



Give Your Clients the Power of Choice through Two Variable Annuities

Pacific Choice® 2

Growth Potential with Asset Protection

- 5-year withdrawal charge schedule
- 1.10% ME&A
- Available breakpoints¹:
 - 1.05% for contract values \$500,000–\$999,999
 - 1.00% for contract values greater than \$1 million
- Optional return-of-premium death benefit for an additional cost of 0.10%
- Additional optional living and death benefits available for an additional cost
- The ability to add an optional living benefit in the future such as Core Income Advantage (CIA) Select, which offers **protected lifetime income** beginning at age 65

Pacific Choice® Income

Income When and How Your Clients Want It

- 7-year withdrawal charge schedule
- 1.15% ME&A
- Optional return-of-premium death benefit for an additional cost of 0.15%
- Clients must choose one of two living benefits for an additional cost. Both offer:
 - An **annual credit** for up to 10 years or until the first withdrawal.
 - **Protected annual income** starting as early as age 59½.
 - The ability to **create more income** by capturing any market gains through annual resets.

Growth

Income

Flexibility

Pacific Choice 2 provides flexibility with:

- More than 100 investment options² from well-known and respected money managers with net costs starting as **low as 0.28%** (gross costs starting at 0.28%).³
- Additional death benefit options for those who want to leave a legacy.

Pacific Choice Income with **Enhanced Income Select 2** provides:

- More income when your clients need it.
- An **Income Rollover feature** that allows clients to carry over remaining unused amounts into the next contract year's withdrawal.

Protection

Pacific Choice 2 with **Investment Guard** offers:

- **Unlimited growth potential with no caps and dividends are reinvested.** 98 investment options to choose from, some with **100% equity exposure**.
- **Downside protection:** Choose the amount of time and level of protection for your clients: either a **5-, 7-, or 10-year** term and buffers that range from **10%, 15%, or 20%** depending on the term chosen.

Pacific Choice Income with **Future Income Generator** provides:

- **Open architecture** to provide clients the flexibility to invest in any of the **98 investment options** available with Pacific Choice Income, some with **100% equity exposure**.⁴
- **Steady income**, even if the contract value goes to zero.

See page 2 for footnotes referenced on this page.

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

To learn more about our suite of variable annuities and optional benefits, contact your Pacific Life consultative wholesaler at (800) 722-2333, or visit our website.

Annuities.PacificLife.com

¹Contract values greater than \$500,000 may qualify for a reduction for the upcoming contract quarter and are redetermined each contract quarterly anniversary. Please refer to the prospectus for additional information.

²Optional living benefits are available to clients as long as the contract value is allocated according to the investment allocation requirements that the Company has in effect, which are subject to change.

³See the prospectus for more information about the products and optional benefits.

⁴The additional investment options are not available for Future Income Generator in New York. Future Income Generator in New York is limited to 18 investment options.

CIA Select, Enhanced Income Select 2, and Investment Guard are not available in New York.

Not all products or riders are available at all firms.

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.

Investors should carefully consider a variable annuity's risks, charges, limitations, and expenses, as well as the risks, charges, expenses, and investment goals of the underlying investment options. This and other information about Pacific Life are provided in the product and underlying fund prospectuses. These prospectuses should be read carefully before investing.

Core Income Advantage Select is named "Guaranteed Withdrawal Benefit X Rider—Single Life" and "Guaranteed Withdrawal Benefit X Rider—Joint Life" in the contract rider.

Investment Guard is named "Guaranteed Minimum Accumulation Benefit" in the contract rider.

Enhanced Income Select 2 is named "Guaranteed Withdrawal Benefit XXIII Rider—Single Life" and "Guaranteed Withdrawal Benefit XXIII Rider—Joint Life" in the contract rider.

Future Income Generator is named "Guaranteed Withdrawal Benefit XXII Rider—Single Life" and "Guaranteed Withdrawal Benefit XXII Rider—Joint Life" in the contract rider.

Only one optional guaranteed minimum withdrawal benefit (GMWB) can be purchased on a variable annuity.

Variable annuities are long-term investments designed for retirement. 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.

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: ICC20:10-1020, ICC22:10-1352

Rider Series: ICC19:20-1427, ICC19:20-1428, ICC20:20-1021, ICC20:20-1022, ICC13:20-1258, ICC13:20-1259, ICC22:20-1356-A, ICC22:20-1357-A, ICC22:20-1358-A, ICC22:20-1359-A, ICC22:20-1360-A, ICC22:20-1361-A

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