



PACIFIC INDEX EDGE HISTORICAL RENEWAL RATES

Deferred, Fixed Indexed Annuity

With 150 years of experience, millions of individuals, families, and businesses trust Pacific Life to help with their financial futures. Pacific Life Insurance Company's organization is relatively unique as we are part of a mutual holding company structure. Therefore, policy and contract owners are members of the company, and we are not driven by stock price when making decisions.

Pacific Index Edge is a fixed indexed annuity designed to provide retirement income, safety of principal, and several ways to potentially grow the contract value including the ability to base interest crediting on the performance of an index, such as the S&P 500® index. Below is the renewal-rate history for the product since its inception on 9/1/16.

The caps and participation rates below are based on a seven-year withdrawal charge schedule, a one-year index term, and a purchase payment of \$100,000.

PACIFIC INDEX EDGE RENEWAL-RATE HISTORY

Contract Issue Date	S&P 500® Index Point-to-Point with Cap			S&P 500® Index Participation Rate with Spread ¹		
	Initial Rate	Renewal Rate		Initial Rate	Renewal Rate	
		2017	2018		2017	2018
Sep 1, 2016	3.15%	3.15%	3.15%	48.00%	48.00%	48.00%
Oct 1, 2016	3.15%	3.15%	3.15%	48.00%	48.00%	48.00%
Nov 1, 2016	3.60%	3.60%	3.60%	50.00%	50.00%	50.00%
Dec 1, 2016	4.30%	4.30%	4.30%	57.00%	57.00%	57.00%
Jan 1, 2017	5.55%	—	5.55%	61.00%	—	61.00%
Feb 1, 2017	5.55%	—	5.55%	61.00%	—	61.00%
Mar 1, 2017	5.00%	—	5.00%	65.00%	—	65.00%

¹The Participation Rate with Spread option includes a 2% spread deduction, which has been unchanged since inception.

Interest crediting is based on the index return at the end of each year. Initial rate may have been enhanced if the contract qualified for rate-lock. The index is not available for direct investment, and index performance does not include the reinvestment of dividends. **Past performance does not guarantee future results.**

Insurance products are issued by Pacific Life Insurance 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

HISTORICAL RENEWAL RATES (cont.)

PACIFIC INDEX EDGE RENEWAL-RATE HISTORY

Contract Issue Date	S&P 500® Index Point-to-Point with Cap			S&P 500® Index Participation Rate with Spread ¹		
	Initial Rate	Renewal Rate		Initial Rate	Renewal Rate	
		2017	2018		2017	2018
Apr 1, 2017	4.75%	—	4.75%	64.00%	—	64.00%
May 1, 2017	4.15%	—	4.15%	60.00%	—	60.00%
Jun 1, 2017	4.15%	—	4.15%	61.00%	—	61.00%
Jul 1, 2017	4.05%	—	4.05%	60.00%	—	60.00%
Aug 1, 2017	4.25%	—	4.25%	62.00%	—	62.00%
Sep 1, 2017	4.25%	—	4.25%	62.00%	—	62.00%
Oct 1, 2017	4.65%	—	4.65%	63.00%	—	63.00%
Nov 1, 2017	4.85%	—	4.85%	66.00%	—	66.00%
Dec 1, 2017	4.85%	—	4.85%	70.00%	—	70.00%
Jan 1, 2018	4.85%	—	—	70.00%	—	—
Feb 1, 2018	5.00%	—	—	70.00%	—	—
Mar 1, 2018	5.00%	—	—	70.00%	—	—
Apr 1, 2018	5.00%	—	—	70.00%	—	—
May 1, 2018	5.00%	—	—	70.00%	—	—
Jun 1, 2018	5.00%	—	—	70.00%	—	—
Jul 1, 2018	5.00%	—	—	70.00%	—	—
Aug 1, 2018	5.00%	—	—	70.00%	—	—
Sep 1, 2018	5.00%	—	—	70.00%	—	—
Oct 1, 2018	5.00%	—	—	70.00%	—	—
Nov 1, 2018	5.00%	—	—	70.00%	—	—
Dec 1, 2018	5.00%	—	—	68.00%	—	—

To learn more about Pacific Index Edge,
contact your financial professional today.
PacificLife.com

Please refer to the appropriate indexed annuity client guide and Contract Summary for more information, including other withdrawal charge periods available and index-crediting options.

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.

Fixed indexed annuities are not securities and do not participate directly in the stock market or any index, so they are not investments. The index used is a price index that tracks performance.

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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, 30-1503OR (state variations may apply)
Rider Series: ICC15:20-1404, 20-1404, ICC15:20-1406 (state variations may apply)
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