PACIFIC LIFE

PACIFIC PROTECTIVE GROWTH with Income Guard

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. Income Guard is an optional benefit with Pacific Protective Growth, a registered index-linked annuity, 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 10 years. The longer you wait, the more your future lifetime income can increase.

Income Guard is available for an additional cost. Choose to cover one life (Single Life) or both you and your spouse (Joint Life), with the flexibility to change that choice before lifetime income begins. **Lifetime income guarantees begin at age 59½.** While we show the most common ages for purchasing Pacific Protective Growth with Income Guard, deferral credits and withdrawal percentages can begin between ages 45 and 85. Both deferral credits and withdrawal percentages are based on age at the time Pacific Protective Growth is purchased. For Single Life, they are based on the owner's age, and for Joint Life, they are based on the age of the youngest spouse.

To learn more, ask your financial professional for the brochure, fact sheet, or prospectus.

Deferral credits and withdrawal percentages are effective as of 12/16/24 and are subject to change.

Deferral Credit

Age on Income Guard Effective Date	45–54	55–59	60–64	65–69	70–74	75–79	80–85
Deferral Credit	0.25%	0.30%	0.35%	0.40%	0.45%	0.50%	0.55%

Lifetime Withdrawal Percentages at the End of Each Contract Year

Age at Purchase	0 (at issue)	1	2	3	4	5	6	7	8	9	10
	Single / Joint	Single / Joint	Single / Joint	Single / Joint	Single / Joint	Single / Joint	Single / Joint	Single / Joint	Single / Joint	Single / Joint	Single / Joint
45	4.40% / 3.90%	4.65% / 4.15%	4.90% / 4.40%	5.15% / 4.65%	5.40% / 4.90%	5.65% / 5.15%	5.90% / 5.40%	6.15% / 5.65%	6.40% / 5.90%	6.65% / 6.15%	6.90% / 6.40%
46	4.45% / 3.95%	4.70% / 4.20%	4.95% / 4.45%	5.20% / 4.70%	5.45% / 4.95%	5.70% / 5.20%	5.95% / 5.45%	6.20% / 5.70%	6.45% / 5.95%	6.70% / 6.20%	6.95% / 6.45%
47	4.50% / 4.00%	4.75% / 4.25%	5.00% / 4.50%	5.25% / 4.75%	5.50% / 5.00%	5.75% / 5.25%	6.00% / 5.50%	6.25% / 5.75%	6.50% / 6.00%	6.75% / 6.25%	7.00% / 6.50%
48	4.55% / 4.05%	4.80% / 4.30%	5.05% / 4.55%	5.30% / 4.80%	5.55% / 5.05%	5.80% / 5.30%	6.05% / 5.55%	6.30% / 5.80%	6.55% / 6.05%	6.80% / 6.30%	7.05% / 6.55%
49	4.60% / 4.10%	4.85% / 4.35%	5.10% / 4.60%	5.35% / 4.85%	5.60% / 5.10%	5.85% / 5.35%	6.10% / 5.60%	6.35% / 5.85%	6.60% / 6.10%	6.85% / 6.35%	7.10% / 6.60%
50	4.65% / 4.15%	4.90% / 4.40%	5.15% / 4.65%	5.40% / 4.90%	5.65% / 5.15%	5.90% / 5.40%	6.15% / 5.65%	6.40% / 5.90%	6.65% / 6.15%	6.90% / 6.40%	7.15% / 6.65%
51	4.75% / 4.25%	5.00% / 4.50%	5.25% / 4.75%	5.50% / 5.00%	5.75% / 5.25%	6.00% / 5.50%	6.25% / 5.75%	6.50% / 6.00%	6.75% / 6.25%	7.00% / 6.50%	7.25% / 6.75%
52	4.85% / 4.35%	5.10% / 4.60%	5.35% / 4.85%	5.60% / 5.10%	5.85% / 5.35%	6.10% / 5.60%	6.35% / 5.85%	6.60% / 6.10%	6.85% / 6.35%	7.10% / 6.60%	7.35% / 6.85%
53	4.95% / 4.45%	5.20% / 4.70%	5.45% / 4.95%	5.70% / 5.20%	5.95% / 5.45%	6.20% / 5.70%	6.45% / 5.95%	6.70% / 6.20%	6.95% / 6.45%	7.20% / 6.70%	7.45% / 6.95%
54	5.05% / 4.55%	5.30% / 4.80%	5.55% / 5.05%	5.80% / 5.30%	6.05% / 5.55%	6.30% / 5.80%	6.55% / 6.05%	6.80% / 6.30%	7.05% / 6.55%	7.30% / 6.80%	7.55% / 7.05%
55	5.15% / 4.65%	5.45% / 4.95%	5.75% / 5.25%	6.05% / 5.55%	6.35% / 5.85%	6.65% / 6.15%	6.95% / 6.45%	7.25% / 6.75%	7.55% / 7.05%	7.85% / 7.35%	8.15% / 7.65%

Total Withdrawal Percentages at the End of Each Contract Year

Age at Purchase	0 (at issue)	1	2	3	4	5	6	7	8	9	10
	Single / Joint	Single / Joint	Single / Joint	Single / Joint	Single / Joint	Single / Joint	Single / Joint	Single / Joint	Single / Joint	Single / Joint	Single / Joint
56	5.25% / 4.75%	5.55% / 5.05%	5.85% / 5.35%	6.15% / 5.65%	6.45% / 5.95%	6.75% / 6.25%	7.05% / 6.55%	7.35% / 6.85%	7.65% / 7.15%	7.95% / 7.45%	8.25% / 7.75%
57	5.35% / 4.85%	5.65% / 5.15%	5.95% / 5.45%	6.25% / 5.75%	6.55% / 6.05%	6.85% / 6.35%	7.15% / 6.65%	7.45% / 6.95%	7.75% / 7.25%	8.05% / 7.55%	8.35% / 7.85%
58	5.45% / 4.95%	5.75% / 5.25%	6.05% / 5.55%	6.35% / 5.85%	6.65% / 6.15%	6.95% / 6.45%	7.25% / 6.75%	7.55% / 7.05%	7.85% / 7.35%	8.15% / 7.65%	8.45% / 7.95%
59	5.55% / 5.05%	5.85% / 5.35%	6.15% / 5.65%	6.45% / 5.95%	6.75% / 6.25%	7.05% / 6.55%	7.35% / 6.85%	7.65% / 7.15%	7.95% / 7.45%	8.25% / 7.75%	8.55% / 8.05%
60	5.65% / 5.15%	6.00% / 5.50%	6.35% / 5.85%	6.70% / 6.20%	7.05% / 6.55%	7.40% / 6.90%	7.75% / 7.25%	8.10% / 7.60%	8.45% / 7.95%	8.80% / 8.30%	9.15% / 8.65%
61	5.75% / 5.25%	6.10% / 5.60%	6.45% / 5.95%	6.80% / 6.30%	7.15% / 6.65%	7.50% / 7.00%	7.85% / 7.35%	8.20% / 7.70%	8.55% / 8.05%	8.90% / 8.40%	9.25% / 8.75%
62	5.85% / 5.35%	6.20% / 5.70%	6.55% / 6.05%	6.90% / 6.40%	7.25% / 6.75%	7.60% / 7.10%	7.95% / 7.45%	8.30% / 7.80%	8.65% / 8.15%	9.00% / 8.50%	9.35% / 8.85%
63	5.95% / 5.45%	6.30% / 5.80%	6.65% / 6.15%	7.00% / 6.50%	7.35% / 6.85%	7.70% / 7.20%	8.05% / 7.55%	8.40% / 7.90%	8.75% / 8.25%	9.10% / 8.60%	9.45% / 8.95%
64	6.05% / 5.55%	6.40% / 5.90%	6.75% / 6.25%	7.10% / 6.60%	7.45% / 6.95%	7.80% / 7.30%	8.15% / 7.65%	8.50% / 8.00%	8.85% / 8.35%	9.20% / 8.70%	9.55% / 9.05%
65	6.15% / 5.65%	6.55% / 6.05%	6.95% / 6.45%	7.35% / 6.85%	7.75% / 7.25%	8.15% / 7.65%	8.55% / 8.05%	8.95% / 8.45%	9.35% / 8.85%	9.75% / 9.25%	10.15% / 9.65%
66	6.25% / 5.75%	6.65% / 6.15%	7.05% / 6.55%	7.45% / 6.95%	7.85% / 7.35%	8.25% / 7.75%	8.65% / 8.15%	9.05% / 8.55%	9.45% / 8.95%	9.85% / 9.35%	10.25% / 9.75%
67	6.35% / 5.85%	6.75% / 6.25%	7.15% / 6.65%	7.55% / 7.05%	7.95% / 7.45%	8.35% / 7.85%	8.75% / 8.25%	9.15% / 8.65%	9.55% / 9.05%	9.95% / 9.45%	10.35% / 9.85%
68	6.45% / 5.95%	6.85% / 6.35%	7.25% / 6.75%	7.65% / 7.15%	8.05% / 7.55%	8.45% / 7.95%	8.85% / 8.35%	9.25% / 8.75%	9.65% / 9.15%	10.05% / 9.55%	10.45% / 9.95%
69	6.55% / 6.05%	6.95% / 6.45%	7.35% / 6.85%	7.75% / 7.25%	8.15% / 7.65%	8.55% / 8.05%	8.95% / 8.45%	9.35% / 8.85%	9.75% / 9.25%	10.15% / 9.65%	10.55% / 10.05%
70	6.65% / 6.15%	7.10% / 6.60%	7.55% / 7.05%	8.00% / 7.50%	8.45% / 7.95%	8.90% / 8.40%	9.35% / 8.85%	9.80% / 9.30%	10.25% / 9.75%	10.70% / 10.20%	11.15% / 10.65%
71	6.75% / 6.25%	7.20% / 6.70%	7.65% / 7.15%	8.10% / 7.60%	8.55% / 8.05%	9.00% / 8.50%	9.45% / 8.95%	9.90% / 9.40%	10.35% / 9.85%	10.80% / 10.30%	11.25% / 10.75%
72	6.85% / 6.35%	7.30% / 6.80%	7.75% / 7.25%	8.20% / 7.70%	8.65% / 8.15%	9.10% / 8.60%	9.55% / 9.05%	10.00% / 9.50%	10.45% / 9.95%	10.90% / 10.40%	11.35% / 10.85%
73	6.95% / 6.45%	7.40% / 6.90%	7.85% / 7.35%	8.30% / 7.80%	8.75% / 8.25%	9.20% / 8.70%	9.65% / 9.15%	10.10% / 9.60%	10.55% / 10.05%	11.00% / 10.50%	11.45% / 10.95%
74	7.05% / 6.55%	7.50% / 7.00%	7.95% / 7.45%	8.40% / 7.90%	8.85% / 8.35%	9.30% / 8.80%	9.75% / 9.25%	10.20% / 9.70%	10.65% / 10.15%	11.10% / 10.60%	11.55% / 11.05%
75	7.15% / 6.65%	7.65% / 7.15%	8.15% / 7.65%	8.65% / 8.15%	9.15% / 8.65%	9.65% / 9.15%	10.15% / 9.65%	10.65% / 10.15%	11.15% / 10.65%	11.65% / 11.15%	12.15% / 11.65%
76	7.25% / 6.75%	7.75% / 7.25%	8.25% / 7.75%	8.75% / 8.25%	9.25% / 8.75%	9.75% / 9.25%	10.25% / 9.75%	10.75% / 10.25%	11.25% / 10.75%	11.75% / 11.25%	12.25% / 11.75%
77	7.35% / 6.85%	7.85% / 7.35%	8.35% / 7.85%	8.85% / 8.35%	9.35% / 8.85%	9.85% / 9.35%	10.35% / 9.85%	10.85% / 10.35%	11.35% / 10.85%	11.85% / 11.35%	12.35% / 11.85%
78	7.45% / 6.95%	7.95% / 7.45%	8.45% / 7.95%	8.95% / 8.45%	9.45% / 8.95%	9.95% / 9.45%	10.45% / 9.95%	10.95% / 10.45%	11.45% / 10.95%	11.95% / 11.45%	12.45% / 11.95%
79	7.55% / 7.05%	8.05% / 7.55%	8.55% / 8.05%	9.05% / 8.55%	9.55% / 9.05%	10.05% / 9.55%	10.55% / 10.05%	11.05% / 10.55%	11.55% / 11.05%	12.05% / 11.55%	12.55% / 12.05%
80	7.65% / 7.15%	8.20% / 7.70%	8.75% / 8.25%	9.30% / 8.80%	9.85% / 9.35%	10.40% / 9.90%	10.95% / 10.45%	11.50% / 11.00%	12.05% / 11.55%	12.60% / 12.10%	13.15% / 12.65%
81	7.65% / 7.15%	8.20% / 7.70%	8.75% / 8.25%	9.30% / 8.80%	9.85% / 9.35%	10.40% / 9.90%	10.95% / 10.45%	11.50% / 11.00%	12.05% / 11.55%	12.60% / 12.10%	13.15% / 12.65%
82	7.65% / 7.15%	8.20% / 7.70%	8.75% / 8.25%	9.30% / 8.80%	9.85% / 9.35%	10.40% / 9.90%	10.95% / 10.45%	11.50% / 11.00%	12.05% / 11.55%	12.60% / 12.10%	13.15% / 12.65%
83	7.65% / 7.15%	8.20% / 7.70%	8.75% / 8.25%	9.30% / 8.80%	9.85% / 9.35%	10.40% / 9.90%	10.95% / 10.45%	11.50% / 11.00%	12.05% / 11.55%	12.60% / 12.10%	13.15% / 12.65%
84	7.65% / 7.15%	8.20% / 7.70%	8.75% / 8.25%	9.30% / 8.80%	9.85% / 9.35%	10.40% / 9.90%	10.95% / 10.45%	11.50% / 11.00%	12.05% / 11.55%	12.60% / 12.10%	13.15% / 12.65%
85	7.65% / 7.15%	8.20% / 7.70%	8.75% / 8.25%	9.30% / 8.80%	9.85% / 9.35%	10.40% / 9.90%	10.95% / 10.45%	11.50% / 11.00%	12.05% / 11.55%	12.60% / 12.10%	13.15% / 12.65%

Income Guard has allocation requirements that limit the index-linked options available to you.

For more information, talk to your financial professional or visit PacificLife.com.

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 and a market value adjustment (MVA) also may apply. Withdrawals will reduce the contract value and the value of the beneficiary benefit, and also may reduce the value of any optional benefits.

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

All withdrawals under Income Guard reduce the contract value in the same manner as any other withdrawal. Withdrawals taken under Income Guard that exceed the maximum annual withdrawal limits may reduce the benefit by an amount greater than the value withdrawn. Withdrawals that occur before income under the benefit begins may reduce the benefits provided by Income Guard, perhaps significantly, and/or could terminate the benefit. Withdrawals under Income Guard may also reduce the benefits provided by the beneficiary benefit. Additionally, withdrawals taken under Income Guard from the index-linked options will be subject to an interim value calculation if taken before the end of a term.

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

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.

Given the risks of a potentially negative adjustment, you should discuss with your financial professional if purchasing Income Guard is appropriate for you. Income Guard must be purchased at the time Pacific Protective Growth is purchased. We may stop offering Income Guard at any time. Once Income Guard is elected, it cannot be voluntarily terminated.

Withdrawals will be taken proportionately from all interest-crediting options in which you are invested, including the Fixed Account. When transactions occur, including withdrawals under the Income Guard benefit, 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.

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.

This material must be preceded or accompanied by the product prospectus, which contains information about the contract's features, risks, limitations, charges, and expenses. You should read the prospectus, which is available from your financial professional or by visiting PacificLife.com/Prospectuses, and consider its information carefully before investing.

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.

Securities are distributed by **Pacific Select Distributors, LLC** (member FINRA & SIPC), a subsidiary of Pacific Life Insurance Company. 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: 10-1900
Rider Series: 20-1925
State variations to contract form series and rider series may apply.

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