



PACIFIC LIFE

Variable Annuity Product Fees for Pacific Quest®

This communication is not an offer to sell or solicitation to buy variable annuities. For informational use only.

Product Name	Maximum Withdrawal Charges	Mortality & Expense Risk Charge	Administrative Fee	Annual Fee	Variable Subaccount Annual Operating Expense Range (as of the most recent prospectus, adjusted)
Pacific Quest— In all states except New York First available 6/1/21	Year: 1 2 3 4 5 6 7 8 Charge: 9% 8% 7% 6% 5% 4% 3% 0%	0.70% ¹	0.25%	\$50 (waived if contract value is \$50,000 or greater)	Gross: 0.28% – 2.54% Net: 0.28% – 2.38% (annually of each portfolio's average daily net assets)
Pacific Quest— in New York (No longer available as of 10/1/24)	Year: 1 2 3 4 5 6 7 8 Charge: 8% 8% 7% 6% 5% 4% 3% 0%	0.70% ¹	0.25%	\$50 (waived if contract value is \$50,000 or greater)	Gross: 0.28% – 2.54% Net: 0.28% – 2.38% (annually of each portfolio's average daily net assets)

¹Contract values greater than \$1 million may qualify for a 0.10% reduction. Please refer to your prospectus for additional information.

Pacific Life is not a Covered Service Provider (CSP) as defined in the Department of Labor (DOL) 408(b)(2) Regulations, nor are Pacific Life and its affiliates deemed a fiduciary. If you or the plan receive services from or pay compensation to other parties related to this plan, you should request the required disclosures directly from those parties. **This information is as of 5/1/25** and is not warranted to be specific to any individual contract owner, complete, or timely. Please look to all applicable prospectuses or your contract for specific information.

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.

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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.

Pacific Life refers to Pacific Life Insurance Company and its subsidiary Pacific Life & Annuity Company. 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. Each insurance company is solely responsible for the financial obligations accruing under the products it issues. 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.

Insurance product and 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, 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. Product availability and features may vary by state.

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: ICC20:10-1025
State variations to contract form series may apply.

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