



PACIFIC LIFE Variable Annuity Product Fees for Pacific Choice[®] 2

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 Choice 2— in all states except New York <i>First available 7/18/22</i>	Year: <table><tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td></tr><tr><td>Charge: 7%</td><td>7%</td><td>6%</td><td>5%</td><td>3%</td><td>0%</td></tr></table>	1	2	3	4	5	6	Charge: 7%	7%	6%	5%	3%	0%	0.85% ¹	0.25%	\$50 (waived if net 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)
1	2	3	4	5	6												
Charge: 7%	7%	6%	5%	3%	0%												
Pacific Choice 2— in New York <i>First available 10/1/24</i>	Year: <table><tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td></tr><tr><td>Charge: 7%</td><td>7%</td><td>6%</td><td>5%</td><td>3%</td><td>0%</td></tr></table>	1	2	3	4	5	6	Charge: 7%	7%	6%	5%	3%	0%	0.85% ¹	0.25%	\$50 (waived if net 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)
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¹Available Breakpoints: 0.80% for contracts \$500,000-\$999,999; 0.75% for contracts greater than \$1 million. Please refer to your prospectus for additional information

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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.

VAC2549-0525 5/25

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: ICC22:10-1352, 10-2352
State variations to contract form series may apply.

VAC2549-0525 5/25
2 of 2