PACIFIC LIFE

ENHANCED INCOME SELECT 2
INVESTMENT OPTIONS

Available with certain Pacific Life variable annuities.

Total Fund Expenses and Similarly Managed Mutual Funds as of 11/1/26

The funds listed are variable investment options available with the Enhanced Income Select 2 optional benefit. This reference guide includes summary information only. See the applicable product and underlying fund prospectuses for more information.

ALTERNATIVE STRATEGIES FUNDS

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%)[1]	Similarly Managed Mutual Fund[2]	Mutual Fund Ticker	Morningstar Category[3]
JPMorgan Hedged Equity	0.86	0.86	JPMorgan Hedged Equity Fund	JHEQX	Options Trading

ASSET-ALLOCATION/BALANCED FUNDS

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%)[1]	Similarly Managed Mutual Fund[2]	Mutual Fund Ticker	Morningstar Category[3]
American Funds IS® Asset Allocation Fund℠	0.79	0.79	None	N/A	Moderate Allocation
American Funds IS® Managed Risk Asset Allocation Fund℠	0.90	0.90	None	N/A	Moderate Allocation
Avantis Balanced Allocation	0.68	0.68	None	N/A	Moderate Allocation

Enhanced Income Select 2 is available for an additional cost.

(continued on next page)

[1]Net fund expenses are as of the most recent prospectus date and are subject to change. These expenses are assessed annually as a percentage of each fund's average daily net assets. Net fund expenses reflect waivers, reductions, and reimbursements. The table does not reflect expenses and charges that are, or may be, imposed under the variable annuity contract.

[2]The money managers listed also may offer retail mutual funds. 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 as the retail mutual funds. Fees may vary between the variable annuity investment options and the similarly managed mutual funds. Investment results may be higher or lower.

[3]Morningstar categories are as of September 30, 2026.

Insurance products can be issued in all states, except New York, by Pacific Life Insurance Company and in all states by Pacific Life & Annuity Company. Product/material availability and features may vary by state.

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

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ASSET-ALLOCATION/BALANCED FUNDS *(continued)*

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%)[1]	Similarly Managed Mutual Fund[2]	Mutual Fund Ticker	Morningstar Category[3]
BlackRock Global Allocation V.I. Fund	1.15	1.01[4]	BlackRock Global Allocation Fund	MDLOX	Global Moderate Allocation
Fidelity® VIP FundsManager® 60%	0.93	0.78[5]	None	N/A	Moderate Allocation
First Trust/Dow Jones Dividend & Income Allocation Portfolio	1.18	1.18	None	N/A	Moderate Allocation
Franklin Allocation VIP Fund	0.97	0.92[6]	None	N/A	Moderate Allocation
Invesco V.I. Balanced-Risk Allocation Fund	1.60	1.13[6]	Invesco Balanced-Risk Allocation Fund	ABRZX	Tactical Allocation
Janus Henderson VIT Balanced Portfolio	0.87	0.87	Janus Henderson Balanced Fund	JDBAX	Moderate Allocation
MFS® Total Return Series	0.96	0.86[6]	MFS® Total Return Fund	MSFRX	Moderate Allocation
Nomura VIP Asset Strategy Series	1.04	0.77[6]	Macquarie Asset Strategy Fund	WASAX	Global Moderate Allocation
PLFA Pacific Dynamix® Conservative Growth	0.66	0.59[7]	None	N/A	Moderately Conservative Allocation
PLFA Pacific Dynamix® Moderate Growth	0.65	0.59[7]	None	N/A	Moderate Allocation
PLFA Portfolio Optimization Conservative	0.92	0.92	None	N/A	Conservative Allocation
PLFA Portfolio Optimization Moderate-Conservative	0.92	0.92	None	N/A	Moderately Conservative Allocation
PLFA Portfolio Optimization Moderate	0.91	0.91	None	N/A	Moderate Allocation
T. Rowe Price Capital Appreciation	1.06	0.95[6]	T. Rowe Price Capital Appreciation Fund	PRWCX	Moderate Allocation

[4]Fee waiver expires on June 30, 2027.

[5]Fidelity® 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, 2027. 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.

[6]Fee waiver expires on April 30, 2027.

[7]PLFA Pacific Dynamix® Portfolios: Net fund expenses reflect a contractual expense cap in place through April 30, 2027. 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.

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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. Contact your financial professional or visit PacificLife.com/Prospectuses for more information, including product and underlying fund prospectuses, as well as summary prospectuses, if available, that contain more complete information about Pacific Life and a variable annuity's risks, charges, limitations, and expenses, as well as the risks, charges, expenses, and investment goals of the underlying investment options. Read them carefully before investing.

Not all products or optional benefits are available in all states or firms, and features may vary by state and firm.

All individuals selling this product must be licensed insurance agents.

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 may reduce any optional benefits.

Unless otherwise noted, all aforementioned fund managers, their distributors, and affiliates are unaffiliated with Pacific Life and Pacific Select Distributors, LLC.

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

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).

Pacific Life refers to Pacific Life Insurance Company and its subsidiary Pacific Life & Annuity Company. Insurance products can be issued in all states, except New York, by Pacific Life Insurance Company and in all states by Pacific Life & Annuity Company. Product/material availability and features may vary by state. Each insurance company is solely responsible for the financial obligations accruing under the products it issues.

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 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.

Variable insurance products are distributed by **Pacific Select Distributors, LLC** (member FINRA & SIPC), a subsidiary of Pacific Life Insurance Company and an affiliate of Pacific Life & Annuity Company.

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

Contract Form Series: 10-17800, 10-178OR, ICC20:10-1020, ICC20:10-1025
Rider Series: ICC20:20-1021, ICC20:20-1022, ICC21:20-1026, ICC21:20-1027
State variations to contract form series and rider series may apply.

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