



Variable Annuity Optional Benefit Features and Charges Effective November 1, 2023

For more information about optional benefits, refer to the appropriate variable annuity marketing materials, the rate-sheet prospectus supplement, and the product prospectus.

Enhanced Income Select 2—in all states except New York

	Annual Charge Percentage	Annual Credit Percentage
Single Life	1.25%	7.00%
Joint Life	1.45%	7.00%

Age at First Withdrawal or First Withdrawal After a Reset	Enhanced Income Percentage		Guaranteed Lifetime Income Percentage	
	Single Life	Joint Life	Single Life	Joint Life
59½–64	5.55%	5.05%	3.25%	3.25%
65–69	8.30%	7.80%	3.25%	3.25%
70 and older	8.80%	8.30%	3.25%	3.25%

The annual charge, annual credit percentage, enhanced income percentage, and the guaranteed lifetime income percentage are set when Enhanced Income Select 2 is issued and will not change for the life of the optional benefit.

Future Income Generator—in all states except New York

	Annual Charge Percentage	Annual Credit Percentage
Single Life	1.45%	6.00%
Joint Life	1.55%	6.00%

Age at First Withdrawal or First Withdrawal After a Reset	Withdrawal Percentage	
	Single Life	Joint Life
59½–64	4.15%	3.75%
65–74	5.50%	5.00%
75 and older	5.75%	5.25%

Future Income Generator—in New York

	Annual Charge Percentage	Annual Credit Percentage
Single Life	1.45%	5.00%
Joint Life	1.55%	5.00%

Insurance products can be issued in all states, except New York, by Pacific Life Insurance Company or Pacific Life & Annuity Company. In New York, insurance products are only issued by Pacific Life & Annuity Company. Product/material availability and features may vary by state.

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

Future Income Generator—in New York (continued)

Age at First Withdrawal or First Withdrawal After a Reset	Withdrawal Percentage	
	Single Life	Joint Life
59½–64	4.50%	4.00%
65–69	5.60%	5.10%
70–74	6.00%	5.50%
75–79	6.50%	5.95%
80–84	7.10%	6.50%
85–89	7.85%	7.20%
90–94	8.80%	8.10%
95 and older	10.05%	9.25%

The annual charge, annual credit percentage, and withdrawal percentage are set when Future Income Generator is issued and will not change for the life of the optional benefit.

Important Information

The percentages for the annual credit, enhanced income, guaranteed lifetime income, and withdrawal will be referred to as feature percentages.

You will be eligible to receive the annual charge and feature percentages listed above provided the application is signed while the rate sheet supplement is effective and received in good order at Pacific Life by the 14th calendar day after the application-sign date and the initial purchase payment is received by the 60th calendar day after the application is received.

Subject to meeting the timeline above, on the issue date, if the current annual charge percentages have decreased since the date you signed your application, you will receive the lower percentage in effect on the issue date. If the annual charge percentages have increased, you will receive the annual charge percentage in effect on the date you signed your application.

Also, subject to meeting the timeline above, on the issue date, if the current feature percentages increased, you will receive the higher feature percentages in effect on the issue date. If the feature percentages decreased, you will receive the feature percentages in effect on the date you signed your application. However, if the annual charge increased or any feature percentages decreased, you will receive the annual charge and feature percentages in effect on the date you signed your application.

If the necessary paperwork and initial purchase payment are not received within the time frames stated above, you will receive the applicable percentages in effect as of the contract issue date.

In New York, for replacements where Regulation 60 will be followed, receipt of the Authorization to Release Information and the date it was signed will be used in determining the annual charge and feature percentages listed above, and the window for receipt of funds is 90 days. The receipt of the application or when it was signed will not be applicable.

Refer to the latest rate sheet prospectus supplement at PacificLife.com for current charges and rules.

Pacific Life: (800) 722-4448 • P.O. Box 2378 • Omaha, NE 68103-2378
In New York: (800) 748-6907 • P.O. Box 2829 • Omaha, NE 68103-2829
PacificLife.com

Enhanced Income Select 2 is not available in New York.

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.

You should carefully consider a variable annuity's risks, charges, limitations, and expenses, as well as the risks, charges, expenses, and investment goals of the underlying investment options. This and other information about Pacific Life are provided in the product and underlying fund prospectuses. These prospectuses are available from your financial professional or at PacificLife.com. Read them carefully before investing.

Enhanced Income Select 2 and Future Income Generator may not be available with all products or at all firms.

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

Variable insurance products are distributed by **Pacific Select Distributors, LLC** (member FINRA & SIPC), a subsidiary of Pacific Life Insurance Company and an affiliate of Pacific Life & Annuity Company.

The home office for Pacific Life & Annuity Company is located in Phoenix, Arizona. The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.

Contract Form Series: 10-17800, 10-178OR, ICC20:10-1020, ICC20:10-1025
Rider Series: ICC20:20-1021, ICC20:20-1022, ICC20:20-1026, ICC20:20-1027,
ICC19:20-1427, ICC19:20-1428

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

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