

# PACIFIC PROTECTIVE GROWTH NY

## HISTORY OF INDEX PERFORMANCE

Before choosing an index to pair with the crediting strategy options within the Pacific Protective Growth NY registered index-linked annuity contract, you and your financial professional may want to review the performance history of the indexes. The charts on the following pages display:

- The historical returns for each index over 1-year and 6-year rolling periods.
- How the rolling-period performance would have been impacted by the buffer protection option. A buffer protects against negative index returns *up* to the buffer percentage.

This information, in consultation with your financial professional, may help you assess which indexes to choose to determine interest crediting for your annuity.

### Available Indexes

#### S&P 500® Index

Composed of 500 equity securities of large-cap U.S. companies.

#### Nasdaq-100 Index®

A U.S. large cap equity benchmark comprised of 100 fundamentally sound and innovative Nasdaq-listed companies.

#### Russell 2000® Index

Measures results of a broad array of 2,000 small-cap companies in the U.S. market.

#### MSCI EAFE® Index

Tracks the performance of large- and mid-cap companies across developed markets around the world (excluding the U.S. and Canada).

Pacific Protective Growth NY is a registered index-linked annuity contract that offers growth opportunities, including crediting strategies tied to the performance of an index, while providing a level of protection that limits the amount of loss you may incur.

Index-linked options do not participate directly in the market or any index.

The indexes are unmanaged and not available for direct investment. The index performance does not include the reinvestment of dividends. Not all indexes, protection options, and terms are available on every crediting strategy.

A registered index-linked annuity is an insurance contract, is subject to investment risk, its value will fluctuate, and loss of principal is possible.

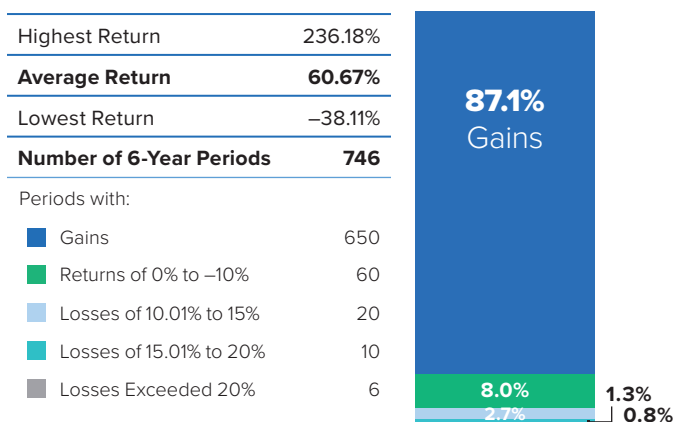
**INVESTMENT AND INSURANCE PRODUCTS ARE:**

- **NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY**
- **NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED**

## Rolling Monthly 6-Year Returns for Indexes Since Their Inceptions

### S&P 500 Index

(December 1957–December 2025)



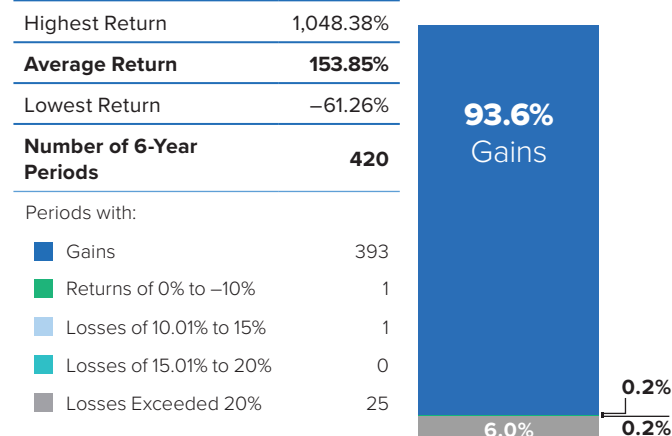
With a 10% buffer, **95.2%** of the rolling periods would have resulted in a 0% or higher return.

With a 15% buffer, **97.9%** of the rolling periods would have resulted in a 0% or higher return.

With a 20% buffer, **99.2%** of the rolling periods would have resulted in a 0% or higher return.

### Nasdaq-100 Index

(February 1985–December 2025)



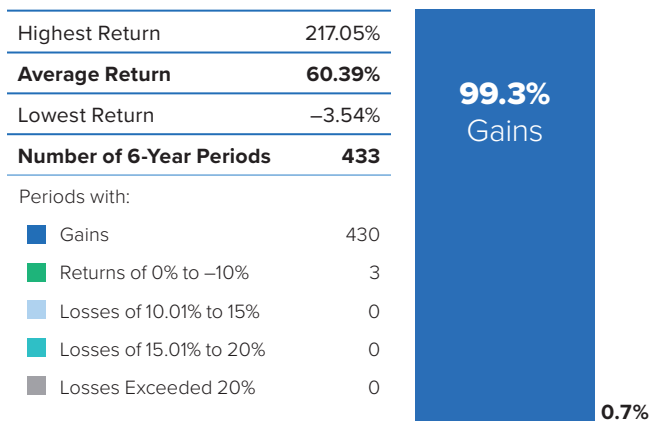
With a 10% buffer, **93.8%** of the rolling periods would have resulted in a 0% or higher return.

With a 15% buffer, **94%** of the rolling periods would have resulted in a 0% or higher return.

With a 20% buffer, **94%** of the rolling periods would have resulted in a 0% or higher return.

### Russell 2000 Index

(January 1984–December 2025)



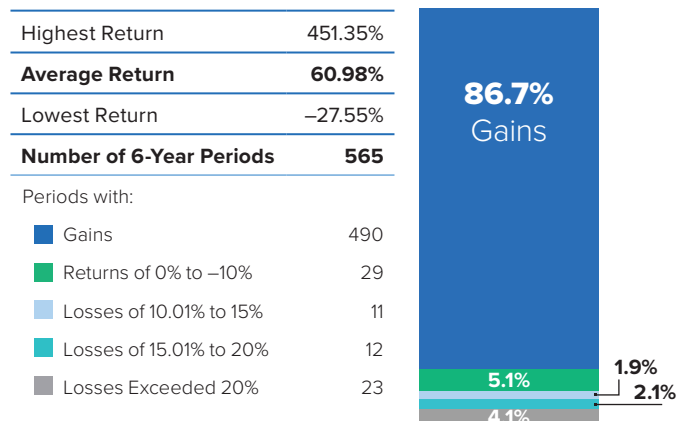
With a 10% buffer, **100%** of the rolling periods would have resulted in a 0% or higher return.

With a 15% buffer, **100%** of the rolling periods would have resulted in a 0% or higher return.

With a 20% buffer, **100%** of the rolling periods would have resulted in a 0% or higher return.

### MSCI EAFE Index

(January 1973–December 2025)



With a 10% buffer, **91.9%** of the rolling periods would have resulted in a 0% or higher return.

With a 15% buffer, **93.6%** of the rolling periods would have resulted in a 0% or higher return.

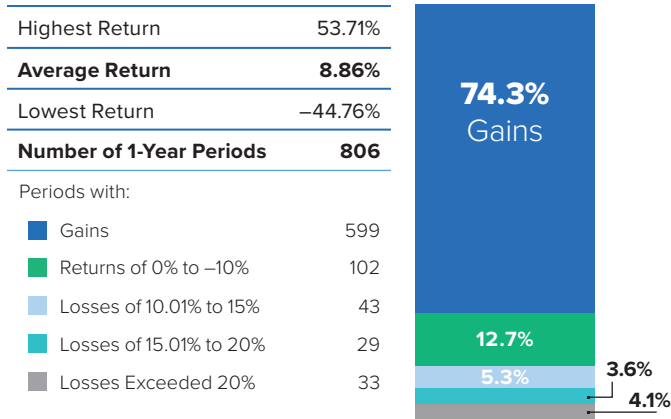
With a 20% buffer, **95.9%** of the rolling periods would have resulted in a 0% or higher return.

**For illustrative purposes only. Past performance is no guarantee of future results.** The examples herein are not representative of the Pacific Protective Growth NY annuity. Actual performance may be greater or less than shown and will differ due to the caps and rates available in the crediting strategies. Data source: Morningstar, Inc., as of January 1, 2026. Returns reflect the changes in index prices only and do not include the reinvestment of dividends or interest payments.

## Rolling Monthly 1-Year Returns for Indexes Since Their Inceptions

### S&P 500 Index

(December 1957–December 2025)

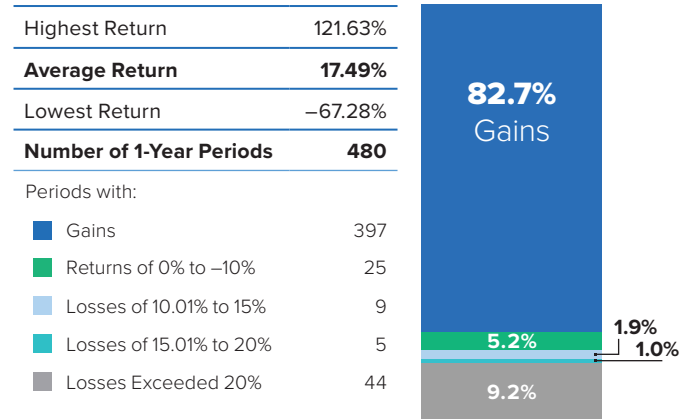


With a 10% buffer, **87%** of the rolling periods would have resulted in a 0% or higher return.

With a 15% buffer, **92.3%** of the rolling periods would have resulted in a 0% or higher return.

### Nasdaq-100 Index

(February 1985–December 2025)

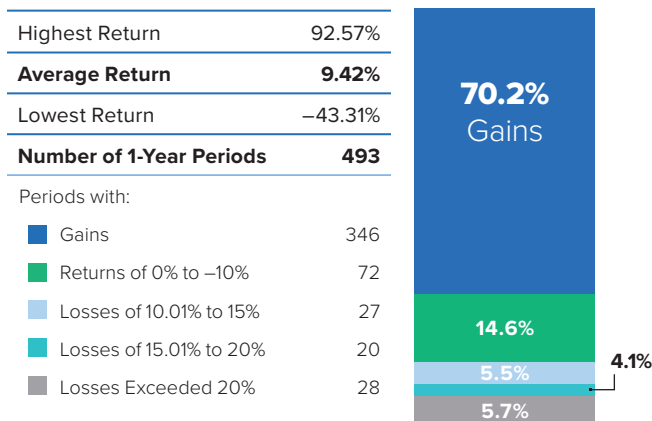


With a 10% buffer, **87.9%** of the rolling periods would have resulted in a 0% or higher return.

With a 15% buffer, **89.8%** of the rolling periods would have resulted in a 0% or higher return.

### Russell 2000 Index

(January 1984–December 2025)

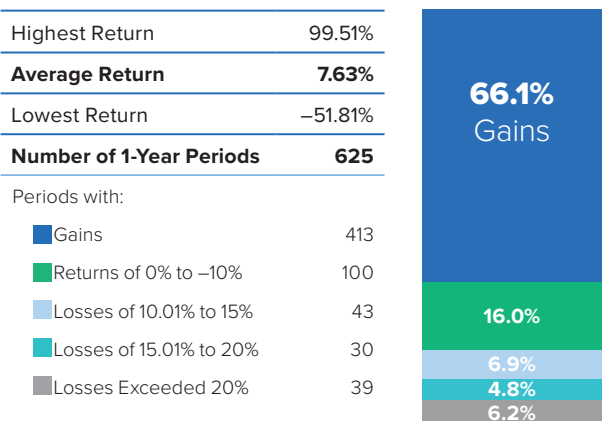


With a 10% buffer, **84.8%** of the rolling periods would have resulted in a 0% or higher return.

With a 15% buffer, **90.3%** of the rolling periods would have resulted in a 0% or higher return.

### MSCI EAFE Index

(January 1973–December 2025)



With a 10% buffer, **82.1%** of the rolling periods would have resulted in a 0% or higher return.

With a 15% buffer, **89%** of the rolling periods would have resulted in a 0% or higher return.

**IMPORTANT DISCLOSURES:** Annuities are long-term contracts designed for retirement. Annuity withdrawals and other distributions of taxable amounts, including beneficiary 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 may apply. Withdrawals will reduce the contract value and the value of the beneficiary benefit.

In the absence of an owner making an election prior to the end of an index term, any contract value in an expiring 6-year term or 1-year term, as applicable, will be transferred to the corresponding 1-year term with the same index, crediting strategy, and protection level. If a corresponding 1-year term is not available for that index-linked option, the index-linked option value will be transferred to the Fixed Account option. Any new term is subject to the crediting strategy rates declared for that term, which may be different than the crediting strategy rates in the expiring term. For current and historical crediting strategy rates and Fixed Account rates, please contact your financial professional or visit [PacifiLifeRates.com](http://PacifiLifeRates.com).

An investment in a crediting strategy is subject to risks, including the possible loss of all or a significant portion of the principal investment and any credited contract earnings. This loss could be greater if withdrawals or surrenders occur due to the imposition of withdrawal charges and possible negative tax consequences.

The crediting strategy or protection level are not applied to the contract value until the end of the term. Before the end of a term, if the contract is surrendered or annuitized, a withdrawal is taken, or if the beneficiary benefit is paid, the transaction will reduce the interim value of the investment in that crediting option and could result in the loss of principal and previously credited contract earnings. Such losses could be as high as 100%. The interim value is the amount in the crediting option that is available for transactions that occur during the term, including full surrenders, withdrawals, free withdrawal amounts, pre-authorized withdrawals, beneficiary benefit payments, and annuitization. The interim value could be less than the investment in the crediting strategy option even if the index is performing positively.

Withdrawals will be taken proportionately from all interest-crediting options in which you are invested, including the Fixed Account. When transactions occur during the term of one or more crediting strategies, the use of the interim value could result in a greater loss or lower gain than the crediting strategy would provide at the end of the term and downside protection options would not apply. This means that there could be significantly less money available under your contract for withdrawals, annuitization, and the beneficiary benefit. Partial withdrawals or full withdrawals (a "surrender") that cause the interim value to be recalculated could result in the loss of principal and previous interest credits, which could be as high as 100%. The maximum loss would occur if there is a total distribution from crediting strategies during the term at a time when the index price has declined to zero. To avoid the use of the interim value for withdrawals, you can schedule withdrawals to coincide with term end dates and after the expiration of the withdrawal charge period and MVA.

Not all products, crediting strategies, indexes, or optional benefits are available at all firms. Pacific Life does not guarantee that the same indexes will be available in the future.

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Pacific Life & Annuity Company is licensed to issue insurance products in all states, including New York.

Securities are distributed by **Pacific Select Distributors, LLC** (member FINRA & SIPC), an affiliate of Pacific Life & Annuity Company.

The home office for Pacific Life & Annuity Company is located in Phoenix, Arizona.

A beneficiary benefit is referred to as a death benefit in the prospectus.

Contract Form Series: 10-2900

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