



## Core Protect Plus Features and Charges Effective December 1, 2018

For more information about Core Protect Plus, refer to the appropriate variable annuity marketing materials, the rate sheet prospectus supplement, and the product prospectus.

Optional Benefit Name	Annual Charge Percentage	Annual Credit Percentage	Withdrawal Percentage
Core Protect Plus (Single Life)	1.10%	7%	5%
Core Protect Plus (Joint Life)	1.25%	7%	4.5%

The annual charge, annual credit percentage, and withdrawal percentage are set when Core Protect Plus is issued and will not change for the life of the optional benefit.

### **Important Information**

You will receive the annual charge, annual credit, and withdrawal percentage listed above provided the application (with cash) is received in good order at Pacific Life by the 14<sup>th</sup> calendar day after the end of the time period listed in the rate sheet prospectus supplement or if an application with 1035 exchange/transfer paperwork is received, provided the initial purchase payment is received within 60 calendar days after the end of the time period listed in the rate sheet prospectus supplement. If either the application or initial purchase payment is received after the 14<sup>th</sup> calendar day or after 60 calendar days, respectively, the optional benefit will be issued with the charge, annual credit, and withdrawal percentage in effect on the day the contract is issued.

Subject to meeting the timeline above, on the issue date, if during the 60-calendar-day period the current annual charge percentages have decreased since the date you signed your application, you will receive the lower percentage in effect on the issue date. If the annual charge percentages have increased during the 60-calendar-day period, you will receive the annual charge percentage in effect on the date you signed your application.

Also, subject to meeting the timeline above, on the issue date, if during the 60-calendar-day period the current annual credit percentage and/or the withdrawal percentage increased, you will receive the higher percentages in effect on the issue date. If the annual credit percentage and/or the withdrawal percentage decreased during the 60-calendar-day period, you will receive the annual credit percentage and/or the withdrawal percentage in effect on the date you signed your application.

If the necessary paperwork and initial purchase payment are not received within the time frames stated above, or you elect to purchase the optional benefit within 60 calendar days after the contract issue date, you will receive the applicable percentages in effect as of the contract issue date.

In New York, for 1035 exchanges where Regulation 60 will be followed, receipt of Step 1 forms (Definition of Replacement and Authorization to Release Information) and the date they are signed will be used in determining the annual charge, annual credit, and withdrawal percentage listed above, and the window for receipt of funds is 90 days. The receipt of the application or when it was signed will not be applicable.

Refer to the latest rate sheet prospectus supplement at [PacificLife.com](http://PacificLife.com) for current charges and rules.

Insurance products are issued by Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state.

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

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Pacific Life: (800) 722-4448 • P.O. Box 2378 • Omaha, NE 68103-2378  
In New York: (800) 748-6907 • P.O. Box 2829 • Omaha, NE 68103-2829  
[www.PacificLife.com](http://www.PacificLife.com)

This material must be preceded or accompanied by the product prospectus.

*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.*

***You should carefully consider a variable annuity's risks, charges, limitations, and expenses, as well as the risks, charges, expenses, and investment goals of the underlying investment options. This and other information about Pacific Life are provided in the product and underlying fund prospectuses. These prospectuses are available from your financial advisor or by calling the toll-free numbers listed above. Read them carefully before investing.***

Core Protect Plus may not be available with all products or at all firms.

Core Protect Plus is named "Guaranteed Withdrawal Benefit XXI Rider—Single Life" or "Guaranteed Withdrawal Benefit XXI Rider—Joint Life" in the contract rider.

Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. Insurance products are issued by Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company. Product 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 subaccount 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 (Newport Beach, CA) and an affiliate of Pacific Life & Annuity Company, and are available through licensed third parties.

Contract Form Series: ICC12:10-1252, ICC12:10-1253, 10-17800,  
ICC11:10-1221 (state variations may apply)  
Rider Series: ICC18:20-1425, ICC18:20-1426 (state variations may apply)

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