



## DCA Plus Fixed Option Rates

The following rates are for new variable annuity contracts effective as of  
1/16/2023

*(All rates are subject to change without notice.)*

Variable Annuity/Fixed Option	Rate	Equivalent Annual Rate
Pacific Choice 2/DCA Plus Fixed Option 6-Month	6.00%	3.46%
Pacific Choice 2/DCA Plus Fixed Option 12-Month	3.00%	1.62%
<b>Minimum Guaranteed Rate</b>		<b>1.95%</b>

Rate-lock does not apply to transfers or payments received after a contract is issued. Such payments will receive the DCA Plus Fixed Option rate in effect when the payment is received. Please contact your consultative wholesaler or call (800) 722-2333 with any questions.

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**

**DCA Plus Fixed Option Rate**—The equivalent annual rate reflects the amount of interest that will be transferred to the variable investment options over the DCA term divided by the purchase payment that is transferred out of the DCA Plus Fixed Option over the 6- or 12-month term. For the 6-month option, the rate is annualized by compounding so that it represents the interest rate that would be earned over an entire year. Amounts are transferred to variable investment options, which are subject to market risk. Dollar cost averaging can be a convenient way to continuously invest, regardless of changing prices. However, it does not ensure a profit or protect against loss in declining markets. Clients should consider their financial ability to continue to invest, even when prices are low; in continually rising markets, there is a potential to end up with fewer units. The stated interest rate at issue is credited on a declining balance as money is transferred out of the DCA Plus Fixed Option. Subsequent payments will get the DCA Plus rate in effect at the time of the subsequent payment. The DCA Plus rate will never be less than the minimum stated in the contract. The DCA Plus Fixed Option is subject to the issuing insurance company's claims-paying ability and financial strength.

**Rate-Lock for DCA Plus Fixed Option**—If a transmission with cash or transfer/exchange request (handled by either Pacific Life or the financial professional) is received and in good order by the 14<sup>th</sup> calendar day of the date provided in the transmission (if applicable), the contract will receive the higher rate in effect on either the date provided in the transmission (if applicable) or the contract issue date. If an application with cash or transfer/exchange request (handled by either Pacific Life or the financial professional) is received and in good order by the 14<sup>th</sup> calendar day of the application-signed date, the contract will receive the higher rate in effect on either the application-signed date or the contract issue date. If the application/transmission is not received by the 14<sup>th</sup> calendar day after the application-signed date or the date provided in the transmission (if applicable), then the contract will receive the higher rate between either: 1) the lower of the rates between the application-signed date or the date provided in the transmission (if applicable) or the application/transmission receipt date; or 2) the date the contract is issued. Funds must be received within 60 days of the application/transmission-received date for rate-lock to apply.

Note: For New York business, rate-lock for transfer/exchange business is based on the date the Authorization to Release Information form is signed and not the date the application is signed. Funds must be received within 90 days of the date the Authorization to Release Information form, application, or transmission date (whichever is applicable) is received for rate-lock to apply.

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*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 is for informational purposes only and does not constitute investment advice or a recommendation.**

**Investors should consider a variable annuity's objectives, risks, charges, limitations, and expenses carefully before investing. The product and underlying fund prospectuses contain this and other information about Pacific Life. These prospectuses are available at [PacificLife.com](http://PacificLife.com) and should be read carefully before investing.**

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 may reduce the value of any optional benefits.

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.

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: ICC22:10-1352  
Rider Series: ICC11:20-1219

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

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