



## Variable Annuity Optional Benefit Features and Charges Effective November 1, 2022

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

	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	5.25%	4.75%	3.00%	3.00%
65–69	8.00%	7.50%	3.00%	3.00%
70 and older	8.50%	8.00%	3.00%	3.00%

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

	Annual Charge Percentage	Annual Credit Percentage
Single Life	1.45%	7.00%
Joint Life	1.55%	7.00%

Age at First Withdrawal or First Withdrawal After a Reset	Withdrawal Percentage	
	Single Life	Joint Life
59½–64	4.25%	3.75%
65–74	5.40%	4.90%
75 and older	5.65%	5.15%

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 receive the annual charge and feature percentages listed above provided the application (with cash) is received in good order at Pacific Life by the 14<sup>th</sup> calendar day after the end of the time period listed in the rate-sheet prospectus supplement or if an application with 1035 exchange/transfer paperwork is received, provided the initial purchase payment is received within 60 calendar days after the end of the time period listed in the rate-sheet prospectus supplement. If either the application or initial purchase payment is received after the 14<sup>th</sup> calendar day or after 60 calendar days, respectively, the optional benefit will be issued with the annual charge and feature percentages in effect on the day the contract is issued.

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 • Not FDIC/NCUA insured  
May lose value • Not insured by any federal government agency**

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.

If the necessary paperwork and initial purchase payment are not received within the time frames stated above, or you elect to purchase the optional benefit within 60 calendar days after the contract issue date, you will receive the applicable percentages in effect as of the contract issue date.

In New York, for 1035 exchanges where Regulation 60 will be followed, receipt of Step 1 forms (Definition of Replacement and Authorization to Release Information) and the date they are 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](http://PacificLife.com) for current charges and rules.

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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](http://PacificLife.com)

This material must be preceded or accompanied by the product prospectus.

*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 advisor or by calling the toll-free numbers listed above. Read them carefully before investing.***

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

Enhanced Income Select 2 is named "Guaranteed Withdrawal Benefit XXIII Rider – Single Life" and "Guaranteed Withdrawal Benefit XXIII Rider – Joint Life" in the contract rider. Future Income Generator is named "Guaranteed Withdrawal Benefit XXII Rider – Single Life" and "Guaranteed Withdrawal Benefit XXII Rider – Joint Life" in the contract rider. For Pacific Quest only, Enhanced Income Select 2 is named "Guaranteed Withdrawal Benefit XXVI Rider – Single Life" and "Guaranteed Withdrawal Benefit XXVI Rider – Joint Life" in the contract rider and Future Income Generator is named "Guaranteed Withdrawal Benefit XXIV Rider – Single Life" and "Guaranteed Withdrawal Benefit XXIV Rider – Joint Life" in the contract rider.

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. Insurance product and rider guarantees, including optional benefits and any fixed subaccount crediting rates or annuity payout rates, are backed by the financial strength and claims-paying ability of the issuing insurance company and do not protect the value of the variable investment options. They are not backed by the broker/dealer from which this annuity is purchased, 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.

Variable insurance products are distributed by **Pacific Select Distributors, LLC** (member FINRA & SIPC), a subsidiary of Pacific Life Insurance Company (Newport Beach, CA) and an affiliate of Pacific Life & Annuity Company, and are available through licensed third parties.

Contract Form Series: 10-17800, 10-1780R, ICC20:10-1020, ICC20:10-1025  
Rider Series: ICC20:20-1021, ICC20:20-1022, ICC20:20-1026, ICC20:20-1027, ICC19:20-1427,  
ICC20:20-1427-A, ICC19:20-1428, ICC20:20-1428-A

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

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