



PACIFIC INDEX EDGE

A Deferred, Fixed Indexed Annuity (FIA)

Pacific Index Edge is designed to provide retirement income, safety of principal, and several ways to potentially grow your contract value by basing interest crediting on the performance of an index such as the S&P 500® index.

One Interest-Crediting Option available with Pacific Index Edge is the I-Year Participation Rate with Spread option, which credits a portion of the index return when the index return is positive, minus a spread deduction. If the index return is negative, no interest is credited, but your contract value remains steady and there is no loss.

Rate Effective: 1/16/2019

PARTICIPATION RATE	SPREAD
68%	2%

The participation rate and spread shown are actual rates for the I-Year Participation Rate with Spread option as of the effective date shown above, and are based on a \$100,000 purchase payment and a seven-year withdrawal charge period. For more information and current rates, please call (800) 722-4448 or visit PLFixedRates.com. Rates are subject to change without notice.

S&P 500® Index Price Compared to a FIA with Participation Rate with Spread Option

The example below shows the growth of a contract that is 100% allocated to the I-Year Participation Rate with Spread option for 10 years using rates in effect as of 1/16/19. To get an idea of the performance in various market conditions, the highest-returning and lowest-returning 10-year periods are highlighted for the S&P 500® index from the last 20 years.

	HIGHEST 10-YEAR PERIOD 2009–2018	LOWEST 10-YEAR PERIOD 1999–2008
S&P 500® Index Annualized Rate of Return	10.75%	-3.03%
FIA Annual Effective Rate	6.57%	3.76%

For illustrative purposes only. **Past performance does not guarantee future results.** FIA annual effective interest rate assumes a 65-year-old male with a \$100,000 purchase payment of Pacific Index Edge, and 100% allocated to the I-Year Participation Rate with Spread option based on the S&P 500® index for 10 years. The S&P 500® index price return does not include the reinvestment of dividends. The participation rate and spread in this example remain unchanged for 10 years, but keep in mind, participation rate and spread are subject to change annually. Assumes no withdrawals are taken. Actual returns for the FIA may differ. Pacific Index Edge was first available in 2016.

Insurance products are issued by Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity 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**

For more information about Pacific Index Edge using the Participation Rate with Spread option, talk to your financial professional, or visit our website at PacificLife.com.

Pacific Index Edge is not available in New York. For more information, please refer to the *Pacific Index Edge Client Guide and Fact Sheet*.

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. For more information, please refer to the Pacific Index Edge Client Guide.

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The indexes are not available for direct investment, and index performance does not include the reinvestment of dividends.

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

Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. Insurance products are issued by Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state. Each insurance company is solely responsible for the financial obligations accruing under the products it issues.

Fixed annuities issued by Pacific Life (Newport Beach, CA) are available through licensed, independent third parties.

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

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

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