



Rates Effective: 1/16/2019

Pacific Index Foundation offers safety of principal and a choice of Interest-Crediting Options to potentially grow your contract value.

Using hypothetical S&P 500® index returns of 6%, 2%, and -4%, the following examples compare two different Interest-Crediting Options available with the 5-Year Withdrawal Charge Period on this product.

Point-to-Point with Cap Option

1-Year Index Term, S&P 500® Index

A positive index return is credited to your contract, up to the cap, at the end of the one-year index term.

Cap 5.15%

Hypothetical Index Return	Interest Credited	Contract Value After 1 Year
6.00%	5.15%	\$105,150
2.00%	2.00%	\$102,000
-4.00%	0.00%	\$100,000 (no loss)

A cap is the maximum interest that can be earned if the return exceeds the cap. If the index return is flat or negative, no interest is credited to the contract and there is no loss. The cap is set at contract issue and applies for the length of the withdrawal charge period.

Performance-Triggered Index Option

1-Year Index Term, S&P 500® Index

A declared interest rate is credited when triggered by a flat or positive index return over one contract year.

Declared Interest Rate 4.80%

Hypothetical Index Return	Interest Credited	Contract Value After 1 Year
6.00%	4.80%	\$104,800
2.00%	4.80%	\$104,800
-4.00%	0.00%	\$100,000 (no loss)

A flat or positive index return triggers the declared interest rate to be credited to the contract value. If the index return is negative, no interest is credited, but there will be no loss and the contract value will remain the same. The declared interest rate is set at contract issue and applies for the entire withdrawal charge period.

Hypothetical examples. The Cap and Declared Interest Rate shown are actual and current as of 01/16/2019. Interest credited assumes a \$100,000 initial purchase payment, no withdrawals, and no optional benefits for a 5-Year Withdrawal Charge Period. The index is not available for direct investment, and index performance does not include the reinvestment of dividends. Rates after the guaranteed term may change. Past performance does not guarantee future results. Rates are subject to change without notice. For current rates, please call (800) 722-2333.

All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company.

Insurance products are issued by Pacific Life Insurance Company. Product availability and features vary by state.

**No bank guarantee • Not a deposit • May lose value • Not FDIC/NCUA insured
Not insured by any federal government agency**

Work with your financial professional to determine whether Pacific Index Foundation is appropriate for you as part of your overall retirement strategy.

Fixed annuities are long-term contracts designed for retirement. Pacific Index Foundation 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, including other withdrawal charge periods and Interest-Crediting Options available, please refer to the *Pacific Index Foundation Client Guide* and Contract Summary.

Additional cash purchase payments up to \$100,000 are permitted within the first 60 days of contract issue. Interest for Interest-Crediting Options will be applied proportionately based on the index return from the time the additional purchase payment is received to the end of the index term. This period may be less than the time frame stated.

Guaranteed rates and caps will never be set below the minimum stated in the contract. Pacific Life determines, at its discretion, annual interest rates in excess of the stated minimum guarantee in the contract.

Not all products and features are available in all states or at all broker/dealer firms.

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.

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 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 benefits, and may reduce the value of any optional benefits.

The S&P 500 index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by Pacific Life Insurance Company. Standard & Poor's[®], S&P[®], and S&P 500[®] 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"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Pacific Life. 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 Foundation is named "Limited Premium Deferred Fixed Annuity Contract with Index-Linked Interest Options" in the contract.

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.

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: ICC17:30-1800 (state variations may apply)
Rider Series: ICC17:20-1707, ICC17:20-1704 (state variations may apply)
Endorsement Series: ICC16:15-1403 (state variations may apply)
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