



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: 1/16/23

PARTICIPATION RATE	SPREAD
59%	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 1/16/23. 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: 2012–2021	LOWEST 10-YEAR PERIOD: 2002–2011
S&P 500® Index Annualized Rate of Return	14.25%	0.92%
FIA Annual Effective Rate	7.43%	3.92%

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 is not available for direct investment and 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.
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 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.

Pacific Index Edge is not a security and does not participate directly in the stock market or any index, so it is not an investment. For more information, please refer to the Pacific Index Edge Client Guide.

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. If withdrawals and other distributions are taken prior to age 59½, an additional 10% federal tax may apply. A withdrawal charge and a market value adjustment (MVA) also may apply. Withdrawals may reduce the value of the death benefit and any optional benefits.

The index used is a price index that tracks performance.

No guaranteed rate will be less than the minimum guaranteed rate stated in the contract. Pacific Life determines, at its discretion, interest rates in excess of the stated minimum guarantee in the contract.

The "S&P 500® index" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJ"), and has been licensed for use by Pacific Life Insurance Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). 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 (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, 30-1503ID, 30-1503MA, 30-1503OR

Rider Series: ICC15:20-1406, 20-1406

State variations to contract form series and rider series may apply.

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