



## 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<br>Issue Date | S&P 500® Index<br>Point-to-Point with Cap |              |       |       |       |       |       |       |       | S&P 500® Index<br>Participation Rate¹ |              |        |        |        |        |        |        |        |
|------------------------|---|--------------|-------|-------|-------|-------|-------|-------|-------|---------------------------------------|--------------|--------|--------|--------|--------|--------|--------|--------|
|                        | Initial<br>Rate                           | Renewal Rate |       |       |       |       |       |       |       | Initial<br>Rate                       | Renewal Rate |        |        |        |        |        |        |        |
|                        |   | 2017         | 2018  | 2019  | 2020  | 2021  | 2022  | 2023  | 2024  |                                       | 2017         | 2018   | 2019   | 2020   | 2021   | 2022   | 2023   | 2024   |
| Sep 1, 2016            | 3.15%                                     | 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% | 29.00% | —      |
| Oct 1, 2016            | 3.15%                                     | 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% | 28.00% | —      |
| Nov 1, 2016            | 3.60%                                     | 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% | 27.00% | —      |
| Dec 1, 2016            | 4.30%                                     | 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% | 34.00% | —      |
| Jan 1, 2017            | 5.55%                                     | —            | 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% | 35.00% |
| Feb 1, 2017            | 5.55%                                     | —            | 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% | 39.00% | 39.00% |
| Mar 1, 2017            | 5.00%                                     | —            | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 65.00%                                | —            | 65.00% | 65.00% | 65.00% | 49.00% | 55.00% | 49.00% | 49.00% |
| Apr 1, 2017            | 4.75%                                     | —            | 4.75% | 4.75% | 4.75% | 4.75% | 4.75% | 4.75% | —     | 64.00%                                | —            | 64.00% | 64.00% | 32.00% | 54.00% | 51.00% | 41.00% | —      |

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<br>Issue Date | S&P 500® Index<br>Point-to-Point with Cap |              |       |       |       |       |       |       |       | S&P 500® Index<br>Participation Rate¹ |              |        |        |        |        |        |        |        |
|------------------------|---|--------------|-------|-------|-------|-------|-------|-------|-------|---------------------------------------|--------------|--------|--------|--------|--------|--------|--------|--------|
|                        | Initial<br>Rate                           | Renewal Rate |       |       |       |       |       |       |       | Initial<br>Rate                       | Renewal Rate |        |        |        |        |        |        |        |
|                        |   | 2017         | 2018  | 2019  | 2020  | 2021  | 2022  | 2023  | 2024  |                                       | 2017         | 2018   | 2019   | 2020   | 2021   | 2022   | 2023   | 2024   |
| May 1, 2017            | 4.15%                                     | —            | 4.15% | 4.15% | 4.15% | 4.15% | 4.15% | 4.15% | —     | 60.00%                                | —            | 60.00% | 60.00% | 45.00% | 60.00% | 48.00% | 43.00% | —      |
| Jun 1, 2017            | 4.15%                                     | —            | 4.15% | 4.15% | 4.15% | 4.15% | 4.15% | 4.15% | —     | 61.00%                                | —            | 61.00% | 61.00% | 46.00% | 61.00% | 39.00% | 39.00% | —      |
| Jul 1, 2017            | 4.05%                                     | —            | 4.05% | 4.05% | 4.05% | 4.05% | 4.05% | 4.05% | —     | 60.00%                                | —            | 60.00% | 60.00% | 45.00% | 60.00% | 37.00% | 39.00% | —      |
| Aug 1, 2017            | 4.25%                                     | —            | 4.25% | 4.25% | 4.25% | 4.25% | 4.25% | 4.25% | —     | 62.00%                                | —            | 62.00% | 62.00% | 47.00% | 62.00% | 38.00% | 40.00% | —      |
| Sep 1, 2017            | 4.25%                                     | —            | 4.25% | 4.25% | 4.25% | 4.25% | 4.25% | 4.25% | —     | 62.00%                                | —            | 62.00% | 62.00% | 53.00% | 62.00% | 38.00% | 40.00% | —      |
| Oct 1, 2017            | 4.65%                                     | —            | 4.65% | 4.65% | 4.65% | 4.65% | 4.65% | 4.65% | —     | 63.00%                                | —            | 63.00% | 63.00% | 47.00% | 63.00% | 37.00% | 40.00% | —      |
| Nov 1, 2017            | 4.85%                                     | —            | 4.85% | 4.85% | 4.85% | 4.85% | 4.85% | 4.85% | —     | 66.00%                                | —            | 66.00% | 66.00% | 50.00% | 66.00% | 35.00% | 40.00% | —      |
| Dec 1, 2017            | 4.85%                                     | —            | 4.85% | 4.85% | 4.85% | 4.85% | 4.85% | 4.85% | —     | 70.00%                                | —            | 70.00% | 70.00% | 53.00% | 70.00% | 41.00% | 42.00% | —      |
| Jan 1, 2018            | 4.85%                                     | —            | —     | 4.85% | 4.85% | 4.85% | 4.85% | 4.85% | 4.85% | 70.00%                                | —            | —      | 70.00% | 70.00% | 53.00% | 70.00% | 5.00%  | 41.00% |
| Feb 1, 2018            | 5.00%                                     | —            | —     | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 70.00%                                | —            | —      | 70.00% | 70.00% | 53.00% | 70.00% | 45.00% | 45.00% |
| Mar 1, 2018            | 5.00%                                     | —            | —     | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 70.00%                                | —            | —      | 70.00% | 70.00% | 53.00% | 60.00% | 53.00% | 53.00% |
| Apr 1, 2018            | 5.00%                                     | —            | —     | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | —     | 70.00%                                | —            | —      | 70.00% | 35.00% | 60.00% | 56.00% | 45.00% | —      |
| May 1, 2018            | 5.00%                                     | —            | —     | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | —     | 70.00%                                | —            | —      | 70.00% | 53.00% | 70.00% | 56.00% | 50.00% | —      |
| Jun 1, 2018            | 5.00%                                     | —            | —     | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | —     | 70.00%                                | —            | —      | 70.00% | 53.00% | 70.00% | 45.00% | 45.00% | —      |
| Jul 1, 2018            | 5.00%                                     | —            | —     | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | —     | 70.00%                                | —            | —      | 70.00% | 53.00% | 70.00% | 44.00% | 46.00% | —      |
| Aug 1, 2018            | 5.00%                                     | —            | —     | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | —     | 70.00%                                | —            | —      | 70.00% | 53.00% | 70.00% | 43.00% | 45.00% | —      |
| Sep 1, 2018            | 5.00%                                     | —            | —     | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | —     | 70.00%                                | —            | —      | 70.00% | 60.00% | 70.00% | 43.00% | 46.00% | —      |
| Oct 1, 2018            | 5.00%                                     | —            | —     | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | —     | 70.00%                                | —            | —      | 70.00% | 53.00% | 70.00% | 41.00% | 45.00% | —      |
| Nov 1, 2018            | 5.00%                                     | —            | —     | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | —     | 70.00%                                | —            | —      | 70.00% | 53.00% | 70.00% | 38.00% | 43.00% | —      |
| Dec 1, 2018            | 5.00%                                     | —            | —     | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | —     | 68.00%                                | —            | —      | 68.00% | 51.00% | 68.00% | 40.00% | 41.00% | —      |
| Jan 1, 2019            | 5.00%                                     | —            | —     | —     | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 68.00%                                | —            | —      | —      | 68.00% | 51.00% | 68.00% | 39.00% | 40.00% |
| Feb 1, 2019            | 5.00%                                     | —            | —     | —     | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 68.00%                                | —            | —      | —      | 68.00% | 51.00% | 68.00% | 43.00% | 43.00% |
| Mar 1, 2019            | 5.00%                                     | —            | —     | —     | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 66.00%                                | —            | —      | —      | 66.00% | 50.00% | 56.00% | 50.00% | 50.00% |
| Apr 1, 2019            | 4.60%                                     | —            | —     | —     | 4.60% | 4.60% | 4.60% | 4.60% | —     | 63.00%                                | —            | —      | —      | 32.00% | 54.00% | 50.00% | 40.00% | —      |
| May 1, 2019            | 4.60%                                     | —            | —     | —     | 4.60% | 4.60% | 4.60% | 4.60% | —     | 61.00%                                | —            | —      | —      | 46.00% | 61.00% | 49.00% | 44.00% | —      |

PACIFIC INDEX EDGE RENEWAL-RATE HISTORY

| Contract<br>Issue Date | S&P 500® Index<br>Point-to-Point with Cap |              |      |      |       |       |       |       |       | S&P 500® Index<br>Participation Rate¹ |              |      |      |        |        |        |        |        |
|------------------------|---|--------------|------|------|-------|-------|-------|-------|-------|---------------------------------------|--------------|------|------|--------|--------|--------|--------|--------|
|                        | Initial<br>Rate                           | Renewal Rate |      |      |       |       |       |       |       | Initial<br>Rate                       | Renewal Rate |      |      |        |        |        |        |        |
|                        |   | 2017         | 2018 | 2019 | 2020  | 2021  | 2022  | 2023  | 2024  |                                       | 2017         | 2018 | 2019 | 2020   | 2021   | 2022   | 2023   | 2024   |
| Jun 1, 2019            | 4.60%                                     | —            | —    | —    | 4.60% | 4.60% | 4.60% | 4.60% | —     | 61.00%                                | —            | —    | —    | 46.00% | 61.00% | 39.00% | 39.00% | —      |
| Jul 1, 2019            | 4.10%                                     | —            | —    | —    | 4.10% | 4.10% | 4.10% | 4.10% | —     | 56.00%                                | —            | —    | —    | 42.00% | 56.00% | 35.00% | 37.00% | —      |
| Aug 1, 2019            | 4.10%                                     | —            | —    | —    | 4.10% | 4.10% | 4.10% | 4.10% | —     | 56.00%                                | —            | —    | —    | 42.00% | 56.00% | 34.00% | 36.00% | —      |
| Sep 1, 2019            | 3.50%                                     | —            | —    | —    | 3.50% | 3.50% | 3.50% | 3.50% | —     | 51.00%                                | —            | —    | —    | 43.00% | 51.00% | 31.00% | 33.00% | —      |
| Oct 1, 2019            | 3.50%                                     | —            | —    | —    | 3.50% | 3.50% | 3.50% | 3.50% | —     | 51.00%                                | —            | —    | —    | 38.00% | 51.00% | 30.00% | 33.00% | —      |
| Nov 1, 2019            | 3.50%                                     | —            | —    | —    | 3.50% | 3.50% | 3.50% | 3.50% | —     | 57.00%                                | —            | —    | —    | 43.00% | 57.00% | 31.00% | 35.00% | —      |
| Dec 1, 2019            | 3.50%                                     | —            | —    | —    | 3.50% | 3.50% | 3.50% | 3.50% | —     | 61.00%                                | —            | —    | —    | 46.00% | 61.00% | 36.00% | 37.00% | —      |
| Jan 1, 2020            | 3.50%                                     | —            | —    | —    | —     | 3.50% | 3.50% | 3.50% | 3.50% | 61.00%                                | —            | —    | —    | —      | 46.00% | 61.00% | 35.00% | 36.00% |
| Feb 1, 2020            | 3.50%                                     | —            | —    | —    | —     | 3.50% | 3.50% | 3.50% | 3.50% | 61.00%                                | —            | —    | —    | —      | 46.00% | 61.00% | 39.00% | 41.00% |
| Mar 1, 2020            | 3.50%                                     | —            | —    | —    | —     | 3.50% | 3.50% | 3.50% | 3.50% | 51.00%                                | —            | —    | —    | —      | 38.00% | 43.00% | 38.00% | 38.00% |
| Apr 1, 2020            | 2.20%                                     | —            | —    | —    | —     | 2.20% | 2.20% | 2.20% | —     | 25.00%                                | —            | —    | —    | —      | 43.00% | 39.00% | 39.00% | —      |
| May 1, 2020            | 3.45%                                     | —            | —    | —    | —     | 3.45% | 3.45% | 3.45% | —     | 29.00%                                | —            | —    | —    | —      | 44.00% | 29.00% | 29.00% | —      |
| Jun 1, 2020            | 4.35%                                     | —            | —    | —    | —     | 4.35% | 4.35% | 4.35% | —     | 29.00%                                | —            | —    | —    | —      | 38.00% | 24.00% | 24.00% | —      |
| Jul 1, 2020            | 3.55%                                     | —            | —    | —    | —     | 3.55% | 3.55% | 3.55% | —     | 25.00%                                | —            | —    | —    | —      | 33.00% | 22.00% | 22.00% | —      |
| Aug 1, 2020            | 3.55%                                     | —            | —    | —    | —     | 3.55% | 3.55% | 3.55% | —     | 25.00%                                | —            | —    | —    | —      | 33.00% | 22.00% | 22.00% | —      |
| Sep 1, 2020            | 4.00%                                     | —            | —    | —    | —     | 4.00% | 4.00% | 4.00% | —     | 25.00%                                | —            | —    | —    | —      | 31.00% | 23.00% | 23.00% | —      |
| Oct 1, 2020            | 4.00%                                     | —            | —    | —    | —     | 4.00% | 4.00% | 4.00% | —     | 25.00%                                | —            | —    | —    | —      | 31.00% | 21.00% | 21.00% | —      |
| Nov 1, 2020            | 4.00%                                     | —            | —    | —    | —     | 4.00% | 4.00% | 4.00% | —     | 25.00%                                | —            | —    | —    | —      | 29.00% | 29.00% | 29.00% | —      |
| Dec 1, 2020            | 3.75%                                     | —            | —    | —    | —     | 3.75% | 3.75% | 3.75% | —     | 25.00%                                | —            | —    | —    | —      | 27.00% | 27.00% | 27.00% | —      |
| Jan 1, 2021            | 3.75%                                     | —            | —    | —    | —     | —     | 3.75% | 3.75% | 3.75% | 25.00%                                | —            | —    | —    | —      | —      | 25.00% | 25.00% | 26.00% |
| Feb 1, 2021            | 3.50%                                     | —            | —    | —    | —     | —     | 3.50% | 3.50% | 3.50% | 25.00%                                | —            | —    | —    | —      | —      | 25.00% | 25.00% | 26.00% |
| Mar 1, 2021            | 3.50%                                     | —            | —    | —    | —     | —     | 3.50% | 3.50% | 3.50% | 25.00%                                | —            | —    | —    | —      | —      | 25.00% | 25.00% | 25.00% |
| Apr 1, 2021            | 3.75%                                     | —            | —    | —    | —     | —     | 3.75% | 3.75% | —     | 35.00%                                | —            | —    | —    | —      | —      | 30.00% | 30.00% | —      |
| May 1, 2021            | 3.75%                                     | —            | —    | —    | —     | —     | 3.75% | 3.75% | —     | 35.00%                                | —            | —    | —    | —      | —      | 23.00% | 23.00% | —      |
| Jun 1, 2021            | 3.75%                                     | —            | —    | —    | —     | —     | 3.75% | 3.75% | —     | 35.00%                                | —            | —    | —    | —      | —      | 23.00% | 23.00% | —      |

PACIFIC INDEX EDGE RENEWAL-RATE HISTORY

| Contract<br>Issue Date | S&P 500® Index<br>Point-to-Point with Cap |              |      |      |      |      |       |        |       | S&P 500® Index<br>Participation Rate¹ |              |      |      |      |      |        |        |        |
|------------------------|---|--------------|------|------|------|------|-------|--------|-------|---------------------------------------|--------------|------|------|------|------|--------|--------|--------|
|                        | Initial<br>Rate                           | Renewal Rate |      |      |      |      |       |        |       | Initial<br>Rate                       | Renewal Rate |      |      |      |      |        |        |        |
|                        |   | 2017         | 2018 | 2019 | 2020 | 2021 | 2022  | 2023   | 2024  |                                       | 2017         | 2018 | 2019 | 2020 | 2021 | 2022   | 2023   | 2024   |
| Jul 1, 2021            | 3.25%                                     | —            | —    | —    | —    | —    | 3.25% | 3.25%  | —     | 30.00%                                | —            | —    | —    | —    | —    | 25.00% | 25.00% | —      |
| Aug 1, 2021            | 3.05%                                     | —            | —    | —    | —    | —    | 3.05% | 3.05%  | —     | 28.00%                                | —            | —    | —    | —    | —    | 23.00% | 23.00% | —      |
| Sep 1, 2021            | 3.05%                                     | —            | —    | —    | —    | —    | 3.05% | 3.05%  | —     | 28.00%                                | —            | —    | —    | —    | —    | 23.00% | 23.00% | —      |
| Oct 1, 2021            | 3.05%                                     | —            | —    | —    | —    | —    | 3.05% | 3.05%  | —     | 28.00%                                | —            | —    | —    | —    | —    | 21.00% | 21.00% | —      |
| Nov 1, 2021            | 3.35%                                     | —            | —    | —    | —    | —    | 3.35% | 3.35%  | —     | 31.00%                                | —            | —    | —    | —    | —    | 31.00% | 31.00% | —      |
| Dec 1, 2021            | 3.35%                                     | —            | —    | —    | —    | —    | 3.35% | 3.35%  | —     | 31.00%                                | —            | —    | —    | —    | —    | 31.00% | 31.00% | —      |
| Jan 1, 2022            | 3.35%                                     | —            | —    | —    | —    | —    | —     | 3.35%  | 3.35% | 31.00%                                | —            | —    | —    | —    | —    | —      | 31.00% | 31.00% |
| Feb 1, 2022            | 4.05%                                     | —            | —    | —    | —    | —    | —     | 4.05%  | 4.05% | 38.00%                                | —            | —    | —    | —    | —    | —      | 38.00% | 38.00% |
| Mar 1, 2022            | 4.35%                                     | —            | —    | —    | —    | —    | —     | 4.35%  | 4.35% | 41.00%                                | —            | —    | —    | —    | —    | —      | 41.00% | 41.00% |
| Apr 1, 2022            | 5.35%                                     | —            | —    | —    | —    | —    | —     | 5.35%  | —     | 43.00%                                | —            | —    | —    | —    | —    | —      | 43.00% | —      |
| May 1, 2022            | 6.30%                                     | —            | —    | —    | —    | —    | —     | 6.30%  | —     | 48.00%                                | —            | —    | —    | —    | —    | —      | 48.00% | —      |
| Jun 1, 2022            | 7.05%                                     | —            | —    | —    | —    | —    | —     | 7.05%  | —     | 48.00%                                | —            | —    | —    | —    | —    | —      | 48.00% | —      |
| Jul 1, 2022            | 8.05%                                     | —            | —    | —    | —    | —    | —     | 8.05%  | —     | 48.00%                                | —            | —    | —    | —    | —    | —      | 48.00% | —      |
| Aug 1, 2022            | 8.05%                                     | —            | —    | —    | —    | —    | —     | 8.05%  | —     | 48.00%                                | —            | —    | —    | —    | —    | —      | 48.00% | —      |
| Sep 1, 2022            | 8.05%                                     | —            | —    | —    | —    | —    | —     | 8.05%  | —     | 48.00%                                | —            | —    | —    | —    | —    | —      | 48.00% | —      |
| Oct 1, 2022            | 9.05%                                     | —            | —    | —    | —    | —    | —     | 9.05%  | —     | 51.00%                                | —            | —    | —    | —    | —    | —      | 51.00% | —      |
| Nov 1, 2022            | 9.05%                                     | —            | —    | —    | —    | —    | —     | 9.05%  | —     | 51.00%                                | —            | —    | —    | —    | —    | —      | 51.00% | —      |
| Dec 1, 2022            | 10.05%                                    | —            | —    | —    | —    | —    | —     | 10.05% | —     | 59.00%                                | —            | —    | —    | —    | —    | —      | 59.00% | —      |
| Jan 1, 2023            | 9.05%                                     | —            | —    | —    | —    | —    | —     | —      | 9.05% | 59.00%                                | —            | —    | —    | —    | —    | —      | —      | 59.00% |
| Feb 1, 2023            | 9.55%                                     | —            | —    | —    | —    | —    | —     | —      | 9.55% | 59.00%                                | —            | —    | —    | —    | —    | —      | —      | 59.00% |
| Mar 1, 2023            | 8.80%                                     | —            | —    | —    | —    | —    | —     | —      | 8.80% | 51.00%                                | —            | —    | —    | —    | —    | —      | —      | 51.00% |
| Apr 1, 2023            | 8.30%                                     | —            | —    | —    | —    | —    | —     | —      | —     | 51.00%                                | —            | —    | —    | —    | —    | —      | —      | —      |
| May 1, 2023            | 7.55%                                     | —            | —    | —    | —    | —    | —     | —      | —     | 51.00%                                | —            | —    | —    | —    | —    | —      | —      | —      |
| June 1, 2023           | 8.30%                                     | —            | —    | —    | —    | —    | —     | —      | —     | 51.00%                                | —            | —    | —    | —    | —    | —      | —      | —      |
| July 1, 2023           | 8.55%                                     | —            | —    | —    | —    | —    | —     | —      | —     | 51.00%                                | —            | —    | —    | —    | —    | —      | —      | —      |

PACIFIC INDEX EDGE RENEWAL-RATE HISTORY

| Contract<br>Issue Date | S&P 500® Index<br>Point-to-Point with Cap |              |      |      |      |      |      |      |      | S&P 500® Index<br>Participation Rate¹ |              |      |      |      |      |      |      |      |
|------------------------|---|--------------|------|------|------|------|------|------|------|---------------------------------------|--------------|------|------|------|------|------|------|------|
|                        | Initial<br>Rate                           | Renewal Rate |      |      |      |      |      |      |      | Initial<br>Rate                       | Renewal Rate |      |      |      |      |      |      |      |
|                        |   | 2017         | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |                                       | 2017         | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
| Aug 1, 2023            | 8.55%                                     | —            | —    | —    | —    | —    | —    | —    | —    | 51.00%                                | —            | —    | —    | —    | —    | —    | —    | —    |
| Sep 1, 2023            | 9.55%                                     | —            | —    | —    | —    | —    | —    | —    | —    | 51.00%                                | —            | —    | —    | —    | —    | —    | —    | —    |
| Oct 1, 2023            | 10.05%                                    | —            | —    | —    | —    | —    | —    | —    | —    | 51.00%                                | —            | —    | —    | —    | —    | —    | —    | —    |
| Nov 1, 2023            | 11.05%                                    | —            | —    | —    | —    | —    | —    | —    | —    | 51.00%                                | —            | —    | —    | —    | —    | —    | —    | —    |
| Dec 1, 2023            | 10.55%                                    | —            | —    | —    | —    | —    | —    | —    | —    | 51.00%                                | —            | —    | —    | —    | —    | —    | —    | —    |
| Jan 1, 2024            | 9.55%                                     | —            | —    | —    | —    | —    | —    | —    | —    | 51.00%                                | —            | —    | —    | —    | —    | —    | —    | —    |
| Feb 1, 2024            | 9.55%                                     | —            | —    | —    | —    | —    | —    | —    | —    | 51.00%                                | —            | —    | —    | —    | —    | —    | —    | —    |
| Mar 1, 2024            | 10.55%                                    | —            | —    | —    | —    | —    | —    | —    | —    | 51.00%                                | —            | —    | —    | —    | —    | —    | —    | —    |

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