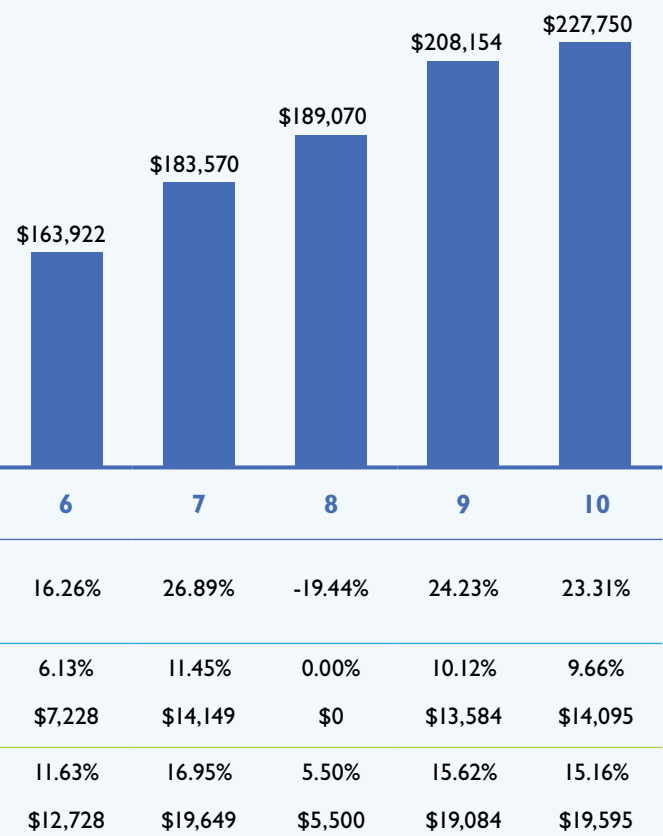


<sup>1</sup>A Participation Rate Interest-Crediting Option means you participate in a portion of the index return. The index return is calculated by comparing the change in the index value over an entire contract year. To provide higher participation rates, some options may deduct an amount known as a spread from the index return after the participation rate is applied.

<sup>2</sup>The 5.5% credit is equal to 5.5% of the initial Protected Payment Base.



The \$100,000 Protected Payment Base grows over 10 years to \$227,750.



## How Much Income Will Sarah Receive in the Future

The amount of income Sarah can receive in the future is based on the **age when she takes her first withdrawal (at or after age 59½).**

| Age Band | Age at First Withdrawal | Single Life | Joint Life |
|----------|-------------------------|-------------|------------|
| 1        | 59½–64                  | 5.0%        | 4.5%       |
| 2        | 65–69                   | 5.5%        | 5.0%       |
| 3        | 70–79                   | 6.0%        | 5.5%       |
| 4        | 80 and Older            | 7.0%        | 6.5%       |

If Sarah begins taking withdrawals at age 70, she will receive **\$13,665 annually for life** (6.0% of the \$227,750 Protected Payment Base).

Hypothetical example for illustrative purposes only. **Your results may vary.** Example uses actual historical S&P 500 returns from 2015–2024 and a hypothetical 50% participation rate and a 2% spread. Participation rates and spreads are guaranteed for one contract year and are subject to change after the period. This hypothetical illustration assumes the participation rate and spread remain the same for all 10 years. The index is not available for direct investment, and index performance does not include the reinvestment of dividends. Interest Enhanced Income Benefit was first available 9/1/16.

## WHY PACIFIC LIFE

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.

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<sup>1</sup> for high-quality service standards.
- We offer products that address market environments during all stages of your life.
- Pacific Life is designated as one of the 2025 World's Most Ethical Companies<sup>®2</sup> 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](https://www.PacificLife.com).



<sup>1</sup>Recipient of multiple DALBAR Service Awards since 1997. Refer to [www.DALBAR.com](https://www.DALBAR.com) for more information regarding awards, certifications, and rankings.

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

While ratings can be objective indicators of an insurance company's financial strength and can provide a relative measure to help select among insurance companies, they are not guarantees of the future financial strength and/or claims-paying ability of a company. The independent third party from which this annuity is purchased, including the broker/dealer, the insurance agency from which this annuity is purchased, and any affiliates of those entities, make no representations regarding the quality of the analysis conducted by the rating agencies. The rating agencies are not affiliated with the above-mentioned entities nor were they involved in any rating agency's analysis of the insurance companies.



Talk to your financial professional for more information about a Pacific Life fixed indexed annuity and Interest Enhanced Income Benefit, or visit [PacificLife.com](http://PacificLife.com).

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In order to sell this product, a financial professional must be a properly licensed and appointed life insurance producer.

Pacific Index Edge is not available in New York.

Please refer to the *Pacific Index Edge Client Guide*, *Contract Summary*, and the *Interest Enhanced Income Benefit Brochure* for more information. This optional benefit is subject to state and broker/dealer availability and variations. Only one optional benefit can be purchased with a fixed indexed annuity.

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*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.*

No guaranteed rate will be less than the minimum guaranteed rate stated in the contract. Pacific Life determines, at its discretion, annual interest rates in excess of the stated minimum guarantee in the contract.

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Pacific Index Edge is named "Individual Limited Premium Deferred Fixed Annuity" in the contract. Alternatively, the product is also named "Modified Single Premium Deferred Fixed Annuity" in Oregon and "Modified Guaranteed Equity Index Annuity" in Illinois. Interest Enhanced Income Benefit is named "Guaranteed Withdrawal Benefit XX Rider—Single Life" or "Guaranteed Withdrawal Benefit XX Rider—Joint Life" in the contract rider.

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.

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

Contract Form Series: ICCI6:30-1503, 30-1503MA, 30-1503ID, 30-1503OR

Rider Series: ICCI5:20-1406, 20-1406, ICCI7:20-1550, ICCI7:20-1551

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

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