



Pacific Index Edge Historical Renewal Rates

Deferred, Fixed Indexed Annuity

With more than 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 ¹							
	Initial Rate	Renewal Rate							Initial Rate	Renewal Rate						
		2017	2018	2019	2020	2021	2022	2023		2017	2018	2019	2020	2021	2022	2023
Sep 1, 2016	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	—	48.00%	48.00%	48.00%	48.00%	41.00%	48.00%	29.00%	—
Oct 1, 2016	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	—	48.00%	48.00%	48.00%	48.00%	36.00%	48.00%	28.00%	—
Nov 1, 2016	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	—	50.00%	50.00%	50.00%	50.00%	38.00%	50.00%	27.00%	—
Dec 1, 2016	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	—	57.00%	57.00%	57.00%	57.00%	43.00%	57.00%	34.00%	—
Jan 1, 2017	5.55%	—	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	61.00%	—	61.00%	61.00%	61.00%	46.00%	61.00%	35.00%
Feb 1, 2017	5.55%	—	5.55%	5.55%	5.55%	5.55%	5.55%	—	61.00%	—	61.00%	61.00%	61.00%	46.00%	61.00%	—
Mar 1, 2017	5.00%	—	5.00%	5.00%	5.00%	5.00%	5.00%	—	65.00%	—	65.00%	65.00%	65.00%	49.00%	55.00%	—
Apr 1, 2017	4.75%	—	4.75%	4.75%	4.75%	4.75%	4.75%	—	64.00%	—	64.00%	64.00%	32.00%	54.00%	51.00%	—

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. The renewal rate history on Pacific Index Edge provides an example of our renewal rate history over a specified time period. Past performance does not guarantee future results. Individual contracts may have renewal rates for the applicable interest crediting option based on application sign date, receipt date, or issue date if the contract originally qualified for rate-lock. Please see your contract's annual statement for the renewal rates for your contract. The index is not available for direct investment, and index performance does not include the reinvestment of dividends.

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

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	2019	2020	2021	2022	2023		2017	2018	2019	2020	2021	2022	2023
May 1, 2017	4.15%	—	4.15%	4.15%	4.15%	4.15%	4.15%	—	60.00%	—	60.00%	60.00%	45.00%	60.00%	48.00%	—
Jun 1, 2017	4.15%	—	4.15%	4.15%	4.15%	4.15%	4.15%	—	61.00%	—	61.00%	61.00%	46.00%	61.00%	39.00%	—
Jul 1, 2017	4.05%	—	4.05%	4.05%	4.05%	4.05%	4.05%	—	60.00%	—	60.00%	60.00%	45.00%	60.00%	37.00%	—
Aug 1, 2017	4.25%	—	4.25%	4.25%	4.25%	4.25%	4.25%	—	62.00%	—	62.00%	62.00%	47.00%	62.00%	38.00%	—
Sep 1, 2017	4.25%	—	4.25%	4.25%	4.25%	4.25%	4.25%	—	62.00%	—	62.00%	62.00%	53.00%	62.00%	38.00%	—
Oct 1, 2017	4.65%	—	4.65%	4.65%	4.65%	4.65%	4.65%	—	63.00%	—	63.00%	63.00%	47.00%	63.00%	37.00%	—
Nov 1, 2017	4.85%	—	4.85%	4.85%	4.85%	4.85%	4.85%	—	66.00%	—	66.00%	66.00%	50.00%	66.00%	35.00%	—
Dec 1, 2017	4.85%	—	4.85%	4.85%	4.85%	4.85%	4.85%	—	70.00%	—	70.00%	70.00%	53.00%	70.00%	41.00%	—
Jan 1, 2018	4.85%	—	—	4.85%	4.85%	4.85%	4.85%	4.85%	70.00%	—	—	70.00%	70.00%	53.00%	70.00%	40.00%
Feb 1, 2018	5.00%	—	—	5.00%	5.00%	5.00%	5.00%	—	70.00%	—	—	70.00%	70.00%	53.00%	70.00%	—
Mar 1, 2018	5.00%	—	—	5.00%	5.00%	5.00%	5.00%	—	70.00%	—	—	70.00%	70.00%	53.00%	60.00%	—
Apr 1, 2018	5.00%	—	—	5.00%	5.00%	5.00%	5.00%	—	70.00%	—	—	70.00%	35.00%	60.00%	56.00%	—
May 1, 2018	5.00%	—	—	5.00%	5.00%	5.00%	5.00%	—	70.00%	—	—	70.00%	53.00%	70.00%	56.00%	—
Jun 1, 2018	5.00%	—	—	5.00%	5.00%	5.00%	5.00%	—	70.00%	—	—	70.00%	53.00%	70.00%	45.00%	—
Jul 1, 2018	5.00%	—	—	5.00%	5.00%	5.00%	5.00%	—	70.00%	—	—	70.00%	53.00%	70.00%	44.00%	—
Aug 1, 2018	5.00%	—	—	5.00%	5.00%	5.00%	5.00%	—	70.00%	—	—	70.00%	53.00%	70.00%	43.00%	—
Sep 1, 2018	5.00%	—	—	5.00%	5.00%	5.00%	5.00%	—	70.00%	—	—	70.00%	60.00%	70.00%	43.00%	—
Oct 1, 2018	5.00%	—	—	5.00%	5.00%	5.00%	5.00%	—	70.00%	—	—	70.00%	53.00%	70.00%	41.00%	—
Nov 1, 2018	5.00%	—	—	5.00%	5.00%	5.00%	5.00%	—	70.00%	—	—	70.00%	53.00%	70.00%	38.00%	—
Dec 1, 2018	5.00%	—	—	5.00%	5.00%	5.00%	5.00%	—	68.00%	—	—	68.00%	51.00%	68.00%	40.00%	—
Jan 1, 2019	5.00%	—	—	—	5.00%	5.00%	5.00%	5.00%	68.00%	—	—	—	68.00%	51.00%	68.00%	39.00%
Feb 1, 2019	5.00%	—	—	—	5.00%	5.00%	5.00%	—	68.00%	—	—	—	68.00%	51.00%	68.00%	—
Mar 1, 2019	5.00%	—	—	—	5.00%	5.00%	5.00%	—	66.00%	—	—	—	66.00%	50.00%	56.00%	—
Apr 1, 2019	4.60%	—	—	—	4.60%	4.60%	4.60%	—	63.00%	—	—	—	32.00%	54.00%	50.00%	—
May 1, 2019	4.60%	—	—	—	4.60%	4.60%	4.60%	—	61.00%	—	—	—	46.00%	61.00%	49.00%	—

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	2019	2020	2021	2022	2023		2017	2018	2019	2020	2021	2022	2023
Jun 1, 2019	4.60%	—	—	—	4.60%	4.60%	4.60%	—	61.00%	—	—	—	46.00%	61.00%	39.00%	—
Jul 1, 2019	4.10%	—	—	—	4.10%	4.10%	4.10%	—	56.00%	—	—	—	42.00%	56.00%	35.00%	—
Aug 1, 2019	4.10%	—	—	—	4.10%	4.10%	4.10%	—	56.00%	—	—	—	42.00%	56.00%	34.00%	—
Sep 1, 2019	3.50%	—	—	—	3.50%	3.50%	3.50%	—	51.00%	—	—	—	43.00%	51.00%	31.00%	—
Oct 1, 2019	3.50%	—	—	—	3.50%	3.50%	3.50%	—	51.00%	—	—	—	38.00%	51.00%	30.00%	—
Nov 1, 2019	3.50%	—	—	—	3.50%	3.50%	3.50%	—	57.00%	—	—	—	43.00%	57.00%	31.00%	—
Dec 1, 2019	3.50%	—	—	—	3.50%	3.50%	3.50%	—	61.00%	—	—	—	46.00%	61.00%	36.00%	—
Jan 1, 2020	3.50%	—	—	—	—	3.50%	3.50%	3.50%	61.00%	—	—	—	—	46.00%	61.00%	35.00%
Feb 1, 2020	3.50%	—	—	—	—	3.50%	3.50%	—	61.00%	—	—	—	—	46.00%	61.00%	—
Mar 1, 2020	3.50%	—	—	—	—	3.50%	3.50%	—	51.00%	—	—	—	—	38.00%	43.00%	—
Apr 1, 2020	2.20%	—	—	—	—	2.20%	2.20%	—	25.00%	—	—	—	—	43.00%	39.00%	—
May 1, 2020	3.45%	—	—	—	—	3.45%	3.45%	—	29.00%	—	—	—	—	44.00%	29.00%	—
Jun 1, 2020	4.35%	—	—	—	—	4.35%	4.35%	—	29.00%	—	—	—	—	38.00%	24.00%	—
Jul 1, 2020	3.55%	—	—	—	—	3.55%	3.55%	—	25.00%	—	—	—	—	33.00%	22.00%	—
Aug 1, 2020	3.55%	—	—	—	—	3.55%	3.55%	—	25.00%	—	—	—	—	33.00%	22.00%	—
Sep 1, 2020	4.00%	—	—	—	—	4.00%	4.00%	—	25.00%	—	—	—	—	31.00%	23.00%	—
Oct 1, 2020	4.00%	—	—	—	—	4.00%	4.00%	—	25.00%	—	—	—	—	31.00%	21.00%	—
Nov 1, 2020	4.00%	—	—	—	—	4.00%	4.00%	—	25.00%	—	—	—	—	29.00%	29.00%	—
Dec 1, 2020	3.75%	—	—	—	—	3.75%	3.75%	—	25.00%	—	—	—	—	27.00%	27.00%	—
Jan 1, 2021	3.75%	—	—	—	—	—	3.75%	3.75%	25.00%	—	—	—	—	—	25.00%	25.00%
Feb 1, 2021	3.50%	—	—	—	—	—	—	3.50%	25.00%	—	—	—	—	—	25.00%	—
Mar 1, 2021	3.50%	—	—	—	—	—	—	3.50%	25.00%	—	—	—	—	—	25.00%	—
Apr 1, 2021	3.75%	—	—	—	—	—	—	3.75%	35.00%	—	—	—	—	—	30.00%	—
May 1, 2021	3.75%	—	—	—	—	—	—	3.75%	35.00%	—	—	—	—	—	23.00%	—

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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	2019	2020	2021	2022	2023		2017	2018	2019	2020	2021	2022	2023
Jun 1, 2021	3.75%	—	—	—	—	—	3.75%	—	35.00%	—	—	—	—	—	23.00%	—
Jul 1, 2021	3.25%	—	—	—	—	—	3.25%	—	30.00%	—	—	—	—	—	25.00%	—
Aug 1, 2021	3.05%	—	—	—	—	—	3.05%	—	28.00%	—	—	—	—	—	23.00%	—
Sep 1, 2021	3.05%	—	—	—	—	—	3.05%	—	28.00%	—	—	—	—	—	23.00%	—
Oct 1, 2021	3.05%	—	—	—	—	—	3.05%	—	28.00%	—	—	—	—	—	21.00%	—
Nov 1, 2021	3.35%	—	—	—	—	—	3.35%	—	31.00%	—	—	—	—	—	31.00%	—
Dec 1, 2021	3.35%	—	—	—	—	—	3.35%	—	31.00%	—	—	—	—	—	31.00%	—
Jan 1, 2022	3.35%	—	—	—	—	—	—	3.35%	31.00%	—	—	—	—	—	—	31.00%
Feb 1, 2022	4.05%	—	—	—	—	—	—	—	38.00%	—	—	—	—	—	—	—
Mar 1, 2022	4.35%	—	—	—	—	—	—	—	41.00%	—	—	—	—	—	—	—
Apr 1, 2022	5.35%	—	—	—	—	—	—	—	43.00%	—	—	—	—	—	—	—
May 1, 2022	6.30%	—	—	—	—	—	—	—	48.00%	—	—	—	—	—	—	—
Jun 1, 2022	7.05%	—	—	—	—	—	—	—	48.00%	—	—	—	—	—	—	—
Jul 1, 2022	8.05%	—	—	—	—	—	—	—	48.00%	—	—	—	—	—	—	—
Aug 1, 2022	8.05%	—	—	—	—	—	—	—	48.00%	—	—	—	—	—	—	—
Sep 1, 2022	8.05%	—	—	—	—	—	—	—	48.00%	—	—	—	—	—	—	—
Oct 1, 2022	9.05%	—	—	—	—	—	—	—	51.00%	—	—	—	—	—	—	—
Nov 1, 2022	9.05%	—	—	—	—	—	—	—	51.00%	—	—	—	—	—	—	—
Dec 1, 2022	10.05%	—	—	—	—	—	—	—	59.00%	—	—	—	—	—	—	—
Jan 1, 2023	9.05%	—	—	—	—	—	—	—	59.00%	—	—	—	—	—	—	—

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, 30-1503MA, 30-1503OR
Rider Series: ICC15:20-1406, 20-1406, ICC15:20-1404, 20-1404
State variations to contract form series and rider series may apply.

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