



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’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 Pacific Index Edge 5-year term since its inception on 9/1/18. The Performance-Triggered interest crediting option first became available on 12/16/19.

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

PACIFIC INDEX EDGE RENEWAL-RATE HISTORY

S&P 500® Index Point-to-Point with Cap Inception Date: 9/1/18									S&P 500® Index Peformance-Triggered Inception Date: 12/16/19						
Contract Issue Date	Initial Rate	Renewal Rate							Initial Rate	Renewal Rate					
		2019	2020	2021	2022	2023	2024	2025		2020	2021	2022	2023	2024	2025
September 1, 2018	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	3.95%	3.95%	N/A						
October 1, 2018	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%							
November 1, 2018	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%							
December 1, 2018	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%							
January 1, 2019	4.95%	—	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%							

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.

INVESTMENT AND INSURANCE PRODUCTS ARE:

• NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

PACIFIC INDEX EDGE RENEWAL-RATE HISTORY

S&P 500® Index Point-to-Point with Cap Inception Date: 9/1/18									S&P 500® Index Performance-Triggered Inception Date: 12/16/19						
Contract Issue Date	Initial Rate	Renewal Rate							Initial Rate	Renewal Rate					
		2019	2020	2021	2022	2023	2024	2025		2020	2021	2022	2023	2024	2025
February 1, 2019	4.95%	—	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	N/A						
March 1, 2019	4.95%	—	4.95%	4.95%	4.95%	4.95%	4.95%	4.45%							
April 1, 2019	4.55%	—	4.55%	4.55%	4.55%	4.55%	4.55%	4.55%							
May 1, 2019	4.55%	—	4.55%	4.55%	4.55%	4.55%	4.55%	4.15%							
June 1, 2019	4.55%	—	4.55%	4.55%	4.55%	4.55%	4.55%	4.45%							
July 1, 2019	4.00%	—	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%							
August 1, 2019	4.00%	—	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%							
September 1, 2019	3.40%	—	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%							
October 1, 2019	3.40%	—	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%							
November 1, 2019	3.40%	—	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%							
December 1, 2019	3.40%	—	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%							
January 1, 2020	3.40%	—	—	3.40%	3.40%	3.40%	3.40%	3.40%	3.30%	—	3.30%	3.30%	3.30%	3.30%	3.30%
February 1, 2020	3.40%	—	—	3.40%	3.40%	3.40%	3.40%	3.40%	3.30%	—	3.30%	3.30%	3.30%	3.30%	3.30%
March 1, 2020	3.40%	—	—	3.40%	3.40%	3.40%	3.40%	3.30%	3.30%	—	3.30%	3.30%	3.30%	3.30%	3.20%
April 1, 2020	2.10%	—	—	2.10%	2.10%	2.10%	2.10%	1.70%	2.00%	—	2.00%	2.00%	2.00%	2.00%	1.60%
May 1, 2020	3.20%	—	—	3.20%	3.20%	3.20%	3.20%	1.70%	3.05%	—	3.05%	3.05%	3.05%	3.05%	1.55%
June 1, 2020	4.25%	—	—	4.25%	4.25%	4.25%	4.25%	3.15%	4.00%	—	4.00%	4.00%	4.00%	4.00%	2.90%
July 1, 2020	3.50%	—	—	3.50%	3.50%	3.50%	3.50%	2.90%	3.25%	—	3.25%	3.25%	3.25%	3.25%	2.65%
August 1, 2020	3.50%	—	—	3.50%	3.50%	3.50%	3.50%	3.10%	3.25%	—	3.25%	3.25%	3.25%	3.25%	2.85%
September 1, 2020	3.75%	—	—	3.75%	3.75%	3.75%	3.75%	3.45%	3.50%	—	3.50%	3.50%	3.50%	3.50%	3.20%
October 1, 2020	3.75%	—	—	3.75%	3.75%	3.75%	3.75%	3.75%	3.50%	—	3.50%	3.50%	3.50%	3.50%	3.50%
November 1, 2020	3.75%	—	—	3.75%	3.75%	3.75%	3.75%	3.75%	3.50%	—	3.50%	3.50%	3.50%	3.50%	3.50%
December 1, 2020	3.50%	—	—	3.50%	3.50%	3.50%	3.50%	3.50%	3.25%	—	3.25%	3.25%	3.25%	3.25%	3.25%
January 1, 2021	3.50%	—	—	—	3.50%	3.50%	3.50%	3.50%	3.25%	—	—	3.25%	3.25%	3.25%	3.25%

PACIFIC INDEX EDGE RENEWAL-RATE HISTORY

Contract Issue Date	S&P 500® Index Point-to-Point with Cap Inception Date: 9/1/18								S&P 500® Index Performance-Triggered Inception Date: 12/16/19						
	Initial Rate	Renewal Rate							Initial Rate	Renewal Rate					
		2019	2020	2021	2022	2023	2024	2025		2020	2021	2022	2023	2024	2025
February 1, 2021	3.25%	—	—	—	3.25%	3.25%	3.25%	3.25%	3.00%	—	—	3.00%	3.00%	3.00%	3.00%
March 1, 2021	3.25%	—	—	—	3.25%	3.25%	3.25%	3.25%	3.00%	—	—	3.00%	3.00%	3.00%	3.00%
April 1, 2021	3.50%	—	—	—	3.50%	3.50%	3.50%	3.50%	3.25%	—	—	3.25%	3.25%	3.25%	3.25%
May 1, 2021	3.50%	—	—	—	3.50%	3.50%	3.50%	3.50%	3.25%	—	—	3.25%	3.25%	3.25%	3.25%
June 1, 2021	3.50%	—	—	—	3.50%	3.50%	3.50%	3.50%	3.25%	—	—	3.25%	3.25%	3.25%	3.25%
July 1, 2021	3.00%	—	—	—	3.00%	3.00%	3.00%	3.00%	2.75%	—	—	2.75%	2.75%	2.75%	2.75%
August 1, 2021	2.80%	—	—	—	2.80%	2.80%	2.80%	2.80%	2.55%	—	—	2.55%	2.55%	2.55%	2.55%
September 1, 2021	2.80%	—	—	—	2.80%	2.80%	2.80%	2.80%	2.55%	—	—	2.55%	2.55%	2.55%	2.55%
October 1, 2021	2.80%	—	—	—	2.80%	2.80%	2.80%	2.80%	2.55%	—	—	2.55%	2.55%	2.55%	2.55%
November 1, 2021	3.10%	—	—	—	3.10%	3.10%	3.10%	3.10%	2.85%	—	—	2.85%	2.85%	2.85%	2.85%
December 1, 2021	3.10%	—	—	—	3.10%	3.10%	3.10%	3.10%	2.85%	—	—	2.85%	2.85%	2.85%	2.85%
January 1, 2022	3.10%	—	—	—	—	3.10%	3.10%	3.10%	2.85%	—	—	—	2.85%	2.85%	2.85%
February 1, 2022	4.00%	—	—	—	—	4.00%	4.00%	4.00%	3.20%	—	—	—	3.20%	3.20%	3.20%
March 1, 2022	4.30%	—	—	—	—	4.30%	4.30%	4.30%	3.50%	—	—	—	3.50%	3.50%	3.50%
April 1, 2022	5.30%	—	—	—	—	5.30%	5.30%	5.30%	5.00%	—	—	—	5.00%	5.00%	5.00%
May 1, 2022	6.25%	—	—	—	—	6.25%	6.25%	6.25%	5.50%	—	—	—	5.50%	5.50%	5.50%
June 1, 2022	7.00%	—	—	—	—	7.00%	7.00%	7.00%	6.25%	—	—	—	6.25%	6.25%	6.25%
July 1, 2022	8.00%	—	—	—	—	8.00%	8.00%	8.00%	7.00%	—	—	—	7.00%	7.00%	7.00%
August 1, 2022	8.00%	—	—	—	—	8.00%	8.00%	8.00%	7.00%	—	—	—	7.00%	7.00%	7.00%
September 1, 2022	8.00%	—	—	—	—	8.00%	8.00%	8.00%	7.00%	—	—	—	7.00%	7.00%	7.00%
October 1, 2022	9.00%	—	—	—	—	9.00%	9.00%	9.00%	8.00%	—	—	—	8.00%	8.00%	8.00%
November 1, 2022	9.00%	—	—	—	—	9.00%	9.00%	9.00%	8.00%	—	—	—	8.00%	8.00%	8.00%
December 1, 2022	10.00%	—	—	—	—	10.00%	10.00%	10.00%	9.00%	—	—	—	9.00%	9.00%	9.00%

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	Initial Rate	Renewal Rate							Initial Rate	Renewal Rate					
		2019	2020	2021	2022	2023	2024	2025		2020	2021	2022	2023	2024	2025
January 1, 2023	9.00%	—	—	—	—	—	9.00%	9.00%	8.00%	—	—	—	—	8.00%	8.00%
February 1, 2023	9.50%	—	—	—	—	—	9.50%	9.50%	8.00%	—	—	—	—	8.00%	8.00%
March 1, 2023	8.75%	—	—	—	—	—	8.75%	8.75%	7.25%	—	—	—	—	7.25%	7.25%
April 1, 2023	8.25%	—	—	—	—	—	8.25%	8.25%	7.00%	—	—	—	—	7.00%	7.00%
May 1, 2023	7.50%	—	—	—	—	—	7.50%	7.50%	6.50%	—	—	—	—	6.50%	6.50%
June 1, 2023	8.25%	—	—	—	—	—	8.25%	8.25%	6.75%	—	—	—	—	6.75%	6.75%
July 1, 2023	8.50%	—	—	—	—	—	8.50%	8.50%	7.50%	—	—	—	—	7.50%	7.50%
August 1, 2023	8.50%	—	—	—	—	—	8.50%	8.50%	8.00%	—	—	—	—	8.00%	8.00%
September 1, 2023	9.50%	—	—	—	—	—	9.50%	9.50%	8.75%	—	—	—	—	8.75%	8.75%
October 1, 2023	10.00%	—	—	—	—	—	10.00%	10.00%	9.00%	—	—	—	—	9.00%	9.00%
November 1, 2023	11.00%	—	—	—	—	—	11.00%	11.00%	9.50%	—	—	—	—	9.50%	9.50%
December 1, 2023	10.50%	—	—	—	—	—	10.50%	10.50%	8.75%	—	—	—	—	8.75%	8.75%
January 1, 2024	9.50%	—	—	—	—	—	—	9.50%	7.00%	—	—	—	—	—	7.00%
February 1, 2024	9.50%	—	—	—	—	—	—	9.50%	7.75%	—	—	—	—	—	7.75%
March 1, 2024	10.50%	—	—	—	—	—	—	10.50%	8.75%	—	—	—	—	—	8.75%
April 1, 2024	10.50%	—	—	—	—	—	—	10.50%	8.50%	—	—	—	—	—	8.50%
May 1, 2024	11.00%	—	—	—	—	—	—	11.00%	8.50%	—	—	—	—	—	8.50%
June 1, 2024	10.75%	—	—	—	—	—	—	10.75%	8.25%	—	—	—	—	—	8.25%
July 1, 2024	10.75%	—	—	—	—	—	—	10.75%	8.25%	—	—	—	—	—	8.25%
August 1, 2024	11.50%	—	—	—	—	—	—	11.50%	8.25%	—	—	—	—	—	8.25%
September 1, 2024	10.00%	—	—	—	—	—	—	10.00%	7.75%	—	—	—	—	—	7.75%
October 1, 2024	9.50%	—	—	—	—	—	—	9.50%	7.25%	—	—	—	—	—	7.25%
November 1, 2024	9.25%	—	—	—	—	—	—	9.25%	7.00%	—	—	—	—	—	7.00%
December 1, 2024	9.25%	—	—	—	—	—	—	9.25%	7.00%	—	—	—	—	—	7.00%

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	Initial Rate	Renewal Rate							Initial Rate	Renewal Rate					
		2019	2020	2021	2022	2023	2024	2025		2020	2021	2022	2023	2024	2025
January 1, 2025	9.25%	—	—	—	—	—	—	—	7.00%	—	—	—	—	—	—
February 1, 2025	9.80%	—	—	—	—	—	—	—	7.80%	—	—	—	—	—	—
March 1, 2025	10.10%	—	—	—	—	—	—	—	8.10%	—	—	—	—	—	—
April 1, 2025	10.10%	—	—	—	—	—	—	—	8.10%	—	—	—	—	—	—
May 1, 2025	10.00%	—	—	—	—	—	—	—	8.00%	—	—	—	—	—	—
June 1, 2025	9.50%	—	—	—	—	—	—	—	7.50%	—	—	—	—	—	—
July 1, 2025	9.50%	—	—	—	—	—	—	—	7.50%	—	—	—	—	—	—
August 1, 2025	9.00%	—	—	—	—	—	—	—	7.00%	—	—	—	—	—	—
September 1, 2025	9.00%	—	—	—	—	—	—	—	7.00%	—	—	—	—	—	—
October 1, 2025	9.00%	—	—	—	—	—	—	—	7.00%	—	—	—	—	—	—
November 1, 2025	9.00%	—	—	—	—	—	—	—	7.00%	—	—	—	—	—	—
December 1, 2025	9.00%	—	—	—	—	—	—	—	7.00%	—	—	—	—	—	—

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

Pacific Index Edge is not available in New York.

Products and features, including Index-Linked Options are subject to state and firm availability and variations.

Please refer to the appropriate Pacific Index Edge 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.

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 income 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 benefit, and also may reduce the value of any optional benefits.

The S&P 500® index is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by Pacific Life Insurance Company. S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx®, and CDX® are trademarks of S&P Global, Inc., or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Pacific Life Insurance Company. Pacific Life's product is not sponsored, endorsed, sold, or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® index.

Pacific Index Edge is named "Individual Limited Premium Deferred Fixed Annuity" in the contract. Alternatively, the product is also named "Modified Single Premium Deferred Fixed Annuity" in Oregon and "Modified Guaranteed Equity Index Annuity" in Illinois.

Pacific Life Insurance Company is licensed to issue insurance products in all states except New York. Product/material availability and features may vary by state.

Insurance product and rider 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, by 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.

The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.

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Contract Form Series: 30-1503, ICC16:30-1503, 30-1503ID, 30-1503MA, 30-1503OR

Endorsements: ICC16:15-1403, 15-1403, 15-1403MA

State variations to contract form series and endorsements may apply.