



# CAP RATE CREDITING OPTION

with a Deferred, Fixed Indexed Annuity



**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

# Unlock Growth Potential without the Risk of Losing Money

A fixed indexed annuity earns interest based on the positive movement of a market index while protecting against market loss. Your money is not invested in the market, so you won't lose value if the index falls. You can choose from different methods called crediting options for earning index-based interest.

The **Cap Rate crediting option** sets a percentage that is a maximum amount of an index return that can be credited. When the index return is positive, interest is credited to your contract value at the end of each index term, up to the cap rate. This crediting option is designed to work best in moderate-return market scenarios. Consider it if you want access to market-based growth and understand there's a maximum on the amount of interest you can earn.

## Available Indexes

The Cap Rate crediting option has four indexes available.

### S&P 500®

Composed of 500 equity securities of large-cap U.S. companies. You may benefit from the strength of major companies with diversification across sectors.

### Invesco QQQ ETF

Tracks the Nasdaq-100 Index®, which includes 100 of the largest nonfinancial companies listed on the Nasdaq. This index is global (U.S. and international) and may offer high growth potential in periods of market expansion.

### iShares® Russell 2000 ETF

Seeks to track the investment results of an index composed of small-cap U.S. equities. The smaller companies in this index may deliver higher returns during periods of economic turbulence. The index also provides diversification in that it may perform differently than large-cap and mid-cap indexes.

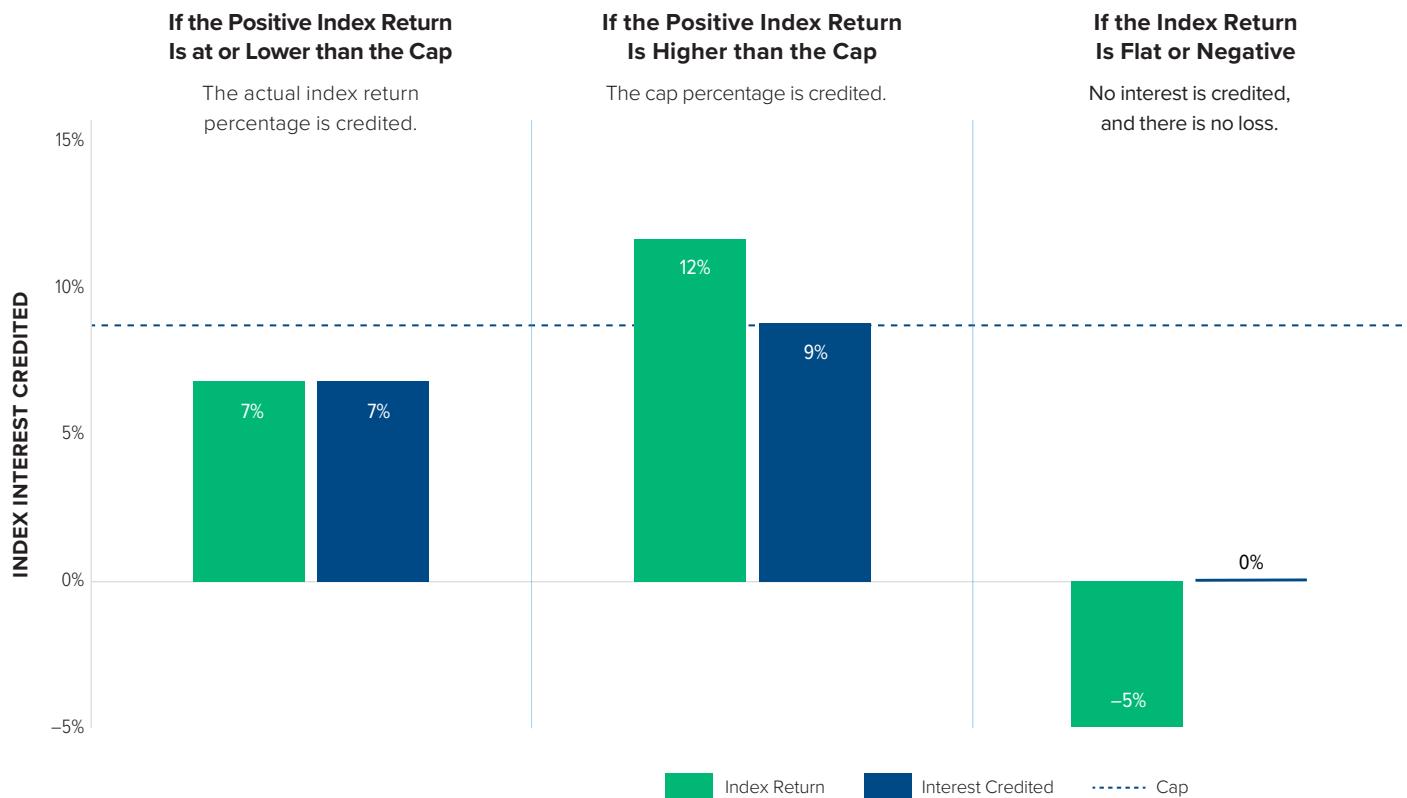
### MSCI EAFE®

Tracks the performance of large- and mid-cap companies across 21 developed markets around the world (excluding the U.S. and Canada). This index provides diversification internationally, potentially reducing risk by balancing across different regions.

A Fixed Account also is available. It pays a fixed rate of interest and can be used alongside index-based crediting options. All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company.

# Upside Opportunities with No Losses

The chart scenarios below assume a hypothetical 9% cap.<sup>1</sup> Any interest earned is applied at the end of the 1-year index term.



<sup>1</sup>The hypothetical examples are intended for illustrative purposes only and assume that an optional benefit is not elected, no withdrawals are taken, and that the contract was held to full term. They are not intended to predict your index or strategy returns and are not indicative of actual market, index, or financial product performance. Cap rates may be higher or lower than the initial rates but will never be less than the guaranteed minimum rates. Subsequent rates may differ from the rates used for new contracts or for other contracts issued at different times. The crediting strategy illustrated uses a point-to-point crediting approach, which means the index price on the term start date is compared to the index price on the term end date to determine the index return.

**Talk to your financial professional today about how a  
fixed indexed annuity with a Cap Rate crediting option  
may help your financial goals in retirement.**

**PacificLife.com**

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All individuals selling this product must be licensed insurance agents.

Fixed 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 also may apply and a market value adjustment (MVA) also may apply. Withdrawals will reduce the contract value and the value of the death benefit, and also may reduce the value of any optional benefits. Fixed indexed annuities are not securities and do not participate directly in the stock market or any index, so they are not investments.

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The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.

Contract Form Series: ICC25:30-1601

Rider Series: ICC25:20-1414

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