PACIFIC LIFE

INVESTMENT GUARD
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 Investment Guard optional benefit. This reference guide includes summary information only. See the applicable product and underlying fund prospectuses for more information.

U.S. EQUITY 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 Growth Fund℠	0.83	0.83	The Growth Fund of America®	AGTHX	Large Growth
American Funds® IS Growth-Income Fund℠	0.78	0.78	The Investment Company of America®	AIVSX	Large Blend
American Funds® IS Washington Mutual Investors Fund℠	0.90	0.75[4]	Washington Mutual Investors Fund℠	AWSHX	Large Value
Avantis Small-Cap Value	1.01	0.84[5]	Avantis U.S. Small Cap Value Fund	AVUVX	Small Value
BlackRock Equity Index	0.29	0.29	iShares S&P 500 Index	BSPIX	Large Blend
BlackRock Small-Cap Index	0.57	0.57	iShares Russell 2000 Small-Cap Index	MDSKX	Small Blend
BNY Newton Large-Cap Value	0.87	0.82[5]	BNY Mellon Dynamic Value Fund	DRGVX	Large Value
Boston Partners Mid-Cap Value	0.95	0.95	John Hancock Disciplined Value Mid Cap	JVMAX	Mid-Cap Value
FIAM LLC Large-Cap Growth	0.95	0.87[5]	None	N/A	Large Growth
Federated Hermes Mid-Cap Growth	0.94	0.89[5]	Federated Hermes MDT Mid Cap Growth	FGSIX	Mid-Cap Growth

Investment Guard is available for an additional cost.

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[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.

[4]Fee waiver expires on May 1, 2027.

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

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

U.S. EQUITY FUNDS *(continued)*

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%)[1]	Similarly Managed Mutual Fund[2]	Mutual Fund Ticker	Morningstar Category[3]
Fidelity® VIP Contrafund℠	0.79	0.79	Fidelity® Contrafund® Fund	FAVCF	Large Growth
Franklin Rising Dividends VIP Fund	0.89	0.89	Franklin Rising Dividends Fund	FRDPX	Large Blend
Franklin/BlackRock Small-Cap Equity	1.02	0.92[5]	None	N/A	Small Value
Invesco V.I. American Value Fund	1.14	1.01[5]	Invesco Value Opportunities Fund	VVOAX	Mid-Cap Value
Goldman Sachs Small-Cap Growth	0.86	0.86	Goldman Sachs Small Cap Growth Fund	GSADX	Small Growth
Janus Focused Growth	0.97	0.97	Janus Forty	JDCAX	Large Growth
JPMorgan Large-Cap Core	0.69	0.69	JPMorgan U.S. Equity	JMUEX	Large Blend
JPMorgan Value Advantage	0.91	0.89[5]	JPMorgan Value Advantage Fund	JVAAX	Large Value
MFS® Growth	0.79	0.79	MFS® Growth Fund	MFEGX	Large Growth
PLFA Large-Cap Plus Bond Alpha	0.71	0.66[5]	None	N/A	Large Blend
PLFA Mid-Cap Plus Bond Alpha	0.71	0.66[5]	None	N/A	Mid-Cap Blend
PLFA QQQ® Plus Bond Alpha	0.73	0.64[5]	None	N/A	Large Growth
PLFA Small-Cap Plus Bond Alpha	0.77	0.70[5]	None	N/A	Small Blend
Putnam Value	0.96	0.87[5]	Putnam Large Cap Value Fund	PEYAX	Large Value
T. Rowe Price Dividend Growth	0.91	0.83[6]	T. Rowe Price Dividend Growth	PRDGX	Large Blend

NON-U.S. EQUITY 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 Capital World Growth and Income Fund℠	1.01	0.91[4]	Capital World Growth and Income Fund®	CWGIX	Global Large-Stock Blend
American Funds® IS EUPAC Fund℠	1.03	0.97[4]	EuroPacific Growth Fund®	AEPGX	Foreign Large Growth
American Funds® IS Global Growth Fund℠	1.01	0.90[4]	New Perspective Fund	ANWPX	Global Large-Stock Growth
American Funds® IS International Growth and Income Fund℠	1.06	1.06	International Growth and Income Fund℠	IGAAX	Foreign Large Blend
American Funds® IS New World Fund®	1.15	1.07[4]	New World Fund®	NEWFX	Diversified Emerging Markets
American Funds® IS SMALLCAP World Fund®	1.20	1.15[4]	American Funds SMALLCAP World Fund®	SMCWX	Global Small/Mid Stock
ClearBridge International Growth	0.99	0.99	ClearBridge International Growth Fund	LMGNX	Foreign Large Growth
Franklin Mutual Global Discovery VIP Fund	1.16	1.16	Mutual Global Discovery Fund	TEDIX	Global Large-Stock Value
Goldman Sachs Emerging Markets	1.10	1.07[5]	Goldman Sachs Emerging Markets Equity Fund	GERIX	Diversified Emerging Markets
Invesco V.I. Global Fund	1.06	1.06	Invesco Global Fund	OPPAX	Global Large-Stock Growth
Invesco V.I. International Growth Fund	1.43	1.25[5]	Invesco International Growth Fund	OIGAX	Foreign Large Growth
MFS® International Large-Cap	1.03	1.00[5]	MFS® Institutional International Equity Fund	MIEIX	Foreign Large Blend

[6]Fee waiver expires on April 30, 2028.

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NON-U.S. EQUITY FUNDS *(continued)*

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%)[1]	Similarly Managed Mutual Fund[2]	Mutual Fund Ticker	Morningstar Category[3]
PLFA International Equity Plus Bond Alpha	0.72	0.67[5]	None	N/A	Foreign Large Blend
Wellington International Small-Cap	1.14	1.11[6]	None	N/A	Foreign Small/Mid Blend
Wellington International Value	0.91	0.91	Hartford International Value Fund	HILAX	Foreign Large Value

U.S. FIXED-INCOME 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 American High-Income Trust℠	0.95	0.87[4]	American High-Income Trust®	AHITX	High-Yield Bond
American Funds® IS The Bond Fund of America℠	0.88	0.72[4]	The Bond Fund of America®	ABNDX	Intermediate Core Bond
American Funds® IS US Government Securities Fund℠	0.84	0.75[4]	U.S. Government Securities Fund®	AMUSX	Intermediate Government
Aristotle Pacific Capital Core Income	0.75	0.75	Aristotle Core Income Fund	PLIAX	Intermediate Core-Plus Bond
Aristotle Pacific Capital Floating Rate Income	0.95	0.95	Aristotle Floating Rate Income Fund	PLFLX	Bank Loan
Aristotle Pacific Capital High Yield Bond	0.65	0.65	Aristotle High Yield Bond Fund	PLAHX	High-Yield Bond
Fidelity® VIP Government Money Market Portfolio	0.35	0.35	None	N/A	Money Market—Taxable
Fidelity® VIP Strategic Income	0.88	0.88	Fidelity® Strategic Income Fund	FADMX	Multisector Bond
Janus Henderson VIT Flexible Bond Portfolio	0.89	0.82[5]	Janus Henderson Flexible Bond	JDFAX	Intermediate Core-Plus Bond
JPMorgan Intermediate Bond	0.65	0.65	JPMorgan Core Bond Fund	WOBDX	Intermediate Core Bond
Loomis Diversified Bond	0.65	0.65	50% Loomis Sayles Investment Grade Bond Fund, 50% Loomis Sayles Core Plus Bond Fund	LSIIX, NERYX	Intermediate Core-Plus Bond
Lord Abbett Bond Debenture Portfolio	1.05	1.05	Lord Abbett Bond Debenture Fund	LBNDX	Multisector Bond
Lord Abbett Total Return Portfolio	0.71	0.71	Lord Abbett Total Return	LTRAX	Intermediate Core-Plus Bond
PIMCO Inflation Managed	1.30	1.30	PIMCO Real Return Fund	PRTNX	Inflation-Protected Bond
PIMCO Total Return	1.07	1.07	PIMCO Total Return Fund	PTTAX	Intermediate Core-Plus Bond
PIMCO VIT Income Portfolio	1.02	1.02	PIMCO Income Fund	PONAX	Multisector Bond
PLFA Bond Plus	0.71	0.66[5]	None	N/A	Intermediate Core Bond
T. Rowe Price Short Duration Bond	0.65	0.65	T. Rowe Price Short-Term Bond Fund	PRWBX	Short-Term Bond

NON-U.S. FIXED-INCOME 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 Capital World Bond Fund℠	0.98	0.98	Capital World Bond Fund®	CWBFX	Global Bond
Principal Emerging Markets Debt	1.09	1.04[5]	Principal Finisterre Emerging Markets Total Return Bond Fund	PFUMX	Emerging-Markets Bond
Templeton Global Bond VIP Fund	0.78	0.75[5]	Templeton Global Bond Fund	TPINX	Global Bond

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
PIMCO VIT CommodityRealReturn® Strategy Portfolio	3.48	3.29[5]	PIMCO CommodityRealReturn® Strategy Fund	PCRAX	Commodities Broad Basket
VanEck VIP Global Resources Fund	1.32	1.32	VanEck Global Resource Fund	GHAAX	Natural Resources

SECTOR FUNDS

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%)[1]	Similarly Managed Mutual Fund[2]	Mutual Fund Ticker	Morningstar Category[3]
BlackRock Health Sciences	1.15	1.15	BlackRock Health Sciences Opportunities Portfolio	SHSAX	Health
FIAM LLC Technology	1.16	1.05[5]	Fidelity® Select Technology Portfolio	FSPTX	Technology
Invesco V.I. Global Real Estate Fund	1.27	1.27	Invesco Global Real Estate Fund	AGREX	Global Real Estate
MFS® Utilities Series	1.04	1.03[5]	MFS® Utilities Fund	MMUFX	Utilities
Nomura VIP Energy Series	1.31	1.10[5]	None	N/A	Equity Energy
Principal Real Estate	1.10	1.01[5]	Principal Real Estate Securities	PRRAX	Real Estate

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 Capital Income Builder® Fund℠	0.91	0.77[4]	Capital Income Builder®	CAIBX	Global Moderately Aggressive Allocation
American Funds® IS Global Balanced Fund℠	1.03	1.01[4]	American Funds Global Balanced Fund℠	GBLAX	Global 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
BlackRock 60/40 Target Allocation ETF V.I. Fund	0.53	0.33[7]	BlackRock 60/40 Target Allocation	BIGPX	Moderate Allocation
BlackRock Global Allocation V.I. Fund	1.15	1.01[7]	BlackRock Global Allocation Fund	MDLOX	Global Moderate Allocation
Fidelity® VIP FundsManager® 60%	0.93	0.78[8]	None	N/A	Moderate Allocation

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

[8]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.

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]
First Trust/Dorsey Wright Tactical Core Portfolio	1.75	1.28[4]	None	N/A	Moderately Aggressive 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[5]	None	N/A	Moderate Allocation
Franklin Income VIP Fund	0.72	0.72	Franklin Income	FKINX	Moderately Conservative Allocation
Invesco V.I. Balanced-Risk Allocation Fund	1.60	1.13[5]	Invesco Balanced-Risk Allocation Fund	ABRZX	Tactical Allocation
Invesco V.I. Equity and Income Fund	0.82	0.82	Invesco Equity and Income Fund	ACEIX	Moderate 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[5]	MFS® Total Return Fund	MSFRX	Moderate Allocation
Nomura VIP Asset Strategy Series	1.04	0.77[5]	Macquarie Asset Strategy Fund	WASAX	Global Moderate Allocation
PLFA Pacific Dynamix® Conservative Growth	0.66	0.59[9]	None	N/A	Moderately Conservative Allocation
PLFA Pacific Dynamix® Moderate Growth	0.65	0.59[9]	None	N/A	Moderate Allocation
PLFA Pacific Dynamix® Growth	0.65	0.59[9]	None	N/A	Moderately Aggressive Allocation
PLFA Pacific Dynamix® Aggressive Growth	1.04	0.59[9]	None	N/A	Aggressive 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
PLFA Portfolio Optimization Growth	0.93	0.93	None	N/A	Moderate Allocation
PLFA Portfolio Optimization Aggressive-Growth	0.94	0.94	None	N/A	Moderately Aggressive Allocation
T. Rowe Price Capital Appreciation	1.06	0.95[5]	T. Rowe Price Capital Appreciation Fund	PRWCX	Moderate Allocation

You could lose money by investing in the Fidelity VIP Government Money Market Portfolio. Although the fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in the fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Fidelity Investments and its affiliates, the fund's sponsor, is not required to reimburse the fund for losses, and you should not expect that the sponsor will provide financial support to the fund at any time, including during periods of market stress. The 7-day yield (Yld) is net of all recurring contract fees and charges, is prorated and more closely reflects the current earnings of the Fidelity VIP Government Money Market Portfolio than the total return. Returns of less than one year are not annualized.

[9]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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All individuals selling this product must be licensed insurance agents.

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Investment Guard is named "Guaranteed Minimum Accumulation Benefit" in the contract rider.

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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, ICC22:10-1352

Rider Series: ICC22:20-1356-A, ICC22:20-1356-B, ICC22:20-1357-A, ICC22:20-1357-B, ICC22:20-1358-A, ICC22:20-1358-B, ICC22:20-1359-A, ICC22:20-1359-B, ICC22:20-1360-A, ICC22:20-1360-B, ICC22:20-1361-A, ICC22:20-1361-B

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

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