



ENHANCE YOUR FINANCIAL LEGACY

Beneficiary Benefits Available with a Pacific Life Variable Annuity



51° 20' 7.9" N
172° 58' 7.5" E

WHY A PACIFIC LIFE VARIABLE ANNUITY

A variable annuity is a long-term contract between you and an insurance company that helps you grow, protect, and manage retirement savings in a tax-advantaged way. Variable annuities can provide:

- Protected monthly lifetime income so that you have money for as long as you live.
- Principal protection against market loss through optional benefits that help minimize downside risk.
- Tax-deferred growth so that your money grows faster through the power of compounding.
- Flexible access to your money should you need it for the unexpected.
- Protection for your loved ones if you pass away.

As you plan for retirement, reflect on Pacific Life's icon, the humpback whale, which migrates thousands of miles each year with two goals in mind: sustaining its life and protecting its offspring. A Pacific Life variable annuity can help you reach similar goals: specifically, sustainable retirement income for you and financial protection for your family.

Talk with your financial professional about the important role a Pacific Life variable annuity could play as part of your retirement strategy.

20° 56' 9.6" N, 156° 46' 12" W

AS YOU PLAN FOR RETIREMENT, PROTECT YOUR LOVED ONES

A Pacific Life variable annuity offers a standard beneficiary benefit and optional beneficiary benefits that provide important guarantees. If you pass away before converting the contract to guaranteed retirement income payments, our beneficiary benefits can:

- **Protect the amount of your original investment.**
- **Lock in investment gains.**

Part of any prudent retirement strategy is planning for the unexpected which may include taking care of the people you love.

The guarantees your beneficiaries receive will depend on the Pacific Life beneficiary benefit you choose.

Talk with your financial professional. Then, select the variable annuity with the benefit that best meets your needs.

The Pacific Life beneficiary benefits will be calculated on the Notice Date, which is the day we receive, in proper form, proof of death and instructions regarding payment of beneficiary benefit proceeds. For nonqualified contracts, the portion of beneficiary benefit payouts that exceeds the total amount of purchase payments not previously distributed will be subject to ordinary income tax. For qualified contracts, the entire beneficiary benefit payout is subject to ordinary income tax.

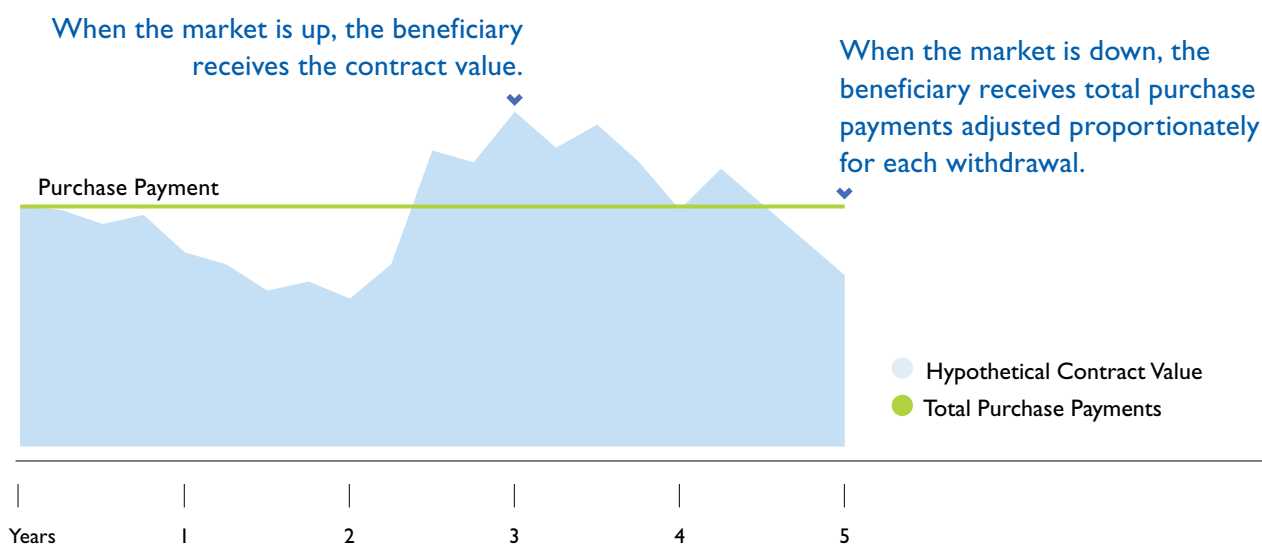
Variable annuities are long-term contracts designed for retirement. Guarantees, including optional benefits, are subject to the issuing insurance company's financial strength and claims-paying ability and do not protect the value of the variable investment options, which are subject to market risk. The 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 also may reduce the value of any optional benefits.

A beneficiary benefit is referred to as a death benefit in the prospectus.

PROTECT THE AMOUNT OF YOUR ORIGINAL INVESTMENT

Standard Death Benefit

- Beneficiaries will receive the greater of the contract value or total purchase payments adjusted for withdrawals. The adjustments are proportionate and may be more or less than the actual amount withdrawn.



This hypothetical example does not reflect a specific investment. The example assumes no additional purchase payments or withdrawals. Please see the prospectus for more information.

Additional Features for All Beneficiary Benefit Options

Spousal Continuation

When a married couple jointly owns a variable annuity and one spouse passes away, the surviving spouse, as the surviving owner, can elect to continue the contract as the sole owner and annuitant rather than cashing out the annuity death proceeds. The contract continues at the higher of the contract value or the beneficiary benefit amount.

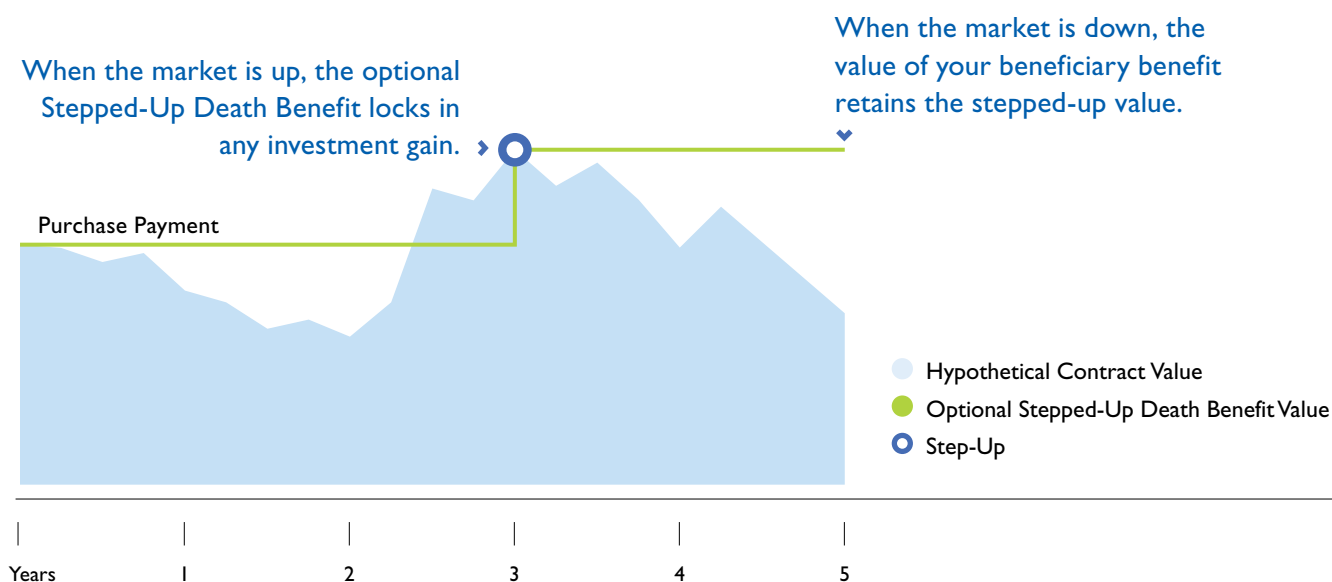
Predetermined Beneficiary Payout Option

The owner may designate that the beneficiary will receive beneficiary benefit proceeds through a lump sum or a variety of options that Pacific Life makes available.

LOCK IN INVESTMENT GAINS

Optional Stepped-Up Death Benefit

- Beneficiaries will receive the greater of the highest contract value on any previous contract anniversary prior to the oldest contract owner's or annuitant's 81st birthday, or the standard death benefit amount. The beneficiary benefit amount is increased for additional purchase payments and decreased by an adjustment for withdrawals. The adjustment is proportionate and may be more or less than the actual amount withdrawn.
- Contract owners and annuitants must be age 75 or younger. This option is offered at the time you purchase the annuity for an additional annual fee of 0.20% of the contract value (deducted daily).



This hypothetical example does not reflect a specific investment. It assumes no additional purchase payments or withdrawals. A step-up may not apply, depending on the performance of the contract over time. Although step-ups cease on the contract anniversary prior to the owner's or annuitant's 81st birthday, annual charges apply as long as the optional Stepped-Up Death Benefit is in effect. Contract ownership changes may change the beneficiary benefit amount under any of these beneficiary benefit options. See the prospectus for more information.

Important Considerations

Ownership changes may adversely affect the beneficiary benefit amounts. See the prospectus for more information.

An additional death benefit is available with certain broker/dealers. Please see the prospectus or product kit for additional information.

Help build your financial future and protect those you love.

Talk to your financial professional,
or visit our website for more information.

PacificLife.com

Subject to state and broker/dealer availability.

An additional death benefit is available with certain broker dealers. See the prospectus or product kit for additional information.

Pacific Life, its affiliates, their 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. Contact your financial professional or visit PacificLife.com for more information, including product and underlying fund prospectuses that contain more complete information about Pacific Life and a variable annuity's risks, charges, limitations, and expenses, as well as the risks, charges, expenses, and investment goals of the underlying investment options. Read them carefully before investing.

Under current law, a nonqualified annuity that is owned by an individual is generally entitled to tax deferral. IRAs and qualified plans—such as 401(k)s and 403(b)s—are already tax-deferred. Therefore, a deferred annuity should be used only to fund an IRA or qualified plan to benefit from the annuity's features other than tax deferral. These include lifetime income, death benefit options, and the ability to transfer among investment options without sales or withdrawal charges.

Insurance product and rider guarantees, including optional benefits and any fixed subaccount 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.

Pacific Life Insurance Company is licensed to issue insurance products in all states except New York.

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

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

Contract Form Series: ICC11:10-1212, 10-178OR, 10-17800

Rider Series: ICC14:20-1306-2

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

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