

## DEMONSTRATING THE VALUE OF PACIFIC PROTECTIVE GROWTH NY

Registered Index-Linked Annuity

Once you've purchased your Pacific Protective Growth NY registered index-linked annuity, this guide can help you read your statement. In this hypothetical statement example, assume you have deposited a total of \$500,000 in purchase payments.

You can view your statement and annuity details by logging in at [MyAccount.PacificLife.com](https://MyAccount.PacificLife.com).



P.O. Box 2378 • Omaha, NE 68103-2378

**Prepared For:**  
CLIENT NAME  
PO BOX 9999  
OMAHA, NE 99999-9999

### Pacific Protective Growth NY

Registered Index-Linked Annuity  
Annual Statement Period: 08/02/2024 - 08/02/2025

#### YOUR FINANCIAL PROFESSIONAL CONTACT INFO:

Rep Name  
Broker Dealer  
1234 Street  
Atlanta, GA 30040  
test@test.com

#### Customer Service (toll free)

Contract Owner Line: (800) 722-4448  
Mon – Fri, 6 a.m. – 5 p.m. Pacific Time

### SUMMARY OF ACCOUNT VALUES

PACIFIC LIFE INSURANCE COMPANY		
CONTRACT NUMBER: AX23FX4003	OWNER(S): CLIENT NAME	ANNUITANT(S): CLIENT NAME
ISSUE DATE: 08/02/2024	PLAN TYPE: IRA	TOTAL PURCHASE PAYMENT(S): \$500,000.00
CURRENT PERIOD WITHDRAWALS/FEEES: \$0.00	TOTAL WITHDRAWALS/FEEES SINCE ISSUE: \$0.00	

**A**

Values for year ending 08/02/2025	
Total Purchase Payments	\$500,000.00
Death Benefit	\$505,970.50
Ending Contract Value	\$505,970.50

### A. Summary of Account Values

In this section, you will find important high-level details about your annuity and how it is performing. It showcases the value of your Pacific Protective Growth NY annuity as of the date shown, as well as the death benefit value.

- **Total Purchase Payments:** The total contributions you've made.
- **Death Benefit:** The amount payable to your beneficiaries upon the contract owner's death, provided the contract has not been annuitized. This may be different than your ending contract value.
- **Ending Contract Value:** The value of your annuity on the contract anniversary date shown. This may be different than the Full Withdrawal Value Illustration explained on the second page of your statement.

## B. Death Benefit Summary

This summary provides more details about your annuity's beneficiary benefit. To learn more about the Pacific Protective Growth NY beneficiary benefit, including the impacts of any withdrawals, please contact your financial professional or view the Additional Important Information section at the end of your statement.

**B**

PACIFIC LIFE		Pacific Protective Growth NY
P.O. Box 2378 · Omaha, NE 68103-2378		Registered Index-Linked Annuity
		Annual Statement Period: 08/02/2024 - 08/02/2025
<b>Death Benefit Summary</b>		
Return of Purchase Payments Death Benefit Value	\$500,000.00	
Contract Value	\$505,970.50	
Death Benefit payable to your beneficiaries is the greater of Return of Purchase Payments Death Benefit Value or the Account Value as of the Notice Date.		
<b>Death benefit payable to your beneficiaries as of 08/02/2025</b>	<b>\$505,970.50</b>	

## C. Contract Value as of Date Shown

In this section, you'll see a summary showing the value of the interest-crediting options you elected for the previous contract year. In addition, you'll see any amounts transferred into a new interest-crediting option for the next contract year. Interest-crediting options include the Fixed Account, if chosen, and any index-linked option chosen.

**C**

PACIFIC LIFE		Pacific Protective Growth NY	
P.O. Box 2378 · Omaha, NE 68103-2378		Registered Index-Linked Annuity	
		Annual Statement Period: 08/02/2024 - 08/02/2025	
<b>Contract Value as of August 2, 2025</b>			
Interest-Crediting Option	Total Purchase Payments	Transfer In/Out	Contract Year Ending Value
MSCI EAFE Prf Trg 15% Buffer 1Yr	\$100,000.00		\$106,575.00
Russ2000 Dual Dir 10% Buffer 1 Yr	\$100,000.00		\$106,750.00
S&P PTP Cap 10% Buffer 1Yr	\$100,000.00		\$100,000.00
Nasdaq100 TierPar 10% Buffer 6Yr	\$100,000.00		\$98,338.20
Performance Mix 10% Buffer 6Yr	\$100,000.00		\$94,307.30
<b>Total Contract Value</b>	<b>\$500,000.00</b>		<b>\$505,970.50</b>
<b>Interest-Crediting Options for Year Ending August 2, 2025</b>			
<b>MSCI EAFE Performance Triggered Rate with 15% Buffer (1 Year)</b>			
Term	1 Year		
Term Start Date	08/02/2024		

## D. Understanding the Value of the Interest-Crediting Options You've Chosen

In the **Interest-Crediting Options for Year Ending** section you'll find the interest-crediting options you chose for 1- and 6-year terms. **The Interest-Crediting Options Guarantees** section displays interest-crediting options for the following contract year, including ongoing 6-year terms. Rates shown on your annuity statement are only guaranteed for the applicable term, and interest, if any, is credited at the end of each term.

- 1. Performance Lock:** If you decided to use this feature to lock in the value of an index-linked option, you will see that information reflected in these sections. You lock in the **Interim Value**, which is the value of an index-linked option on any specific date between the start and end date of a term, referred to as the Locked-In Value on your statement. That value then grows at a specified fixed interest rate until the next contract anniversary.
- 2. Dual Direction:** If you elected a **Dual Direction** index-linked option, you may see a negative index return but a positive interest credit. That's because a negative return within the buffer will result in a positive credit. When index returns are positive, a cap determines the maximum amount of interest that can be earned.
- 3. Interim Value:** For ongoing 6-year terms, you will see an **Interim Value** as of the statement date. The Interim Value is the value of an index-linked option on any specific date between the start and end date of a term.

**Hypothetical End of Term Value:** You also will notice the **Hypothetical End of Term Value**, which can help you understand how much potential interest may be credited if the index price remains the same until the end of the term. Please see the **Additional Important Information** section at the end of your statement for more information about the Hypothetical End of Term Value.

## E. Contract Activity During the Past Year

This section gives you a quick look at your contract activity from the past contract anniversary to the most current contract anniversary. Contract activity is broken down by the interest-crediting option(s) you've elected and is reflected as a dollar amount. Any withdrawals, if applicable, are reflected here as well.

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**Pacific Protective Growth NY**  
Registered Index-Linked Annuity  
Annual Statement Period: 08/02/2024 - 08/02/2025

### Contract Value as of August 2, 2025

Interest-Crediting Option	Total Purchase Payments	Transfer In/Out	Contract Year Ending Value
MSCI EAFE Prf Trg 15% Buffer 1Yr	\$100,000.00		\$106,575.00
Russ2000 Dual Dir 10% Buffer 1 Yr	\$100,000.00		\$106,750.00
S&P PTP Cap 10% Buffer 1Yr	\$100,000.00		\$100,000.00
Nasdaq100 TierPar 10% Buffer 6Yr	\$100,000.00		\$98,338.20
Performance Mix 10% Buffer 6Yr	\$100,000.00		\$94,307.30
<b>Total Contract Value</b>	<b>\$500,000.00</b>		<b>\$505,970.50</b>

### Interest-Crediting Options for Year Ending August 2, 2025

MSCI EAFE Performance Triggered Rate with 15% Buffer (1 Year)	
Term	1 Year
Term Start Date	08/02/2024
Term End Date	08/02/2025
Performance Lock Date	02/02/2025
Locked-in Value	\$105,000.00
Fixed Interest Rate	3.00%
Interest Earned	\$1,575.00
Locked-in Value plus Interest Earned	\$106,575.00
Withdrawals/Fees on 08/02/2025	\$0
Transfers In/Out	\$0.00
Ending Index-Linked Option Value	\$106,575.00
Russell 2000 Cap Rate with 10% Dual Direction Buffer (1 Year)	
Term	1 Year
Term Start Date	08/02/2024
Term End Date	08/02/2025
Cap Rate	9.50%
Buffer	10%
Investment Base	\$100,000.00
Starting Index Price	\$193.60
Ending Index Price	\$180.53
Index Return	-6.75%
Adjusted Index Return	6.75%
Index-Linked Option Credit	\$6,750.00
Investment Base plus ILO Credit	\$106,750.00
Withdrawals/Fees on 08/02/2025	\$0.00
Transfers In/Out	\$0.00
Ending Index-Linked Option Value	\$106,750.00

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Buffer  
Investment Base  
Starting Index Price as of 8/2/2025

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10%  
\$100,000.00  
4,646.92

### Nasdaq-100 Tiered Participation Cap Rate with 10% Buffer (6 Year)

Term	6 Years
Term Start Date	08/02/2024
Term End Date	08/02/2030
Tier 1 Participation Rate	100.00%
Tier 2 Participation Rate	120.00%
Tier Level	20%
Cap Rate	880.00%
Buffer	10%
Investment Base	\$100,000.00
Nasdaq-100 Starting Index Price as of 8/2/2024	21,800.35
Nasdaq-100 Index Price as of 8/2/2025	21,350.24
Interim Value as of 8/2/2025	\$98,338.20
Hypothetical End of Term Value <sup>1</sup>	\$100,000.00

E

### Contract Activity from August 2, 2024 through August 2, 2025

Transaction Date	Transaction Type	Interest Crediting Option	Transaction Amount
08/02/2024	Purchase Payment	MSCI EAFE Prf Trg 15% Buffer 1Yr	\$100,000.00
		Russ2000 Dual Dir 10% Buffer 1 Yr	\$100,000.00
		S&P PTP Cap 10% Buffer 1Yr	\$100,000.00
		Nasdaq100 TierPar 10% Buffer 6Yr	\$100,000.00
		Performance Mix 10% Buffer 6Yr	\$100,000.00
		<b>Total</b>	<b>\$500,000.00</b>

For more information about the interest-crediting options and features available with Pacific Protective Growth NY, talk to your financial professional and refer to the corresponding materials.

All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company.

**Talk to your financial professional today about  
Pacific Protective Growth NY, or visit our website for more information.  
PacificLife.com.**

**IMPORTANT DISCLOSURES:** 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 may apply. Withdrawals will reduce the contract value and the value of the death benefit.

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

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 PacificLifeRates.com.

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 death 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, and pre-authorized withdrawals, death 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.

All individuals selling this product must be licensed insurance agents.

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

Pacific Life, its affiliates, 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 or summary prospectus, if available, each of 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.***

If the performance lock feature is elected, there will be no interest credit or protection of the buffer to mitigate any loss at the end of that term. If performance lock is used to lock-in an interim value that is lower than the investment base on the term start date, a loss could be locked in. Contact us at our Service Center to obtain Interim Value(s) for any allocated index-linked option. However, Pacific Life has no ability to determine the interim value that will be locked in prior to the performance lock request. Once Performance Lock is exercised, it cannot be changed and the locked-in amount cannot be transferred to a new crediting strategy until the next contract anniversary.

Pacific Life reserves the right to change or modify any non-guaranteed or current elements. The right to modify these elements is not limited to a specific time or reason.

We reserve the right to add or remove crediting strategies and indexes. We may change the crediting strategy rates and buffer rates subject to the stated guaranteed minimum or maximum rates. There is no guarantee that a particular crediting strategy or index will be available during the entire time that you own your annuity. A crediting strategy that is currently available may not be available for transfers from other crediting strategy options or reallocations of contract value into the same crediting strategy at the end of a term or may be closed to new contract issues. The 1-year S&P 500 with Cap Rate, Participation Rate and 10% Buffer index-linked option, in addition to the fixed account option, will always be available under your contract.

With advance notice, we may discontinue, suspend or change offerings and contributions/transfers, or make other changes in contribution and transfer requirements and limitations.

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

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

Contract Form Series: 10-2900

Rider Series: 20-2903-1Y, 20-2903-6Y, 20-2905-1Y, 20-2905-6Y, 20-2906, 20-2907, 20-2909, 20-2901

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

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