



FUTURE INCOME GENERATOR INVESTMENT OPTIONS

Available with certain Pacific Life variable annuities.

Total Fund Expenses and Similarly Managed Mutual Funds as of 11/1/25

The funds listed are variable investment options available with the Future Income Generator optional benefit. This reference guide includes summary information only. See the applicable product and underlying fund prospectuses for more information.

U.S. EQUITY FUNDS

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%) ¹	Similarly Managed Mutual Fund ²	Mutual Fund Ticker	Morningstar Category ³
American Funds [®] IS Growth Fund SM	0.84	0.84	The Growth Fund of America [®]	AGTHX	Large Growth
American Funds [®] IS Growth-Income Fund SM	0.78	0.78	The Investment Company of America [®]	AIVSX	Large Blend
American Funds [®] IS Washington Mutual Investors Fund SM	0.90	0.75 ⁴	Washington Mutual Investors Fund SM	AWSHX	Large Value
Avantis Small-Cap Value	1.00	0.83 ⁵	Avantis U.S. Small Cap Value Fund	AVUVX	Small Value
BlackRock Equity Index	0.28	0.28	iShares S&P 500 Index	BSPIX	Large Blend
BlackRock Small-Cap Index	0.58	0.58	iShares Russell 2000 Small-Cap Index	MDSKX	Small Blend
Boston Partners Mid-Cap Value	0.93	0.93	John Hancock Disciplined Value Mid Cap	JVMAX	Mid-Cap Value
ClearBridge Large-Cap Value	0.84	0.84	ClearBridge Large-Cap Value Fund	SINAX	Large Value
FIAM LLC Large-Cap Growth	0.94	0.86 ⁵	Fidelity Advisor [®] Equity Growth Fund	EQPGX	Large Growth
Federated Hermes Mid-Cap Growth	0.93	0.88 ⁵	Federated Hermes MDT Mid Cap Growth	FGSIX	Mid-Cap Growth

Future Income Generator is available for an additional cost.

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¹Net fund expenses are as of the most recent prospectus date and are subject to change. These expenses are assessed annually as a percentage of each fund's average daily net assets. Net fund expenses reflect waivers, reductions, and reimbursements. The table does not reflect expenses and charges that are, or may be, imposed under the variable annuity contract.

²The money managers listed also may offer retail mutual funds. Although some funds may have names or investment goals that resemble retail mutual funds managed by the same money manager, these funds may not have the same underlying holdings as the retail mutual funds. Fees may vary between the variable annuity investment options and the similarly managed mutual funds. Investment results may be higher or lower.

³Morningstar Categories are as of September 30, 2025.

⁴Fee waiver expires on May 1, 2026.

⁵Fee waiver expires on April 30, 2026.

Insurance products can be issued in all states, except New York, by Pacific Life Insurance Company and in all states by Pacific Life & Annuity Company. Product/material 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

U.S. EQUITY FUNDS *(continued)*

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%) ¹	Similarly Managed Mutual Fund ²	Mutual Fund Ticker	Morningstar Category ³
Fidelity [®] VIP Contrafund SM	0.81	0.81	Fidelity [®] Contrafund [®] Fund	FCNTX	Large Growth
Franklin Rising Dividends VIP Fund	0.89	0.88 ⁵	Franklin Rising Dividends Fund	FRDPX	Large Blend
Franklin/BlackRock Small-Cap Equity	1.04	0.94 ⁵	None	N/A	Small Value
Goldman Sachs Small-Cap Growth	0.84	0.84	Goldman Sachs Small Cap Growth Fund	GSADX	Small Growth
Janus Focused Growth	0.95	0.95	Janus Forty	JDCAX	Large Growth
JPMorgan Large-Cap Core	0.68	0.68	JPMorgan U.S. Equity	JMUEX	Large Blend
JPMorgan Value Advantage	0.89	0.87 ⁵	JPMorgan Value Advantage Fund	JVAAX	Large Value
LVIP American Century Mid Cap Value	1.03	1.01 ⁵	American Century Mid Cap Value	ACLAX	Mid-Cap Value
MFS [®] Growth	0.78	0.78	MFS [®] Growth Fund	MFE GX	Large Growth
PLFA Large-Cap Plus Bond Alpha	0.69	0.64 ⁵	None	N/A	Large Blend
PLFA Mid-Cap Plus Bond Alpha	0.70	0.65 ⁵	None	N/A	Mid-Cap Blend
PLFA QQQ Plus Bond Alpha	0.69	0.60 ⁵	None	N/A	Large Growth
PLFA Small-Cap Plus Bond Alpha	0.74	0.69 ⁵	None	N/A	Small Blend
Putnam Value	0.95	0.86 ⁵	Putnam Large Cap Value Fund	PEYAX	Large Value
T. Rowe Price Dividend Growth	0.90	0.87 ⁵	T. Rowe Price Dividend Growth	PRDGX	Large Blend

NON-U.S. EQUITY FUNDS

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%) ¹	Similarly Managed Mutual Fund ²	Mutual Fund Ticker	Morningstar Category ³
American Funds [®] IS Capital World Growth and Income Fund SM	1.02	0.92 ⁴	Capital World Growth and Income Fund [®]	CWGIX	Global Large-Stock Blend
American Funds [®] IS Global Growth Fund SM	1.01	0.91 ⁴	New Perspective Fund	ANWPX	Global Large-Stock Growth
American Funds [®] IS Global Small Capitalization Fund SM	1.20	1.15 ⁴	American Funds SMALLCAP World Fund [®]	SMCWX	Global Small/Mid Stock
American Funds [®] IS International Fund SM	1.03	1.03	EuroPacific Growth Fund [®]	AEPGX	Foreign Large Growth
American Funds [®] IS International Growth and Income Fund SM	1.06	1.06	International Growth and Income Fund SM	IGAAX	Foreign Large Blend
American Funds [®] IS New World Fund [®]	1.14	1.07 ⁴	New World Fund [®]	NEWFX	Diversified Emerging Markets
ClearBridge International Growth	0.95	0.95	ClearBridge International Growth Fund	LMGNX	Foreign Large Growth
FIAM LLC International Small-Cap	1.17	1.15 ⁵	Fidelity [®] International Small Cap Fund	FISMX	Foreign Small/Mid Blend
Franklin Mutual Global Discovery VIP Fund	1.16	1.16	Mutual Global Discovery Fund	TEDIX	Global Large-Stock Value
Goldman Sachs Emerging Markets	1.07	1.04 ⁵	Goldman Sachs Emerging Markets Equity Fund	GEMIX	Diversified Emerging Markets
Invesco V.I. Global Fund	1.06	1.06	Invesco Global Fund	OPPAX	Global Large-Stock Growth
Invesco V.I. International Growth Fund	1.42	1.25 ⁵	Invesco International Growth Fund	OIGAX	Foreign Large Growth

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NON-U.S. EQUITY FUNDS (continued)

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%) ¹	Similarly Managed Mutual Fund ²	Mutual Fund Ticker	Morningstar Category ³
MFS [®] International Large-Cap	1.03	1.00 ⁵	MFS [®] Institutional International Equity Fund	MIEIX	Foreign Large Blend
PLFA International Equity Plus Bond Alpha	0.71	0.66 ⁵	None	N/A	Foreign Large Blend
Wellington International Value	0.91	0.91	Hartford International Value Fund	HILAX	Foreign Large Value

U.S. FIXED-INCOME FUNDS

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%) ¹	Similarly Managed Mutual Fund ²	Mutual Fund Ticker	Morningstar Category ³
American Funds [®] IS American High-Income Trust SM	0.95	0.83 ⁴	American High-Income Trust [®]	AHITX	High-Yield Bond
American Funds [®] IS The Bond Fund of America SM	0.88	0.73 ⁴	The Bond Fund of America [®]	ABNDX	Intermediate Core Bond
American Funds [®] IS US Government Securities Fund SM	0.83	0.75 ⁴	U.S. Government Securities Fund [®]	AMUSX	Intermediate Government
Aristotle Pacific Capital Core Income	0.76	0.76	Aristotle Core Income Fund	PLIAX	Intermediate Core-Plus Bond
Aristotle Pacific Capital Floating Rate Income	0.92	0.92	Aristotle Floating Rate Income Fund	PLFLX	Bank Loan
Aristotle Pacific Capital High Yield Bond	0.63	0.63	Aristotle High Yield Bond Fund	PLAHX	High-Yield Bond
Fidelity [®] VIP Government Money Market Portfolio	0.35	0.35	None	N/A	Money Market—Taxable
Fidelity [®] VIP Strategic Income	0.89	0.89	Fidelity [®] Strategic Income Fund	FADMX	Multisector Bond
Janus Henderson VIT Flexible Bond Portfolio	0.88	0.82 ⁵	Janus Henderson Flexible Bond	JDFAX	Intermediate Core-Plus Bond
JPMorgan Intermediate Bond	0.64	0.64	JPMorgan Core Bond Fund	WOBDX	Intermediate Core Bond
Loomis Diversified Bond	0.64	0.64	50% Loomis Sayles Investment Grade Bond Fund, 50% Loomis Sayles Core Plus Bond Fund	LSIIX, NERYX	Intermediate Core-Plus Bond
Lord Abbett Bond Debenture Portfolio	0.99	0.99	Lord Abbett Bond Debenture Fund	LBNDX	Multisector Bond
Lord Abbett Total Return Portfolio	0.71	0.71	Lord Abbett Total Return	LTRAX	Intermediate Core-Plus Bond
PIMCO Inflation Managed	1.32	1.32	PIMCO Real Return Fund	PRTNX	Inflation-Protected Bond
PIMCO Total Return	0.92	0.92	PIMCO Total Return Fund	PTTAX	Intermediate Core-Plus Bond
PIMCO VIT Income Portfolio	1.16	1.16	PIMCO Income Fund	PONAX	Multisector Bond
PLFA Bond Plus	0.69	0.64 ⁵	None	N/A	Intermediate Core Bond
T. Rowe Price Short Duration Bond	0.64	0.64	T. Rowe Price Short-Term Bond Fund	PRWBX	Short-Term Bond

NON-U.S. FIXED-INCOME FUNDS

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%) ¹	Similarly Managed Mutual Fund ²	Mutual Fund Ticker	Morningstar Category ³
American Funds [®] IS Capital World Bond Fund SM	0.98	0.98	Capital World Bond Fund [®]	CWBFX	Global Bond
Principal Emerging Markets Debt	1.09	1.04 ⁵	Principal Finisterre Emerging Markets Total Return Bond Fund	PFUMX	Emerging-Markets Bond
Templeton Global Bond VIP Fund	0.77	0.75 ⁵	Templeton Global Bond Fund	TPINX	Global Bond

ALTERNATIVE STRATEGIES FUNDS

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%) ¹	Similarly Managed Mutual Fund ²	Mutual Fund Ticker	Morningstar Category ³
JPMorgan Hedged Equity	0.85	0.85	JPMorgan Hedged Equity Fund	JHEQX	Options Trading
PIMCO VIT CommodityRealReturn [®] Strategy Portfolio	2.54	2.38 ⁵	PIMCO CommodityRealReturn [®] Strategy Fund	PCRAX	Commodities Broad Basket
VanEck VIP Global Resources Fund	1.30	1.30	VanEck Global Resource Fund	GHAAX	Natural Resources

SECTOR FUNDS

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%) ¹	Similarly Managed Mutual Fund ²	Mutual Fund Ticker	Morningstar Category ³
BlackRock Health Sciences	1.14	1.14	BlackRock Health Sciences Opportunities Portfolio	SHSAX	Health
FIAM LLC Technology	1.15	1.04 ⁵	Fidelity [®] Select Technology Portfolio	FSPTX	Technology
Invesco V.I. Global Real Estate Fund	1.27	1.27	Invesco Global Real Estate Fund	AGREX	Global Real Estate
MFS [®] Utilities Series	1.05	1.04 ⁵	MFS [®] Utilities Fund	MMUFEX	Utilities
Nomura VIP Energy Series	1.24	1.11 ⁵	None	N/A	Equity Energy
Principal Real Estate	1.08	0.99 ⁵	Principal Real Estate Securities	PRRAX	Real Estate

ASSET-ALLOCATION/BALANCED FUNDS

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%) ¹	Similarly Managed Mutual Fund ²	Mutual Fund Ticker	Morningstar Category ³
American Funds [®] IS Asset Allocation Fund SM	0.79	0.79	None	N/A	Moderate Allocation
American Funds [®] IS Capital Income Builder [®] Fund SM	0.91	0.78 ⁴	Capital Income Builder [®]	CAIBX	Global Moderately Aggressive Allocation
American Funds [®] IS Global Balanced Fund SM	1.03	1.01 ⁴	American Funds Global Balanced Fund SM	GBLAX	Global Moderate Allocation
American Funds [®] IS Managed Risk Asset Allocation Fund SM	0.90	0.90	None	N/A	Moderate Allocation
Avantis Balanced Allocation	0.65	0.65	None	N/A	Moderate Allocation
BlackRock 60/40 Target Allocation ETF V.I. Fund	0.53	0.32 ⁶	BlackRock 60/40 Target Allocation	BIGPX	Moderate Allocation
BlackRock Global Allocation V.I. Fund	1.16	1.02 ⁶	BlackRock Global Allocation Fund	MDLOX	Global Moderate Allocation
Fidelity [®] VIP FundsManager [®] 60%	0.96	0.81 ⁷	None	N/A	Moderate Allocation

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⁶Fee waiver expires on June 30, 2026.

⁷Fidelity[®] VIP FundsManager[®] 60%: Fidelity Management & Research Company LLC has contractually agreed to waive 0.05% of each fund's management fee. This arrangement will remain in effect through April 30, 2026. In addition, Fidelity Management & Research Company LLC has contractually agreed to reimburse 0.10% of class-level expenses for Service Class and Service Class 2. This arrangement will remain in effect for at least one year from the effective date of the prospectus, and will remain in effect thereafter as long as Service Class and Service Class 2 continue to be sold to unaffiliated insurance companies. If Service Class and Service Class 2 are no longer sold to unaffiliated insurance companies, FMR, in its sole discretion, may discontinue the arrangement.

ASSET-ALLOCATION/BALANCED FUNDS *(continued)*

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%) ¹	Similarly Managed Mutual Fund ²	Mutual Fund Ticker	Morningstar Category ³
First Trust/Dorsey Wright Tactical Core Portfolio	1.69	1.30 ⁴	None	N/A	Moderately Aggressive Allocation
First Trust/Dow Jones Dividend & Income Allocation Portfolio	1.18	1.18	None	N/A	Moderate Allocation
Franklin Allocation VIP Fund	0.95	0.92 ⁵	None	N/A	Moderate Allocation
Franklin Income VIP Fund	0.73	0.72 ⁵	Franklin Income	FKINX	Moderately Conservative Allocation
Invesco V.I. Balanced-Risk Allocation Fund	1.57	1.13 ⁵	Invesco Balanced-Risk Allocation Fund	ABRZX	Tactical Allocation
Invesco V.I. Equity and Income Fund	0.82	0.82	Invesco Equity and Income Fund	ACEIX	Moderate Allocation
Janus Henderson VIT Balanced Portfolio	0.87	0.87	Janus Henderson Balanced Fund	JDBAX	Moderate Allocation
MFS [®] Total Return Series	0.96	0.86 ⁵	MFS [®] Total Return Fund	MSFRX	Moderate Allocation
Nomura VIP Asset Strategy Series	1.03	0.85 ⁵	Macquarie Asset Strategy Fund	WASAX	Global Moderate Allocation
PLFA ESG Diversified	0.82	0.79 ⁵	None	N/A	Moderate Allocation
PLFA ESG Diversified Growth	0.98	0.79 ⁵	None	N/A	Moderately Aggressive Allocation
PLFA Pacific Dynamix [®] Conservative Growth	0.63	0.59 ⁸	None	N/A	Moderately Conservative Allocation
PLFA Pacific Dynamix [®] Moderate Growth	0.62	0.59 ⁸	None	N/A	Moderate Allocation
PLFA Pacific Dynamix [®] Growth	0.64	0.59 ⁸	None	N/A	Moderately Aggressive Allocation
PLFA Pacific Dynamix [®] Aggressive Growth	2.13	0.59 ⁸	None	N/A	Aggressive Allocation
PLFA Portfolio Optimization Conservative	0.90	0.90	Aristotle Portfolio Optimization Conservative Fund	POAAX	Conservative Allocation
PLFA Portfolio Optimization Moderate-Conservative	0.91	0.91	Aristotle Portfolio Optimization Moderate-Conservative Fund	POBAX	Moderately Conservative Allocation
PLFA Portfolio Optimization Moderate	0.92	0.92	Aristotle Portfolio Optimization Moderate Fund	POCAX	Moderate Allocation
PLFA Portfolio Optimization Growth	0.94	0.94	Aristotle Portfolio Optimization Growth Fund	PODAX	Moderate Allocation
PLFA Portfolio Optimization Aggressive-Growth	0.97	0.97	Aristotle Portfolio Optimization Aggressive-Growth Fund	POEAX	Moderately Aggressive Allocation
T. Rowe Price Capital Appreciation	1.06	0.95 ⁹	T. Rowe Price Capital Appreciation Fund	PRWCX	Moderate Allocation

⁸PLFA Pacific Dynamix[®] Portfolios: Net fund expenses reflect a contractual expense cap in place through April 30, 2026. There is no guarantee that expenses will continue to be capped after that date. Does not include contract-level charges. A fund-of-funds involves direct expenses for each fund and indirect expenses for the underlying funds.

⁹Fee waiver expires on April 30, 2027.

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Contract Form Series: 10-17800, 10-178OR, ICC20:10-1020, ICC20:10-1025

Rider Series: ICC19:20-1427, ICC19:20-1428

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

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