

FUTURE INCOME GENERATOR

An Optional Guaranteed Minimum Withdrawal Benefit Available with Certain Pacific Life Variable Annuities

A Decade of Steady Growth. A Lifetime of Protected Income.

Ensuring you'll have reliable income is an important consideration when planning for retirement. Future Income Generator, an optional benefit available for an additional cost with certain Pacific Life variable annuities, can provide protected, reliable income for life. It also can help increase future income as you prepare for retirement.

How It Works

If Future Income Generator is elected, income is determined by a lifetime withdrawal percentage that applies to the "protected payment base," which is the amount on which income is based. Please note that this base is not a contract value and is not available for a lump-sum withdrawal. During the first 10 years, the protected payment base will increase at each contract anniversary by the greater of:

- **A 6% simple-interest annual credit.** If you take any withdrawals within the first 10 years, the annual credit will discontinue.
- **A reset** if the contract value is greater than the protected payment base after the 6% simple-interest credit is applied.

The protected payment base will not go down if the contract value on an anniversary is less than the protected payment base, ensuring future income is protected from loss.

Lifetime Income

Starting at age 59½, you can begin taking withdrawals up to the lifetime withdrawal percentage. These withdrawals will continue for your lifetime (Single Life) or the lifetimes of both you and your spouse (Joint Life), even if the contract value goes to zero. The lifetime withdrawal percentage is based on the age the first withdrawal is taken or the age the first withdrawal is taken after a reset.

Lifetime Withdrawal Percentage

(as a Percentage of the Protected Payment Base)

Age at First Withdrawal or Age at First Withdrawal After Reset	Single Life	Joint Life
59½–64	4.30%	3.80%
65–69	5.85%	5.35%
70–74	6.00%	5.50%
75–79	6.05%	5.55%
80+	6.10%	5.60%

■ Single Life charge: 1.55%

■ Joint Life charge: 1.65%

Lifetime withdrawal percentages are as of 8/1/25.

Charge as of 8/1/25. The annual charge for Future Income Generator is set at contract issue and will not change while the optional benefit is in effect. Refer to the latest rate-sheet prospectus supplement at PacificLife.com for current charges.

Guarantees, including optional benefits, are subject to the issuing company's claims-paying ability and financial strength, and do not protect the value of the variable investment options, which are subject to market risk.

**No bank guarantee • Not a deposit • May lose value
Not FDIC/NCUA insured • Not insured by any federal government agency**

Investment Options Eligible with Future Income Generator as of 11/1/25

With Future Income Generator, you have access to more than 95 investment options, some with up to 100% equity exposure to help provide growth opportunity.

Manager/Fund Name	Morningstar Category ¹	Gross Fund Expense (%)	Net Fund Expense (%)
U.S. Equity Funds			
American Funds ® IS Growth Fund SM	Large Growth	0.84	0.84
American Funds ® IS Growth-Income Fund SM	Large Blend	0.78	0.78
American Funds ® IS Washington Mutual Investors Fund SM	Large Value	0.90	0.75 ²
Avantis Small-Cap Value	Small Value	1.00	0.83 ³
BlackRock Equity Index	Large Blend	0.28	0.28
BlackRock Small-Cap Index	Small Blend	0.58	0.58
Boston Partners Mid-Cap Value	Mid-Cap Value	0.93	0.93
ClearBridge Large-Cap Value	Large Value	0.84	0.84
FIAM LLC Large-Cap Growth	Large Growth	0.94	0.86 ³
Federated Hermes Mid-Cap Growth	Mid-Cap Growth	0.93	0.88 ³
Fidelity ® VIP Contrafund SM	Large Growth	0.81	0.81
Franklin Rising Dividends VIP Fund	Large Blend	0.89	0.88 ³
Franklin/BlackRock Small-Cap Equity	Small Value	1.04	0.94 ³
Goldman Sachs Small-Cap Growth	Small Growth	0.84	0.84
Janus Focused Growth	Large Growth	0.95	0.95
JPMorgan Large-Cap Core	Large Blend	0.68	0.68
JPMorgan Value Advantage	Large Value	0.89	0.87 ³

(continued)

Optional living benefits are available as long as the contract value is allocated according to the investment allocation requirements that the Company has in effect, which are subject to change.

Net fund expenses are as of the most recent fund prospectus (adjusted for any fee waivers/reimbursements). For more information, see the applicable fund prospectus. Expenses are subject to change, and there is no guarantee that the advisor will continue to waive and/or reimburse fund fees beyond their current terms as outlined in each fund prospectus. In addition, please refer to the prospectus for additional product fees and charges.

Not all products or investment options available in all states and at all firms.

Only one optional guaranteed minimum withdrawal benefit (GMWB) can be purchased with a variable annuity. The GMWB optional benefit does not guarantee a rate of return or growth rate. GMWB withdrawals are not annuity payouts. Annuity payouts generally receive a more favorable tax treatment than other withdrawals. **GMWB optional benefits may not be added to inherited IRA, inherited Roth IRA, inherited tax-sheltered annuity (TSA) contracts, nor are they available for post-death 1035 exchanges. See the prospectus for more details.**

Manager/Fund Name	Morningstar Category ¹	Gross Fund Expense (%)	Net Fund Expense (%)
U.S. Equity Funds <i>(continued)</i>			
LVIP American Century Mid Cap Value	Mid-Cap Value	1.03	1.01 ³
MFS [®] Growth	Large Growth	0.78	0.78
PLFA Large-Cap Plus Bond Alpha	Large Blend	0.69	0.64 ³
PLFA Mid-Cap Plus Bond Alpha	Mid-Cap Blend	0.70	0.65 ³
PLFA QQQ Plus Bond Alpha	Large Growth	0.69	0.60 ³
PLFA Small-Cap Plus Bond Alpha	Small Blend	0.74	0.69 ³
Putnam Value	Large Value	0.95	0.86 ³
T. Rowe Price Dividend Growth	Large Blend	0.90	0.87 ³

Non-U.S. Equity Funds			
American Funds [®] IS Capital World Growth and Income Fund SM	Global Large-Stock Blend	1.02	0.92 ²
American Funds [®] IS Global Growth Fund SM	Global Large-Stock Growth	1.01	0.91 ²
American Funds [®] IS Global Small Capitalization Fund SM	Global Small/Mid Stock	1.20	1.15 ²
American Funds [®] IS International Fund SM	Foreign Large Growth	1.03	1.03
American Funds [®] IS International Growth and Income Fund SM	Foreign Large Blend	1.06	1.06
American Funds [®] IS New World Fund [®]	Diversified Emerging Markets	1.14	1.07 ²
ClearBridge International Growth	Foreign Large Growth	0.95	0.95
FIAM LLC International Small-Cap	Foreign Small/Mid Blend	1.17	1.15 ³
Franklin Mutual Global Discovery VIP Fund	Global Large-Stock Value	1.16	1.16
Goldman Sachs Emerging Markets	Diversified Emerging Markets	1.07	1.04 ³
Invesco V.I. Global Fund	Global Large-Stock Growth	1.06	1.06
Invesco V.I. International Growth Fund	Foreign Large Growth	1.42	1.25 ³

(continued)

Investment Options Eligible with Future Income Generator as of 11/1/25

Manager/Fund Name	Morningstar Category ¹	Gross Fund Expense (%)	Net Fund Expense (%)
Non-U.S. Equity Funds <i>(continued)</i>			
MFS [®] International Large-Cap	Foreign Large Blend	1.03	1.00 ³
PLFA International Equity Plus Bond Alpha	Foreign Large Blend	0.71	0.66 ³
Wellington International Value	Foreign Large Value	0.91	0.91
U.S. Fixed-Income Funds			
American Funds [®] IS American High-Income Trust SM	High-Yield Bond	0.95	0.83 ²
American Funds [®] IS The Bond Fund of America SM	Intermediate Core Bond	0.88	0.73 ²
American Funds [®] IS US Government Securities Fund SM	Intermediate Government	0.83	0.75 ²
Aristotle Pacific Capital Core Income	Intermediate Core-Plus Bond	0.76	0.76
Aristotle Pacific Capital Floating Rate Income	Bank Loan	0.92	0.92
Aristotle Pacific Capital High Yield Bond	High-Yield Bond	0.63	0.63
Fidelity [®] VIP Government Money Market Portfolio	Money Market—Taxable	0.35	0.35
Fidelity [®] VIP Strategic Income	Multisector Bond	0.89	0.89
Janus Henderson VIT Flexible Bond Portfolio	Intermediate Core-Plus Bond	0.88	0.82 ³
JPMorgan Intermediate Bond	Intermediate Core Bond	0.64	0.64
Loomis Diversified Bond	Intermediate Core-Plus Bond	0.64	0.64
Lord Abbett Bond Debenture Portfolio	Multisector Bond	0.99	0.99
Lord Abbett Total Return Portfolio	Intermediate Core-Plus Bond	0.71	0.71
PIMCO Inflation Managed	Inflation-Protected Bond	1.32	1.32
PIMCO Total Return	Intermediate Core-Plus Bond	0.92	0.92
PIMCO VIT Income Portfolio	Multisector Bond	1.16	1.16
PLFA Bond Plus	Intermediate Core Bond	0.69	0.64 ³
T. Rowe Price Short Duration Bond	Short-Term Bond	0.64	0.64

Manager/Fund Name	Morningstar Category ¹	Gross Fund Expense (%)	Net Fund Expense (%)
Non-U.S. Fixed-Income Funds			
American Funds ® IS Capital World Bond Fund SM	Global Bond	0.98	0.98
Principal Emerging Markets Debt	Emerging-Markets Bond	1.09	1.04 ³
Templeton Global Bond VIP Fund	Global Bond	0.77	0.75 ³
Alternative Strategies Funds			
JPMorgan Hedged Equity	Options Trading	0.85	0.85
PIMCO VIT CommodityRealReturn® Strategy Portfolio	Commodities Broad Basket	2.54	2.38 ³
VanEck VIP Global Resources Fund	Natural Resources	1.30	1.30
Sector Funds			
BlackRock Health Sciences	Health	1.14	1.14
FIAM LLC Technology	Technology	1.15	1.04 ³
Invesco V.I. Global Real Estate Fund	Global Real Estate	1.27	1.27
MFS ® Utilities Series	Utilities	1.05	1.04 ³
Nomura VIP Energy Series	Equity Energy	1.24	1.11 ³
Principal Real Estate	Real Estate	1.08	0.99 ³

Investment Options Eligible with Future Income Generator as of 11/1/25

Manager/Fund Name	Morningstar Category ¹	Gross Fund Expense (%)	Net Fund Expense (%)
Asset Allocation/Balanced Funds			
American Funds ® IS Asset Allocation Fund SM	Moderate Allocation	0.79	0.79
American Funds ® IS Capital Income Builder® Fund SM	Global Moderately Aggressive Allocation	0.91	0.78 ²
American Funds ® IS Global Balanced Fund SM	Global Moderate Allocation	1.03	1.01 ²
American Funds ® IS Managed Risk Asset Allocation Fund SM	Moderate Allocation	0.90	0.90
Avantis Balanced Allocation	Moderate Allocation	0.65	0.65
BlackRock 60/40 Target Allocation ETF V.I. Fund	Moderate Allocation	0.53	0.32 ⁴
BlackRock Global Allocation V.I. Fund	Global Moderate Allocation	1.16	1.02 ⁴
Fidelity ® VIP FundsManager® 60%	Moderate Allocation	0.96	0.81 ⁵
First Trust/Dorsey Wright Tactical Core Portfolio	Moderately Aggressive Allocation	1.69	1.30 ²
First Trust/Dow Jones Dividend & Income Allocation Portfolio	Moderate Allocation	1.18	1.18
Franklin Allocation VIP Fund	Moderate Allocation	0.95	0.92 ³
Franklin Income VIP Fund	Moderately Conservative Allocation	0.73	0.72 ³
Invesco V.I. Balanced-Risk Allocation Fund	Tactical Allocation	1.57	1.13 ³
Invesco V.I. Equity and Income Fund	Moderate Allocation	0.82	0.82
Janus Henderson VIT Balanced Portfolio	Moderate Allocation	0.87	0.87
MFS ® Total Return Series	Moderate Allocation	0.96	0.86 ³
Nomura VIP Asset Strategy Series	Global Moderate Allocation	1.03	0.85 ³
PLFA ESG Diversified	Moderate Allocation	0.82	0.79 ³
PLFA ESG Diversified Growth	Moderately Aggressive Allocation	0.98	0.79 ³
PLFA Pacific Dynamix® Conservative Growth	Moderately Conservative Allocation	0.63	0.59 ⁶
PLFA Pacific Dynamix® Moderate Growth	Moderate Allocation	0.62	0.59 ⁶
PLFA Pacific Dynamix® Growth	Moderately Aggressive Allocation	0.64	0.59 ⁶

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Manager/Fund Name	Morningstar Category ¹	Gross Fund Expense (%)	Net Fund Expense (%)
Asset Allocation/Balanced Funds <i>(continued)</i>			
PLFA Pacific Dynamix® Aggressive Growth	Aggressive Allocation	2.13	0.59 ⁶
PLFA Portfolio Optimization Conservative	Conservative Allocation	0.90	0.90
PLFA Portfolio Optimization Moderate-Conservative	Moderately Conservative Allocation	0.91	0.91
PLFA Portfolio Optimization Moderate	Moderate Allocation	0.92	0.92
PLFA Portfolio Optimization Growth	Moderate Allocation	0.94	0.94
PLFA Portfolio Optimization Aggressive-Growth	Moderately Aggressive Allocation	0.97	0.97
T. Rowe Price Capital Appreciation	Moderate Allocation	1.06	0.95 ⁷

¹Morningstar Categories are as of September 30, 2025.

²Fee waiver expires on May 1, 2026.

³Fee waiver expires on April 30, 2026.

⁴Fee waiver expires on June 30, 2026.

⁵Fidelity® VIP FundsManager® 60%: Fidelity Management & Research Company LLC has contractually agreed to waive 0.05% of each fund's management fee. This arrangement will remain in effect through April 30, 2026. In addition, Fidelity Management & Research Company LLC has contractually agreed to reimburse 0.10% of class-level expenses for Service Class and Service Class 2. This arrangement will remain in effect for at least one year from the effective date of the prospectus, and will remain in effect thereafter as long as Service Class and Service Class 2 continue to be sold to unaffiliated insurance companies. If Service Class and Service Class 2 are no longer sold to unaffiliated insurance companies, FMR, in its sole discretion, may discontinue the arrangement.

⁶PLFA Pacific Dynamix® Portfolios: Net fund expenses reflect a contractual expense cap in place through April 30, 2026. There is no guarantee that expenses will continue to be capped after that date. Does not include contract-level charges. A fund-of-funds involves direct expenses for each fund and indirect expenses for the underlying funds.

⁷Fee waiver expires on April 30, 2027.

Ask your financial professional if
Future Income Generator could be a fit for your portfolio.
PacificLife.com

Not all products or riders are available at all firms.

On certain contracts, a living benefit must be elected at contract issue and is not optional. See the prospectus for details. Pacific Life, its affiliates, their 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, and consider its information carefully before investing.

Variable annuities are long-term investments designed for retirement. The value of the variable investment options will fluctuate so that shares, when redeemed, may be worth more or less than the original cost.

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 also may apply. Withdrawals will reduce the contract value and the value of the death benefits, and also may reduce the value of any optional benefits.

Only one optional guaranteed minimum withdrawal benefit (GMWB) can be purchased on a variable annuity.

Future Income Generator is named "Guaranteed Withdrawal Benefit XXII Rider—Single Life" and "Guaranteed Withdrawal Benefit XXII Rider—Joint Life" in the contract rider.

Third-party trademarks and service marks are the property of their respective owners.

For lifetime riders, at the maximum annuity date, upon choosing a Life Only fixed annuity option, a client will receive the greater of a payment based on the contract value or the guaranteed withdrawal amount as an annuity payout.

Although some funds may have names or investment goals that resemble retail mutual funds managed by the same money manager, these funds may not have the same underlying holdings or performance as the retail mutual funds. Investment results may be higher or lower.

Unless otherwise noted, all aforementioned fund managers, their distributors, and affiliates are unaffiliated with Pacific Life and Pacific Select Distributors, LLC. Prior to May 30, 2017, Janus Henderson VIT Balanced Portfolio was named Janus Aspen Balanced Portfolio.

Pacific Life Fund Advisors LLC (PLFA), a wholly owned subsidiary of Pacific Life Insurance Company, is the investment adviser to the Pacific Select Fund (PSF). PLFA directly manages the PSF funds-of-funds.

Insurance product and rider guarantees, including optional benefits and any fixed sub-account crediting rates or annuity payout rates, are backed by the financial strength and claims-paying ability of the issuing insurance company and do not protect the value of the variable investment options. They are not backed by the broker/dealer from which this annuity is purchased, 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.

Variable insurance products 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: ICC20:10-1020, ICC20:10-1025, 10-17800, 10-1780R, 10-1025
Rider Series: ICC19:20-1427, ICC19:20-1428

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

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