



PACIFIC PROTECTIVE GROWTH NY

DIVERSIFIED APPROACH: PERFORMANCE MIX

The **Performance Mix** crediting strategy, available with Pacific Protective Growth NY registered index-linked annuity, leverages indexes from diverse market sectors that generally don't overlap, providing exposure to different market segments. With this approach, you don't need to predict which index 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. Both a minimum 100% participation rate (a percentage that determines how much of the index return is used) and a cap rate (a maximum percentage that can be credited) are used with the weighted average to determine interest at the end of the 6-year term. This strategy may be declared uncapped. If the weighted average results are negative, a buffer protects against the first 10% of loss. The chart below demonstrates the historical performance of these three indexes alongside the weighted average results 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
50%	62.88	95.10	30.37	22.66	20.27	10.05	7.83	51.90	141.20	83.30	78.02	112.60	75.77	74.79	82.43	133.19	71.50	78.40	134.62	111.88
30%	39.00	56.81	29.89	12.29	9.42	0.75	0.56	25.88	127.94	81.63	73.18	107.24	58.78	43.38	63.93	97.67	29.78	32.01	65.37	48.75
20%	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
Performance Mix	44.63	70.17	24.69	15.07	13.72	2.07	-0.45	30.72	117.67	67.85	61.27	97.51	56.96	51.68	64.59	103.12	47.77	50.61	93.23	78.97

The Performance Mix results assume a 100% participation rate and no cap. 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 represented above and used in this crediting strategy:

S&P 500® Index	Composed of 500 equity securities of large-cap U.S. 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).
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Past performance is no guarantee of future results. The historical performance of each index is not representative of the Pacific Protective Growth NY 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 for index returns: Morningstar, Inc., as of January 1, 2026.

Pacific Life & Annuity 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.

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 NY 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 may apply. Withdrawals will reduce the contract value and the value of the death 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 PacificLifeRates.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 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, 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.

Pacific Protective Growth NY and the Performance Mix crediting strategy were not offered for sale until 7/1/26, so the crediting percentages shown for Performance Mix are not representative of actual crediting strategy performance. The actual historical cap and buffer rates for Performance Mix, had it been available, might have been higher or lower than assumed and likely would have fluctuated with market conditions.

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Contract Form Series: 10-2900

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