

Rates Effective: 1/16/2023

Pacific Index Edge offers safety of principal and a choice of Interest-Crediting Options to potentially grow your contract value.

Using hypothetical BlackRock Endura[®] Index¹ returns of 12%, 4%, and -4%, the following examples shows the Point-to-Point with Spread Interest-Crediting option available with the 7-year withdrawal charge on this product.

Point-to-Point with Spread Option

1-Year Index Term, BlackRock Endura[®] Index

When the index return is positive after the spread is deducted, interest will be credited to the contract at the end of the one-year index term.

Participation Rate	186%
Spread	0.00%

Hypothetical Index Return	Interest Credited	Contract Value After 1 Year
12%	22.32%	\$122,320
4%	7.44%	\$107,440
-4%	0.00%	\$100,000 (no loss)

¹The BlackRock iBLD Endura[®] VC 5.5 ER Index is referred to as the BlackRock Endura[®] Index for ease of reference.

The participation rate and spread are set at contract issue and apply for the length of the index term. If the index return is flat or negative no interest is credited to the contract and there is no loss.

Hypothetical examples. The Participation Rate and Spread shown are actual and current as of 01/16/23. Interest credited assume a \$100,000 initial purchase payment, no withdrawals, and no optional benefits for a 7-year Withdrawal Charge Period. The index is not available for direct investment. Rates after the initial index term may change. Past performance does not guarantee future results. Rates are subject to change without notice. For current rates, please call (800) 722-4448.

Insurance products are issued by Pacific Life Insurance 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
Pacific Index Edge is appropriate for you as part of your overall retirement strategy.**

Fixed annuities are long-term contracts designed for retirement. Pacific Index Edge is not a security and does not participate directly in the stock market or any index, so it is not an investment. For more information, including other withdrawal charge periods and interest-crediting options available, please refer to the *Pacific Index Edge Client Guide* and Contract Summary.

Additional cash purchase payments up to \$100,000 are permitted within the first 60 days of contract issue. Interest for Interest-Crediting Options will be applied proportionally based on the index return from the time the additional purchase payment is received to the end of the index term. This period may be less than the time frame stated.

Participation rates and spreads will never be set below the minimum or above the maximum stated in the contract. Pacific Life determines, at its discretion, participation rates in excess of the minimum guaranteed in the contract, and spreads below the maximum guaranteed in the contract.

Not all products and features are available in all states or at all broker/dealer firms.

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.

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 and a market value adjustment (MVA) 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.

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Pacific Index Edge is named "Individual Limited Premium Deferred Fixed Annuity" in the contract.

Pacific Life Insurance Company (Newport Beach, CA) is licensed to issue insurance products in all states except New York. Product availability and features may vary by state. Fixed annuity products are available through licensed third parties.

Contract Form Series: ICC16:30-1503, 30-1503MA, 30-1503OR (state variations may apply)

Rider Series: ICC16:20-1504, 20-1504 (state variations may apply)

Endorsement Series: 15-1403, ICC16:15-1403, 15-1403MA (state variations may apply)

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2 of 2

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