

Rates Effective: 1/16/2023

Pacific Expedition 2 offers certainty through rates that are guaranteed for the initial guaranteed period and a purchase payment guarantee.

5-Year Initial Guaranteed Period

4.55%**Initial Guaranteed Rate**

Pacific Expedition 2 offers:

- ✓ Safety of principal with a purchase payment guarantee.
- ✓ Steady growth potential without market risk.
- ✓ A guaranteed interest rate that is locked in for the entire period.

The rate is effective as of 1/16/2023 and is subject to change at any time. Assumes a \$100,000 initial purchase payment and withdrawals for a 5-year withdrawal charge period. Check with your financial professional about purchase-payment minimums. Past performance does not guarantee future results. Rates are subject to change without notice. For current rates, please call (800) 722-4448.

All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance 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 vary by state.

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

**Work with your financial professional to determine whether or not
Pacific Expedition 2 is appropriate for you as part of your overall retirement strategy.
PacificLife.com**

Fixed annuities are long-term contracts designed for retirement. For more information, please refer to the *Pacific Expedition 2 Fact Sheet* and Contract Summary.

Pacific Life, its 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.

No guaranteed rate will be less than the minimum guaranteed rate stated in the contract. Pacific Life determines, at its discretion, annual interest rates in excess of the stated minimum guarantee in the contract. All initial guaranteed periods may not be available at all times or in all states.

Pacific Expedition 2 is named "Individual Limited Premium Deferred Annuity Contract" in the contract.

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 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. They are not backed by the independent third party from which this annuity is purchased, including the broker/dealer, 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.

Fixed annuities issued by Pacific Life (Newport Beach, CA) are available through licensed third parties.

Contract Form Series: ICC20:30-1339-A

Rider Series: ICC20:20-1339

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

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OF RETIREMENT*