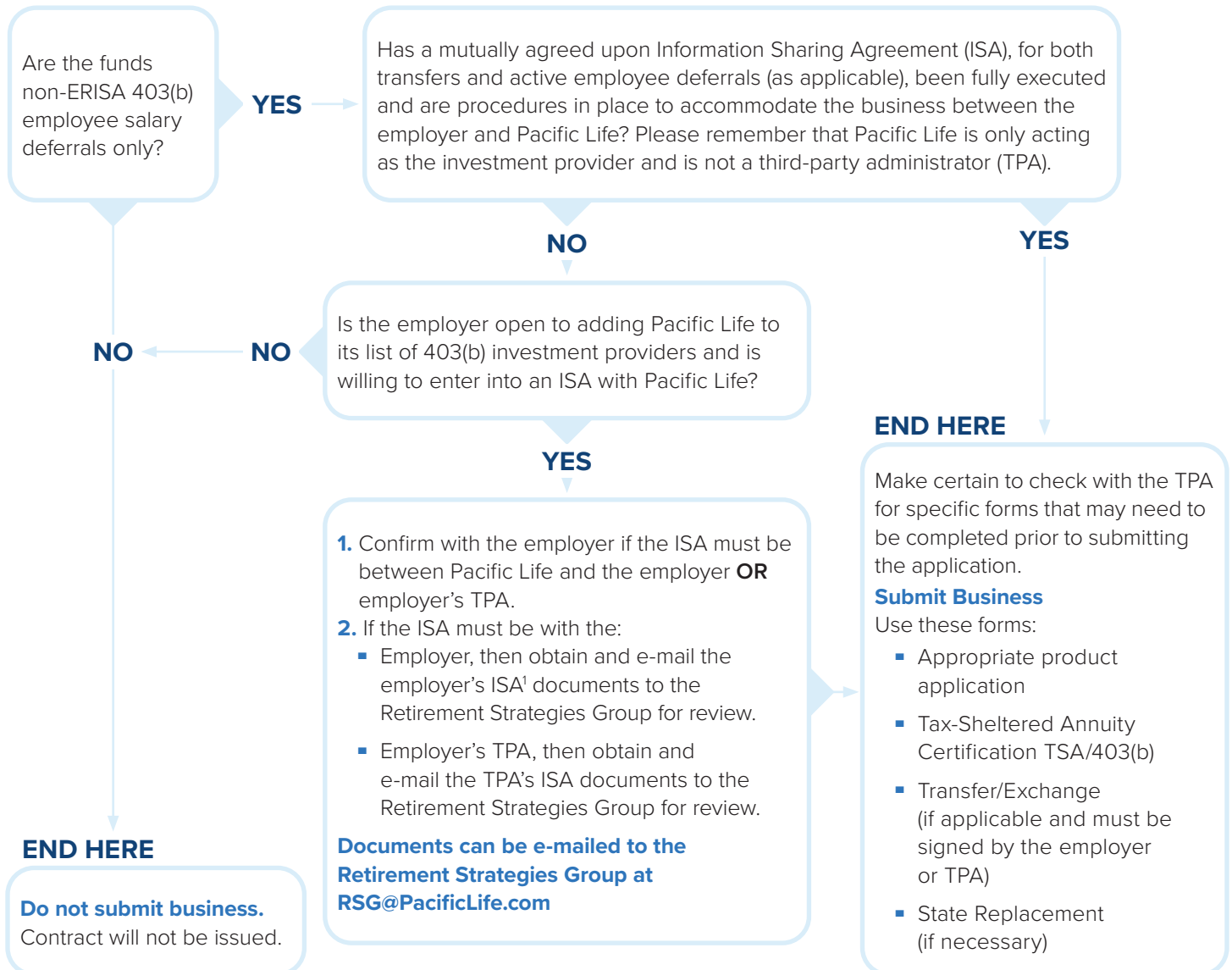


TSA/403(b) DOING ANNUITY BUSINESS WITH US

The 403(b) regulations currently in place became effective in 2009 and significantly changed the landscape of the 403(b) marketplace at the time. To help you understand how Pacific Life facilitates 403(b) business, read the boxes and follow the arrows below. If you have any questions, contact the **Retirement Strategies Group at (800) 722-2333, ext. 3939**.

START HERE



¹ISA processing times will vary. ²Employers that do not have their own ISA may consider using a Pacific Life model ISA, which can be provided by contacting the Retirement Strategies Group.

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.

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

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Reminder

Pacific Life annuities can be positioned as 403(b) investment options for:

- K-12 public school districts
- Non-ERISA 403(b) plans that only allow for employee salary deferrals and no employer contributions
- Employers working with a TPA to assist with compliance and administrative services

**For more detailed information, please contact the Retirement Strategies Group
at (800) 722-2333, ext. 3939 or RSG@PacificLife.com.**

Annuities.PacificLife.com

Pacific Life is not offering compliance or administrative services for 403(b) plans. If considering Pacific Life as an investment option for a 403(b) plan, then the employer should seek the services of a TPA providing compliance and administrative services.

Pacific Life and its affiliates do not provide any employer-sponsored qualified plan administrative services or impartial investment advice and do not act in a fiduciary capacity for any plan. Variable annuities are long-term investments designed for retirement.

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.

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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.

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