



ENHANCED INCOME SELECT

Guaranteed Lifetime Withdrawals, Regardless of Market Performance



Optional Benefit with
Pacific Life Variable Annuities

WHY A PACIFIC LIFE VARIABLE ANNUITY

A variable annuity is a long-term contract between you and an insurance company that helps you grow, protect, and manage retirement savings in a tax-advantaged way. It can help you:

- **Grow retirement savings faster** through the power of tax deferral.
- **Manage your investment strategy** by transferring among a diverse selection of investment options free of tax consequences.
- **Convert your assets** to guaranteed, lifetime retirement income.
- **Leave a financial legacy** through a guaranteed death benefit.

Our variable annuities also offer features such as asset allocation and optional benefits that provide principal protection. Optional benefits are available for an additional cost.

Enhanced Income Select

Enhanced Income Select is an optional guaranteed minimum withdrawal benefit from Pacific Life that provides:

- An enhanced amount of income that may be withdrawn, beginning as early as age 59½, as long as your contract value is greater than zero.
- Guaranteed lifetime income of 3% if your account value goes to zero.
- Opportunities to increase your income by capturing market gains.

Guarantees, including optional benefits, are subject to the issuing company's claims-paying ability and financial strength, and do not protect the value of the variable investment options, which are subject to market risk. 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 tax may apply. A withdrawal charge also may apply. Withdrawals will reduce the contract value and the value of the death benefits, and also may reduce the value of any optional benefits.

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 • May lose value
Not FDIC/NCUA insured • Not insured by any federal government agency**

HIGHER INCOME

In developing your retirement strategy, you may be looking for opportunities to receive as much guaranteed income as possible. With Enhanced Income Select, as long as your contract value is greater than zero, you can withdraw an enhanced income amount each year, knowing that you have a minimum of guaranteed lifetime income should your contract value go to zero. The maximum percentage that can be withdrawn is based on the age when you take your first withdrawal and whether you purchased the Single Life version providing income for your life, or the Joint Life version providing income for your life and the life of your spouse. The youngest spouse's age is used to determine the maximum annual withdrawal amount.

Age at First Withdrawal (or First Withdrawal After a Reset)	Enhanced Income Percentage* (Contract Has Value)		Guaranteed Lifetime Income Percentage* (Contract Value = 0)
	Single Life	Joint Life	Single or Joint Life
59½ – 64	5.6%	5.1%	3%
65 – 69	7.6%	7.1%	3%
70+	8.0%	7.5%	3%

*As a percentage of your protected payment base. See page 2.

Protection in a Down Market

With Enhanced Income Select, you can receive guaranteed annual withdrawals for life, regardless of market volatility or your contract value.¹ The maximum amount you may withdraw is equal to a percentage of the protected payment base. The protected payment base cannot be reduced due to market fluctuations. If Enhanced Income Select is purchased at contract issue, your initial purchase payment is the protected payment base and serves as the baseline in determining your annual withdrawal amount. (If the optional benefit is purchased on a contract anniversary, your protected payment base is the contract anniversary value at the time the optional benefit was purchased.) The protected payment base will increase each time you make additional purchase payments.² Please note that the protected payment base is not a contract value and not available for lump-sum withdrawal.

Available for an additional cost, Enhanced Income Select may be elected within 60 days after contract issue or 60 days after any contract anniversary, if available. Your purchase payment must be allocated according to the investment allocation requirements that the Company has in effect, which are subject to change. Speak with your financial professional, and see the prospectus for details.

¹If an early or excess withdrawal causes the contract value to go to zero, the optional benefit will terminate, and you will not receive the guaranteed lifetime income amount. Please see page 4 for details.

²Pacific Life reserves the right to limit additional purchase payments.

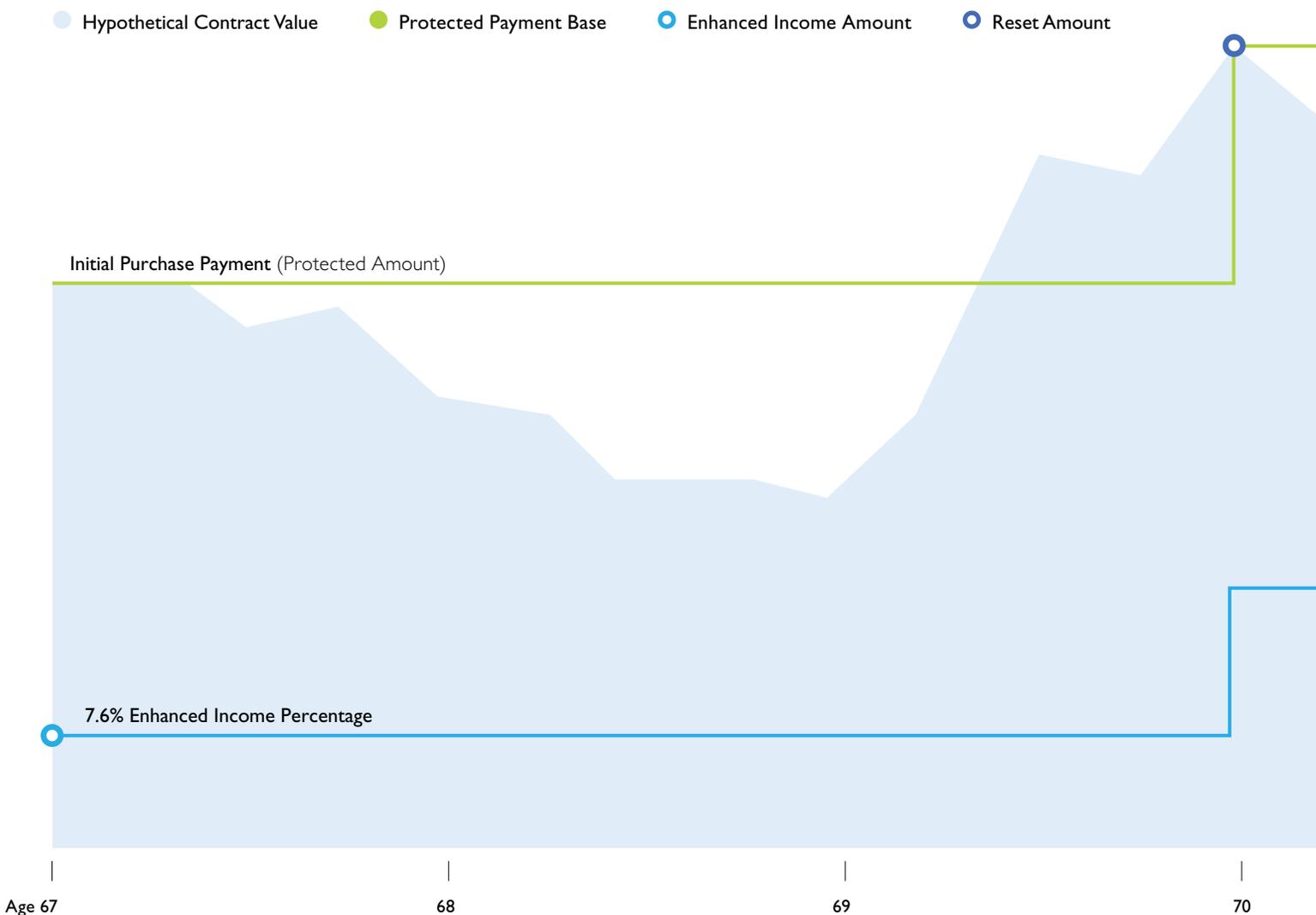
INCREASE WITHDRAWALS WHEN MARKETS RISE

Automatic Reset

On each contract anniversary, if your contract value is at least \$1.00 greater than the protected payment base, the protected payment base will automatically increase to match the contract value, whether or not you are taking withdrawals. Your enhanced income amount will automatically be recalculated based on this higher protected payment base.

How a Reset Can Increase Your Withdrawal Amount

Assumptions: Age 67 at first withdrawal; Single Life contract

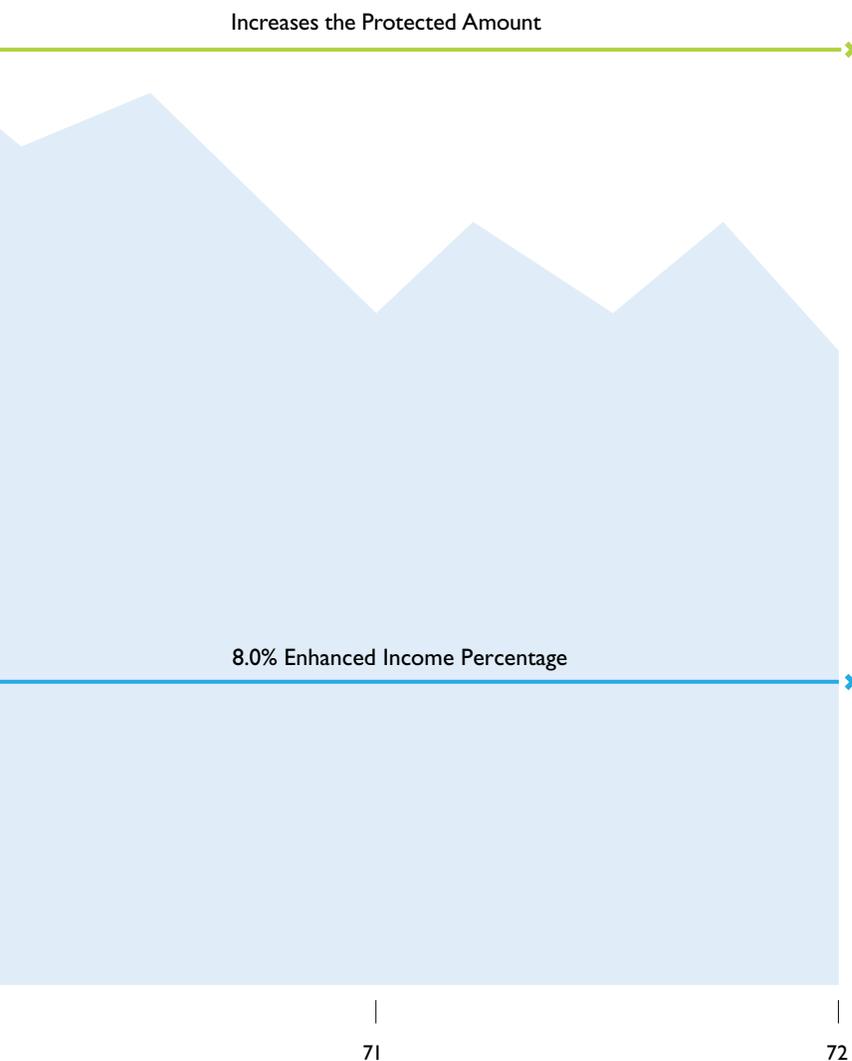


More Income with Age: Automatic and Client-Elected Resets

If you are in a higher age band when you make your first withdrawal after a reset takes place, your enhanced income percentage will automatically increase to the percentage related to your new age. This may increase the maximum amount you can withdraw annually. A reset must occur to reach a higher age band.

Client-Elected Reset

You may choose to elect a reset when your contract value is lower than the protected payment base. However, the protected payment base will decrease. You are strongly advised to speak with your financial professional prior to a client-elected reset.



If your contract value increases and a reset takes place, your withdrawal amount may increase in two ways:

1. Increases the protected payment base, which increases the annual amount you can withdraw.
2. Increases your enhanced income percentage. At age 67, at contract issue, the enhanced income percentage is 7.6%. After the reset at age 70, at the next withdrawal, the enhanced income percentage increases to 8.0%, increasing the annual amount that you can withdraw.

This hypothetical example is for illustrative purposes only and does not reflect a specific, actual investment. The example assumes no additional purchase payments or withdrawals. A reset may not apply, depending on the performance of the contract over time. This illustration is not based on any Pacific Life variable annuity and does not reflect any contract or rider fees or charges.

HOW WITHDRAWALS IMPACT YOUR PROTECTED PAYMENT BASE

Age	Withdrawals
<p>Prior to 59½</p>	<p>Early Withdrawals: Any withdrawal amount will reduce your protected payment base by either the amount of the withdrawal or on a proportionate basis, whichever results in the lower protected amount. If an early withdrawal reduces the contract value to zero, Enhanced Income Select will terminate, and you will not receive the guaranteed lifetime income amount.</p>
<p>Beginning at 59½</p>	<p>You can take guaranteed withdrawals of your protected payment base at a percentage determined by the age at which you make your first withdrawal and whether you select the Single Life or Joint Life option.</p>
<p>70½ or older (IRAs and qualified plans only)</p>	<p>RMD Friendly: Required minimum distributions (RMD) taken under Pacific Life's automated RMD program are considered compliant withdrawals if they are the only withdrawals in that contract year and are in compliance with the optional benefit guidelines. If RMD amounts are not calculated and withdrawn under this program and the withdrawal amounts are greater than the optional benefit percentage limits, future income benefits and the guaranteed protected amount may be reduced. RMDs taken under the program in excess of the optional benefit percentage limits may shorten the payout period.</p> <p>If there is any change to the Internal Revenue Code or Treasury regulations related to RMDs, Pacific Life reserves the right to modify or eliminate the treatment of RMD withdrawals, but only to the extent necessary to comply with the change to the rules.</p>

Excess Withdrawals

If you withdraw more than the allowable income amount annually, your protected payment base may be reduced on a proportionate basis for the amount withdrawn in excess of the enhanced income amount. If an excess withdrawal reduces the contract value to zero, Enhanced Income Select will terminate, and you will not receive the guaranteed lifetime income amount.

Any withdrawals will reduce your contract value. Optional benefit withdrawals are not annuity payouts. Annuity payouts generally receive a more favorable tax treatment than other withdrawals. Payments received prior to converting the contract to annuity payouts are treated as withdrawals and may be subject to withdrawal charges, ordinary income taxes, a possible 3.8% federal tax on net investment income for nonqualified money, and if prior to age 59½, an additional 10% federal tax. At the maximum annuity date, upon choosing a Life Only fixed annuity payout option (or Joint Life Only fixed annuity payout option), you will receive the greater of a payment based on your contract value or the guaranteed lifetime income amount as an annuity payout. The guaranteed lifetime income amount will be less than the amount you may have received under the enhanced income amount prior to annuitizing your contract.

Single Life and Joint Life Options

With the **Single Life** option, the owner and the annuitant must be the same person. The Single Life option is not available for joint owners. If a death benefit becomes payable, the optional benefit will terminate.

With the **Joint Life** option, you and your spouse are eligible to receive income that lasts both lifetimes. The surviving spouse may need to continue the contract to receive lifetime benefits. The optional benefit will terminate at the death of both spouses.

Changes to marital status will affect the Joint Life option, and changes to contract owners or beneficiaries may affect both options; please consult with your financial professional before making changes to contract owners or beneficiary provisions. See the prospectus for purchasing details regarding age requirements.



ADDITIONAL INFORMATION

Your annual charge is set when your optional benefit is purchased and will not change for one contract year. The current annual charges are listed in the table below.

Enhanced Income Select	Annual Percentage of the Protected Payment Base (Deducted Quarterly)
Single Life	1.05%
Joint Life	1.40%

Charge as of 2/19/19. Charges are subject to change.

On each contract anniversary, your annual charge may be adjusted up or down to match the current charge in effect. Any increase will never be more than 0.50% per year, while a decrease may exceed 0.50% per year.

The current annual charge is set by Pacific Life and will fall within a specific range as shown in the table below. The maximum annual charge is based on the 10-year Treasury rate.¹

Enhanced Income Select Annual Charge Range (Percentage of the Protected Payment Base)

10-Year Treasury Rate ¹	Single Life		Joint Life	
	Minimum	Maximum	Minimum	Maximum
Less than 2.00%	0.70%	2.25%	0.90%	2.75%
2.00% to Less than 4.00%	0.70%	2.00%	0.90%	2.50%
4.00% and Greater	0.70%	1.50%	0.90%	2.00%

The maximum charge will never exceed 2.25% for Single Life and 2.75% for Joint Life. Please see the prospectus for all purchasing details.

¹This is an average of the 10-year Treasury rates for each business day within the last month of the calendar quarter as published by the Federal Reserve or an equivalent if this rate is not available. (For example, the March monthly average is used to determine the maximum annual charge effective May 1.)

Freeze the Optional Benefit Charge

If there is an increase to the charge percentage, you can elect to opt out of it within 60 days of your contract anniversary. If you make this election, it's important to note:

- The charge percentage will be locked in for the life of the contract. This means that it will never increase, but you will not benefit if there is a future decrease to the charge percentage.
- If a reset occurred on the contract anniversary, the protected payment base and enhanced income amount will revert back to their amounts prior to the reset.
- Future automatic or owner-elected resets will no longer be available.
- The enhanced income percentage will be reduced by 1.50% and will remain at the reduced percentage for the entire time there is still a contract value. The guaranteed lifetime income percentage will remain at 3% if there is no contract value.



WHY PACIFIC LIFE

Pacific Life has more than 150 years of experience, and we remain committed to providing quality products, service, and stability to meet your needs today and throughout your lifetime.

It's essential for you to choose a strong and stable company that can help you achieve your future income needs. Since 1868, individuals and their families have relied on the strength of Pacific Life to help protect their financial security.

- Pacific Life Insurance Company is organized under a mutual holding company structure and operates for the benefit of its policyholders and contract owners.
- We have achieved ongoing recognition¹ for high-quality service standards.
- We offer products that address market environments during all stages of your life.
- We maintain strong financial-strength ratings from major independent rating agencies.

Ratings may change and do not apply to the safety or performance of the underlying variable investment options. For more information and current financial-strength ratings, please visit PacificLife.com.

¹Recipient of multiple DALBAR Service Awards since 1997. Refer to www.DALBAR.com for more information regarding awards, certification, and rankings.

While ratings can be objective indicators of an insurance company's financial strength and can provide a relative measure to help select among insurance companies, they are not guarantees of the future financial strength and/or claims-paying ability of a company. The independent third party from which this annuity is purchased, including the broker/dealer, the insurance agency from which this annuity is purchased, and any affiliates of those entities make no representations regarding the quality of the analysis conducted by the rating agencies.



AWARD-WINNING CUSTOMER SERVICE

Pacific Life provides support to help you achieve your retirement goals.

Personal Customer Service

(800) 722-4448

(800) 748-6907 in New York

Call our toll-free number to access account information via our automated line or to speak directly with an annuity specialist.

Website

PacificLife.com

Go online and select “Annuities” under the heading “Client Account Sign-In” to view your account information.

Ask your financial professional if
Enhanced Income Select may be appropriate for your financial goals.
PacificLife.com

Pacific Life, its affiliates, their distributors, and respective representatives do not provide tax, accounting, or legal advice. Any taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor or attorney.

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 www.PacificLife.com for more information, including product and underlying fund prospectuses 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.

Variable annuities are long-term investments designed for retirement.

Under current law, a nonqualified annuity that is owned by an individual is generally entitled to tax deferral. IRAs and qualified plans—such as 401(k)s and 403(b)s—are already tax-deferred. Therefore, a deferred annuity should be used only to fund an IRA or qualified plan to benefit from the annuity's features other than tax deferral. These include lifetime income, death benefit options, and the ability to transfer among investment options without sales or withdrawal charges.

Only one optional guaranteed minimum withdrawal benefit (GMWB) can be purchased on a variable annuity. Any credit enhancement offered by the variable annuity will not apply to the optional benefits unless a reset occurs.

Not all products or riders are available at all broker/dealer firms.

Enhanced Income Select is named "Guaranteed Withdrawal Benefit XV Rider — Single Life" and "Guaranteed Withdrawal Benefit XV 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, 10-1780R, ICC11:10-1221, 10-1221OR
(state variations may apply)

Rider Series: ICC16:20-1501, ICC16:20-1502 (state variations may apply)
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