



# PACIFIC PROTECTIVE GROWTH

## DIVERSIFIED APPROACH: PERFORMANCE MIX

The **Performance Mix** crediting strategy, available with Pacific Protective Growth registered index-linked annuity, leverages indexes from diverse market sectors that generally don't overlap, providing exposure to different market segments. This approach may allow you to benefit from the performance of three diverse indexes instead of needing to predict which one might perform best. Interest is determined according to the following weights: **50%** for the highest-performing index, **30%** for the second-highest-performing index, and **20%** for the third-highest-performing index. The weighted average is used with a participation rate (a percentage that determines how much of the index return is credited) to determine the interest applied at the end of the term. The chart below demonstrates the historical performance of these three indexes alongside the weighted average of the Performance Mix crediting strategy.

### Rolling Monthly 6-Year Returns

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
<b>50%</b>	73.70	95.10	40.12	22.66	30.06	19.29	17.49	65.58	161.85	97.05	88.66	125.77	75.77	74.79	82.43	133.19	71.50	78.40	134.62	111.88
<b>30%</b>	39.00	67.84	29.89	21.23	9.42	0.75	0.56	25.88	127.94	83.30	78.02	112.60	72.60	55.90	78.11	113.39	39.82	42.44	78.26	60.17
<b>20%</b>	7.42	27.90	2.66	0.29	3.77	-15.93	-22.68	-14.99	43.43	8.57	1.55	45.18	7.22	6.33	20.99	36.11	15.43	9.04	31.51	42.01
<b>Performance Mix</b>	50.04	73.48	29.56	17.75	18.61	6.68	4.38	37.55	128.00	75.23	68.04	105.70	61.11	55.43	68.85	107.83	50.78	53.74	97.09	82.39

The calendar year shown represents the *ending year* of each six-year rolling period. Rolling monthly data reflect returns from January 1 of the starting year through December 31 of the ending year.

### Market indexes used in this crediting strategy:

<b>S&amp;P 500® Index</b>	Composed of 500 equity securities of large-cap U.S. companies.	<b>iShares® Russell 2000 ETF</b>	Tracks the investment results of an index composed of small-cap U.S. equities.	<b>MSCI EAFE® Index</b>	Tracks the performance of large- and mid-cap companies across 21 developed markets around the world (excluding the U.S. and Canada).
---------------------------	--	----------------------------------	--	-------------------------	--

**Past performance is no guarantee of future results.** The historical performance of each index is not representative of the Pacific Protective Growth annuity. Actual performance may be greater or less than shown. Performance may differ due to the level of protection and rate crediting strategy. Data source: Morningstar, Inc., as of January 1, 2026.

Pacific Life Insurance Company 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.

The indexes are unmanaged and not available for direct investment. For interest-crediting calculations, the index performance does not include the reinvestment of dividends. When you allocate to an index that is linked to the performance of an exchange-traded fund (ETF), you are not investing in the ETF. Index-based ETFs seek to track the investment results of a specific market index. Due to a variety of factors, including the fees and expenses associated with an ETF, the performance of an ETF may not fully replicate or may, in certain circumstances, diverge significantly from the performance of the underlying index.

**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**

Talk to your financial professional about a Pacific Protective Growth registered-index linked annuity  
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 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 any optional benefits.

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 for an index-linked option will remain in its current allocation for the next 6-year term if the index-linked option is available and the market value adjusted (MVA) term is renewed. If we do not receive transfer instructions prior to the end of an expiring 1-year term, index-linked options will remain in their current allocations for the next term if the index-linked option is available. For both 1- and 6-year terms, the 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, please contact your financial professional or visit PacificLifeRates.com.

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 withdrawals or surrenders occur due to the imposition of withdrawal charges, a market value adjustment, if applicable, and possible negative tax consequences.

The crediting strategy or protection level are not applied 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, optional charges, guaranteed withdrawal amounts under the guaranteed lifetime withdrawal benefit, 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.

Not all products, crediting strategies, indexes, or optional benefits are available in all states or at all firms. All individuals selling this product must be licensed insurance agents.

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 is for informational purposes only and does not constitute investment advice or a recommendation.**

***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.***

The S&P 500® index is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJ") and has been licensed for use by Pacific Life Insurance Company. S&P®, S&P 500®, SPX®, SPY®, US 500™, The 500™, iBoxx®, iTraxx®, and CDX® are trademarks of S&P Global, Inc., or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Pacific Life. Pacific Life's product is not sponsored or sold by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® index.

The Product and its MSCI EAFE Index-Linked Options referred to herein are not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such Products or any index on which such Products are based. The Policy Contract contains a more detailed description of the limited relationship MSCI has with Pacific Life Insurance Company and any related products.

The iShares Russell 2000 ETF is distributed by BlackRock Investments, LLC. iShares® and BlackRock®, and the corresponding logos, are registered trademarks of BlackRock, Inc. and its affiliates ("BlackRock") and are used under license. BlackRock has licensed certain trademarks and trade names of BlackRock to Pacific Life Insurance Company for certain purposes. Pacific Life Insurance Company's products and services are not sponsored, endorsed, sold, or promoted by BlackRock, and purchasers of such products do not acquire any interest in the iShares Russell 2000 ETF nor enter into any relationship of any kind with BlackRock. BlackRock makes no representations or warranties, express or implied, to the owners of any products offered by Pacific Life Insurance Company or any member of the public regarding the advisability of purchasing any product or service offered by Pacific Life Insurance Company. BlackRock has no obligation or liability for any errors, omissions, interruptions or use of the iShares Russell 2000 ETF or any data related thereto, or in connection with the operation, marketing, trading or sale of any Pacific Life Insurance Company product or service offered by Pacific Life Insurance Company.

We reserve the right to add or remove crediting strategies and indexes. We may change the crediting strategy rates and buffer/floor 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 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 products and their guarantees, including optional benefits, annuity payout rates, and any crediting rates, are backed by the financial strength and claims-paying ability of the issuing insurance company. Look to the strength of the insurance company with regard to such guarantees because these guarantees are not backed by the independent broker/dealers, insurance agencies, or their affiliates from which products are purchased. Neither these entities nor their representatives make any representation or assurance regarding the claims-paying ability of the issuing 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.

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

Contract Form Series: 10-1900  
Rider Series: 20-1132, 20-1409, 20-1901, 20-1906  
*State variations to contract form series and rider series may apply.*



THE OFFICIAL SPONSOR  
OF RETIREMENT®