

PACIFIC INDEX INCOME With Lifetime Income Creator

MORE INCOME CAN BE WORTH THE WAIT



Planning for retirement means thinking about how future income could be affected by market changes, inflation, or living longer than expected. **Lifetime Income Creator** is a benefit included for an additional cost with the Pacific Index Income fixed indexed annuity. The benefit is designed to help **grow, protect, and ensure income can last a lifetime**.

Each year you wait to take income, a deferral credit is added to the withdrawal percentage for up to 20 years. The longer you wait, the more your future lifetime income can increase.

Choose to cover one life (Single Life) or both you and a spouse (Joint Life), with the flexibility to change that choice before lifetime income begins. **Lifetime income can start as early as age 59½**. While we show the most common ages for purchasing Pacific Index Income with Lifetime Income Creator, deferral credits and withdrawal percentages can begin between ages 50 and 85.

To learn more about Lifetime Income Creator and its flexible features, ask your financial professional about the Pacific Index Income brochure and fact sheet.

Deferral credit and withdrawal percentages are effective as of 9/16/25 and are subject to change.

Deferral Credit							
Age at Purchase	50–54	55–59	60–64	65–69	70–74	75–79	80–85
Deferral Credit	0.45%	0.50%	0.55%	0.60%	0.65%	0.70%	0.75%

Single Life

Lifetime Withdrawal Percentages at the End of Each Contract Year

Percentages are based on the owner's age on the date that Pacific Index Income was purchased.

Age at Purchase	0 (at issue)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
50	5.60	6.05	6.50	6.95	7.40	7.85	8.30	8.75	9.20	9.65	10.10	10.55	11.00	11.45	11.90	12.35	12.80	13.25	13.70	14.15	14.60
51	5.70	6.15	6.60	7.05	7.50	7.95	8.40	8.85	9.30	9.75	10.20	10.65	11.10	11.55	12.00	12.45	12.90	13.35	13.80	14.25	14.70
52	5.80	6.25	6.70	7.15	7.60	8.05	8.50	8.95	9.40	9.85	10.30	10.75	11.20	11.65	12.10	12.55	13.00	13.45	13.90	14.35	14.80
53	5.90	6.35	6.80	7.25	7.70	8.15	8.60	9.05	9.50	9.95	10.40	10.85	11.30	11.75	12.20	12.65	13.10	13.55	14.00	14.45	14.90
54	6.00	6.45	6.90	7.35	7.80	8.25	8.70	9.15	9.60	10.05	10.50	10.95	11.40	11.85	12.30	12.75	13.20	13.65	14.10	14.55	15.00
55	6.10	6.60	7.10	7.60	8.10	8.60	9.10	9.60	10.10	10.60	11.10	11.60	12.10	12.60	13.10	13.60	14.10	14.60	15.10	15.60	16.10
56	6.20	6.70	7.20	7.70	8.20	8.70	9.20	9.70	10.20	10.70	11.20	11.70	12.20	12.70	13.20	13.70	14.20	14.70	15.20	15.70	16.20
57	6.30	6.80	7.30	7.80	8.30	8.80	9.30	9.80	10.30	10.80	11.30	11.80	12.30	12.80	13.30	13.80	14.30	14.80	15.30	15.80	16.30
58	6.40	6.90	7.40	7.90	8.40	8.90	9.40	9.90	10.40	10.90	11.40	11.90	12.40	12.90	13.40	13.90	14.40	14.90	15.40	15.90	16.40
59	6.50	7.00	7.50	8.00	8.50	9.00	9.50	10.00	10.50	11.00	11.50	12.00	12.50	13.00	13.50	14.00	14.50	15.00	15.50	16.00	16.50
60	6.60	7.15	7.70	8.25	8.80	9.35	9.90	10.45	11.00	11.55	12.10	12.65	13.20	13.75	14.30	14.85	15.40	15.95	16.50	17.05	17.60
61	6.75	7.30	7.85	8.40	8.95	9.50	10.05	10.60	11.15	11.70	12.25	12.80	13.35	13.90	14.45	15.00	15.55	16.10	16.65	17.20	17.75
62	6.90	7.45	8.00	8.55	9.10	9.65	10.20	10.75	11.30	11.85	12.40	12.95	13.50	14.05	14.60	15.15	15.70	16.25	16.80	17.35	17.90
63	7.05	7.60	8.15	8.70	9.25	9.80	10.35	10.90	11.45	12.00	12.55	13.10	13.65	14.20	14.75	15.30	15.85	16.40	16.95	17.50	18.05
64	7.20	7.75	8.30	8.85	9.40	9.95	10.50	11.05	11.60	12.15	12.70	13.25	13.80	14.35	14.90	15.45	16.00	16.55	17.10	17.65	18.20
65	7.30	7.90	8.50	9.10	9.70	10.30	10.90	11.50	12.10	12.70	13.30	13.90	14.50	15.10	15.70	16.30	16.90	17.50	18.10	18.70	19.30
66	7.40	8.00	8.60	9.20	9.80	10.40	11.00	11.60	12.20	12.80	13.40	14.00	14.60	15.20	15.80	16.40	17.00	17.60	18.20	18.80	19.40
67	7.50	8.10	8.70	9.30	9.90	10.50	11.10	11.70	12.30	12.90	13.50	14.10	14.70	15.30	15.90	16.50	17.10	17.70	18.30	18.90	19.50
68	7.60	8.20	8.80	9.40	10.00	10.60	11.20	11.80	12.40	13.00	13.60	14.20	14.80	15.40	16.00	16.60	17.20	17.80	18.40	19.00	19.60
69	7.70	8.30	8.90	9.50	10.10	10.70	11.30	11.90	12.50	13.10	13.70	14.30	14.90	15.50	16.10	16.70	17.30	17.90	18.50	19.10	19.70
70	7.80	8.45	9.10	9.75	10.40	11.05	11.70	12.35	13.00	13.65	14.30	14.95	15.60	16.25	16.90	17.55	18.20	18.85	19.50	20.15	20.80
71	7.90	8.55	9.20	9.85	10.50	11.15	11.80	12.45	13.10	13.75	14.40	15.05	15.70	16.35	17.00	17.65	18.30	18.95	19.60	20.25	20.90
72	8.00	8.65	9.30	9.95	10.60	11.25	11.90	12.55	13.20	13.85	14.50	15.15	15.80	16.45	17.10	17.75	18.40	19.05	19.70	20.35	21.00
73	8.10	8.75	9.40	10.05	10.70	11.35	12.00	12.65	13.30	13.95	14.60	15.25	15.90	16.55	17.20	17.85	18.50	19.15	19.80	20.45	21.10
74	8.20	8.85	9.50	10.15	10.80	11.45	12.10	12.75	13.40	14.05	14.70	15.35	16.00	16.65	17.30	17.95	18.60	19.25	19.90	20.55	21.20
75	8.30	9.00	9.70	10.40	11.10	11.80	12.50	13.20	13.90	14.60	15.30	16.00	16.70	17.40	18.10	18.80	19.50	20.20	20.90	21.60	22.30

Joint Life

Lifetime Withdrawal Percentages at the End of Each Contract Year

Percentages are based on the age of the youngest spouse on the date that Pacific Index Income was purchased.

Age at Purchase	0 (at issue)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
50	5.10	5.55	6.00	6.45	6.90	7.35	7.80	8.25	8.70	9.15	9.60	10.05	10.50	10.95	11.40	11.85	12.30	12.75	13.20	13.65	14.10
51	5.20	5.65	6.10	6.55	7.00	7.45	7.90	8.35	8.80	9.25	9.70	10.15	10.60	11.05	11.50	11.95	12.40	12.85	13.30	13.75	14.20
52	5.30	5.75	6.20	6.65	7.10	7.55	8.00	8.45	8.90	9.35	9.80	10.25	10.70	11.15	11.60	12.05	12.50	12.95	13.40	13.85	14.30
53	5.40	5.85	6.30	6.75	7.20	7.65	8.10	8.55	9.00	9.45	9.90	10.35	10.80	11.25	11.70	12.15	12.60	13.05	13.50	13.95	14.40
54	5.50	5.95	6.40	6.85	7.30	7.75	8.20	8.65	9.10	9.55	10.00	10.45	10.90	11.35	11.80	12.25	12.70	13.15	13.60	14.05	14.50
55	5.60	6.10	6.60	7.10	7.60	8.10	8.60	9.10	9.60	10.10	10.60	11.10	11.60	12.10	12.60	13.10	13.60	14.10	14.60	15.10	15.60
56	5.70	6.20	6.70	7.20	7.70	8.20	8.70	9.20	9.70	10.20	10.70	11.20	11.70	12.20	12.70	13.20	13.70	14.20	14.70	15.20	15.70
57	5.80	6.30	6.80	7.30	7.80	8.30	8.80	9.30	9.80	10.30	10.80	11.30	11.80	12.30	12.80	13.30	13.80	14.30	14.80	15.30	15.80
58	5.90	6.40	6.90	7.40	7.90	8.40	8.90	9.40	9.90	10.40	10.90	11.40	11.90	12.40	12.90	13.40	13.90	14.40	14.90	15.40	15.90
59	6.00	6.50	7.00	7.50	8.00	8.50	9.00	9.50	10.00	10.50	11.00	11.50	12.00	12.50	13.00	13.50	14.00	14.50	15.00	15.50	16.00
60	6.10	6.65	7.20	7.75	8.30	8.85	9.40	9.95	10.50	11.05	11.60	12.15	12.70	13.25	13.80	14.35	14.90	15.45	16.00	16.55	17.10
61	6.25	6.80	7.35	7.90	8.45	9.00	9.55	10.10	10.65	11.20	11.75	12.30	12.85	13.40	13.95	14.50	15.05	15.60	16.15	16.70	17.25
62	6.40	6.95	7.50	8.05	8.60	9.15	9.70	10.25	10.80	11.35	11.90	12.45	13.00	13.55	14.10	14.65	15.20	15.75	16.30	16.85	17.40
63	6.55	7.10	7.65	8.20	8.75	9.30	9.85	10.40	10.95	11.50	12.05	12.60	13.15	13.70	14.25	14.80	15.35	15.90	16.45	17.00	17.55
64	6.70	7.25	7.80	8.35	8.90	9.45	10.00	10.55	11.10	11.65	12.20	12.75	13.30	13.85	14.40	14.95	15.50	16.05	16.60	17.15	17.70
65	6.80	7.40	8.00	8.60	9.20	9.80	10.40	11.00	11.60	12.20	12.80	13.40	14.00	14.60	15.20	15.80	16.40	17.00	17.60	18.20	18.80
66	6.90	7.50	8.10	8.70	9.30	9.90	10.50	11.10	11.70	12.30	12.90	13.50	14.10	14.70	15.30	15.90	16.50	17.10	17.70	18.30	18.90
67	7.00	7.60	8.20	8.80	9.40	10.00	10.60	11.20	11.80	12.40	13.00	13.60	14.20	14.80	15.40	16.00	16.60	17.20	17.80	18.40	19.00
68	7.10	7.70	8.30	8.90	9.50	10.10	10.70	11.30	11.90	12.50	13.10	13.70	14.30	14.90	15.50	16.10	16.70	17.30	17.90	18.50	19.10
69	7.20	7.80	8.40	9.00	9.60	10.20	10.80	11.40	12.00	12.60	13.20	13.80	14.40	15.00	15.60	16.20	16.80	17.40	18.00	18.60	19.20
70	7.30	7.95	8.60	9.25	9.90	10.55	11.20	11.85	12.50	13.15	13.80	14.45	15.10	15.75	16.40	17.05	17.70	18.35	19.00	19.65	20.30
71	7.40	8.05	8.70	9.35	10.00	10.65	11.30	11.95	12.60	13.25	13.90	14.55	15.20	15.85	16.50	17.15	17.80	18.45	19.10	19.75	20.40
72	7.50	8.15	8.80	9.45	10.10	10.75	11.40	12.05	12.70	13.35	14.00	14.65	15.30	15.95	16.60	17.25	17.90	18.55	19.20	19.85	20.50
73	7.60	8.25	8.90	9.55	10.20	10.85	11.50	12.15	12.80	13.45	14.10	14.75	15.40	16.05	16.70	17.35	18.00	18.65	19.30	19.95	20.60
74	7.70	8.35	9.00	9.65	10.30	10.95	11.60	12.25	12.90	13.55	14.20	14.85	15.50	16.15	16.80	17.45	18.10	18.75	19.40	20.05	20.70
75	7.80	8.50	9.20	9.90	10.60	11.30	12.00	12.70	13.40	14.10	14.80	15.50	16.20	16.90	17.60	18.30	19.00	19.70	20.40	21.10	21.80

**Talk to your financial professional to learn more
about Pacific Index Income with Lifetime Income Creator,
or visit our website.
PacificLife.com**

Annuities are long-term contracts designed for retirement. 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 and a market value adjustment (MVA) also may apply. Withdrawals will reduce the contract value and the value of the death benefit, and also may reduce the value of the Lifetime Income Creator benefit.

All withdrawals under Lifetime Income Creator reduce the contract value in the same manner as any other withdrawal. Withdrawals taken under Lifetime Income Creator that exceed the maximum annual withdrawal limits may reduce the benefit by an amount greater than the value withdrawn. Such excess withdrawals, except required minimum distributions (RMDs), are subject to withdrawal charges and a market value adjustment (MVA) if taken during the withdrawal charge period (MVA not applicable in California). Withdrawals that occur before income under the benefit begins may reduce the benefits provided by Lifetime Income Creator, perhaps significantly, and/or could terminate the benefit. Withdrawals under Lifetime Income Creator may also reduce the benefits provided by the death benefit.

A fixed indexed annuity is not a security and does not participate directly in the stock market or any index, so it is not an investment.

Non-guaranteed elements may be defined as follows: "Premiums, credited interest rates (including any bonus), benefits, values, non-interest based credits, charges or elements of formulas used to determine any of these, which are subject to company discretion and are not guaranteed at issue. An element is considered non-guaranteed if any of the underlying non-guaranteed elements are used in its calculation." Policy elements that are not determined as guaranteed elements at policy issue may fall under this definition.

In order to sell this product, a financial professional must be a properly licensed and appointed life insurance producer.

Not all products or optional benefits are available at all states or firms.

Pacific Life, its affiliates, its 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.

Insurance product and rider guarantees, including optional benefits and any fixed crediting rates or annuity payout rates, are backed by the financial strength and claims-paying ability of the issuing insurance company. They are not backed by the independent third party from which this annuity is purchased, including the broker-dealer, 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. Product/material availability and features may vary by state.

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

Contract Form Series: ICC25:30-1601

Rider Series: ICC25:20-1926

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

