

INVESTMENT GUARD INVESTMENT OPTIONS

Available with certain Pacific Life variable annuities.

Total Fund Expenses and Similarly Managed Mutual Funds as of 5/1/26

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 SM | 0.83 | 0.83 | The Growth Fund of America [®] | AGTHX | Large Growth |
| American Funds [®] IS Growth-Income Fund SM | 0.78 | 0.78 | The Investment Company of America [®] | AIVSX | Large Blend |
| American Funds [®] IS Washington Mutual Investors Fund SM | 0.90 | 0.75 ⁴ | Washington Mutual Investors Fund SM | 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 | Fidelity Advisor [®] Equity Growth Fund | EQPGX | 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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¹Net 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.

²The 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.

³Morningstar categories are as of March 31, 2026.

⁴Fee waiver expires on May 1, 2027.

⁵Fee 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 SM | 0.79 | 0.79 | Fidelity [®] Contrafund [®] Fund | FCNTX | 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 | 1.14 | 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 | 0.88 ⁵ | 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 SM | 1.01 | 0.91 ⁴ | Capital World Growth and Income Fund [®] | CWGIX | Global Large-Stock Blend |
| American Funds [®] IS EUPAC Fund SM | 1.03 | 0.97 ⁴ | EuroPacific Growth Fund [®] | AEPGX | Foreign Large Growth |
| American Funds [®] IS Global Growth Fund SM | 1.01 | 0.90 ⁴ | New Perspective Fund | ANWPX | Global Large-Stock Growth |
| American Funds [®] IS International Growth and Income Fund SM | 1.06 | 1.06 | International Growth and Income Fund SM | 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 |
| FIAM LLC International Small-Cap | 1.14 | 1.12 ⁵ | Fidelity [®] International Small Cap Fund | FISMX | Foreign Small/Mid Blend |
| 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 | GEMIX | 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 |

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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 |
|--|------------------------|-----------------------------------|--|--------------------|-----------------------------------|
| MFS [®] International Large-Cap | 1.03 | 1.00 ⁵ | MFS [®] Institutional International Equity Fund | MIEIX | Foreign Large Blend |
| PLFA International Equity Plus Bond Alpha | 0.72 | 0.67 ⁵ | None | N/A | Foreign Large 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 SM | 0.95 | 0.87 ⁴ | American High-Income Trust [®] | AHITX | High-Yield Bond |
| American Funds [®] IS The Bond Fund of America SM | 0.88 | 0.72 ⁴ | The Bond Fund of America [®] | ABNDX | Intermediate Core Bond |
| American Funds [®] IS US Government Securities Fund SM | 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 SM | 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 | MMUFEX | 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 SM | 0.79 | 0.79 | None | N/A | Moderate Allocation |
| American Funds [®] IS Capital Income Builder [®] Fund SM | 0.91 | 0.77 ⁴ | Capital Income Builder [®] | CAIBX | Global Moderately Aggressive Allocation |
| American Funds [®] IS Global Balanced Fund SM | 1.03 | 1.01 ⁴ | American Funds Global Balanced Fund SM | GBLAX | Global Moderate Allocation |
| American Funds [®] IS Managed Risk Asset Allocation Fund SM | 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 ⁶ | BlackRock 60/40 Target Allocation | BIGPX | Moderate Allocation |
| BlackRock Global Allocation V.I. Fund | 1.15 | 1.01 ⁶ | BlackRock Global Allocation Fund | MDLOX | Global Moderate Allocation |
| Fidelity [®] VIP FundsManager [®] 60% | 0.93 | 0.78 ⁷ | None | N/A | Moderate Allocation |

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⁶Fee waiver expires on June 30, 2027.

⁷Fidelity[®] 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 ⁸ | None | N/A | Moderately Conservative Allocation |
| PLFA Pacific Dynamix [®] Moderate Growth | 0.65 | 0.59 ⁸ | None | N/A | Moderate Allocation |
| PLFA Pacific Dynamix [®] Growth | 0.65 | 0.59 ⁸ | None | N/A | Moderately Aggressive Allocation |
| PLFA Pacific Dynamix [®] Aggressive Growth | 1.04 | 0.59 ⁸ | None | N/A | Moderately Aggressive Allocation |
| PLFA Portfolio Optimization Conservative | 0.92 | 0.92 | Aristotle Portfolio Optimization Conservative Fund | POAAX | Conservative Allocation |
| PLFA Portfolio Optimization Moderate-Conservative | 0.92 | 0.92 | Aristotle Portfolio Optimization Moderate-Conservative Fund | POBAX | Moderately Conservative Allocation |
| PLFA Portfolio Optimization Moderate | 0.91 | 0.91 | Aristotle Portfolio Optimization Moderate Fund | POCAX | Moderate Allocation |
| PLFA Portfolio Optimization Growth | 0.93 | 0.93 | Aristotle Portfolio Optimization Growth Fund | PODAX | Moderate Allocation |
| PLFA Portfolio Optimization Aggressive-Growth | 0.94 | 0.94 | Aristotle Portfolio Optimization Aggressive-Growth Fund | POEAX | 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.

⁸PLFA 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. Fidelity, Contrafund, and FundsManager are registered service marks of FMR LLC. Used with permission.

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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.

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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.

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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.

6 of 6

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