



PACIFIC INDEX INCOME™ **LIFETIME INCOME CREATOR**

A Built-In Guaranteed Lifetime Withdrawal Benefit

Protected Payment Base

The protected payment base is the amount on which your lifetime withdrawals under the benefit are based. It is not the same as your contract value. It initially equals your purchase payments at contract issue and can increase on contract anniversaries when the contract value increases, but is guaranteed not to decrease if the contract value goes down due to index-linked losses. The protected payment base will be reduced if you take early or excess withdrawals. Early withdrawals are those taken before you begin lifetime income. Excess withdrawals are those greater than allowed under the benefit.¹

Automatic Resets

If indexes perform well and your contract value increases, your future lifetime income can increase as well. That happens when an automatic reset applies on any contract anniversary, which increases your protected payment base to the higher contract value if the account value is at least one dollar higher than on a previous contract anniversary.

Deferral Credits

Deferral credits are added to the withdrawal percentage for the shorter of 20 years or until the income commencement date, or the date when withdrawals begin. So, the longer you wait to take income in those first 20 years, the more your future income can rise.

Annual Charge

The annual charge of 1.00% is a percentage of the protected payment base, deducted annually on each anniversary that Lifetime Income Creator is in effect. The annual charge is set at contract issue and will not change while Lifetime Income Creator is in effect and while the contract value is greater than zero.

Issue Ages

50 to 85 for the Single Life option, and for both spouses if the Joint Life option is chosen.

¹Excess withdrawals (except required minimum distributions (RMDs)) are subject to withdrawal charges and a market value adjustment (MVA) if taken during the withdrawal charge period.

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

Lifetime Income Withdrawals¹

Lifetime Income Creator uses withdrawal percentages and deferral credits to determine how much of your protected payment base can be withdrawn under the benefit each year. Lifetime income can be started at age 59½. The deferral credits and withdrawal percentages below are not used for lifetime withdrawals until age 59½ or later.

You can choose income for just your lifetime (Single Life) or have it last for the lives of both you and your spouse (Joint Life). You must make this choice when you elect Lifetime Income Creator, but you have the flexibility to change it before beginning lifetime income under the benefit.²

Joint Life deferral credit and withdrawal percentages are based on the younger spouse's age.

Deferral Credits and Withdrawal Percentages

Age at Effective Date	Deferral Credit	Withdrawal Percentages		Age at Effective Date	Deferral Credit	Withdrawal Percentages	
		Single Life	Joint Life			Single Life	Joint Life
50	0.45%	5.60%	5.10%	66	0.60%	7.40%	6.90%
51	0.45%	5.70%	5.20%	67	0.60%	7.50%	7.00%
52	0.45%	5.80%	5.30%	68	0.60%	7.60%	7.10%
53	0.45%	5.90%	5.40%	69	0.60%	7.70%	7.20%
54	0.45%	6.00%	5.50%	70	0.65%	7.80%	7.30%
55	0.50%	6.10%	5.60%	71	0.65%	7.90%	7.40%
56	0.50%	6.20%	5.70%	72	0.65%	8.00%	7.50%
57	0.50%	6.30%	5.80%	73	0.65%	8.10%	7.60%
58	0.50%	6.40%	5.90%	74	0.65%	8.20%	7.70%
59	0.50%	6.50%	6.00%	75	0.70%	8.30%	7.80%
60	0.55%	6.60%	6.10%	76	0.70%	8.40%	7.90%
61	0.55%	6.75%	6.25%	77	0.70%	8.50%	8.00%
62	0.55%	6.90%	6.40%	78	0.70%	8.60%	8.10%
63	0.55%	7.05%	6.55%	79	0.70%	8.70%	8.20%
64	0.55%	7.20%	6.70%	80+	0.75%	8.80%	8.30%
65	0.60%	7.30%	6.80%				

¹All withdrawals under Lifetime Income Creator reduce the contract value in the same manner as any other withdrawal. Withdrawals taken under Lifetime Income Creator that exceed the maximum annual withdrawal limits may reduce the benefit by an amount greater than the value withdrawn. Withdrawals that occur before income under the benefit begins may reduce the benefits provided by Lifetime Income Creator, perhaps significantly, and/or could terminate the benefit. Withdrawals under Lifetime Income Creator also may reduce the benefits provided by the death benefit. Taking a withdrawal before age 59½ or a withdrawal that is greater than the annual withdrawal amount may result in adverse consequences, such as an additional 10% federal tax, a permanent reduction in Lifetime Income Creator benefits, the failure to receive lifetime withdrawals under Lifetime Income Creator, or termination of Lifetime Income Creator. Given the risks of a potentially negative adjustment, you should discuss with your financial professional if purchasing Lifetime Income Creator is appropriate for you. Lifetime Income Creator must be purchased at the time Pacific Index Income is purchased. We may stop offering Lifetime Income Creator at any time. Once Lifetime Income Creator is applied to Pacific Index Income, it cannot be voluntarily terminated.

²Restrictions apply. Please refer to the contract rider for more information regarding a Single Life or Joint Life option change.

Deferral credits and withdrawal percentages as of 9/16/25.

Income Rollovers

Once you begin taking lifetime withdrawals, the income rollover feature allows the rollover of unused withdrawal amounts from one contract year into the next. If the maximum protected payment amount has not been withdrawn in a contract year, the unused amount (income rollover amount) is carried over to the following contract year.

This can be done over multiple years, but note that the income rollover amount will never be more than the protected payment amount as calculated under this benefit.

For example, if the protected payment amount is \$25,000, the income rollover amount cannot be more than \$25,000. In this example, if the income rollover amount is \$25,000, you may withdraw \$50,000, and the withdrawal will not be considered an excess withdrawal.

Required Minimum Distributions¹

If your annuity account is qualified (that is, designated as an IRA or other type of retirement plan) and you take a required minimum distribution (RMD) before starting lifetime income under the benefit, it will be considered an early withdrawal. RMDs will not be considered excess withdrawals when taken on or after income commencement. Early withdrawals will reduce the protected payment base and the amount you can withdraw under the benefit each year.

¹RMD withdrawals will not incur withdrawal charges if you are enrolled in the Pacific Life RMD program. Required minimum distributions (RMDs) taken under Pacific Life's automated RMD program on or after the income commencement date are considered compliant withdrawals if they are the only withdrawals in that contract year and are in compliance with the benefit guidelines. If RMD amounts are not calculated and withdrawn under this program and the withdrawal amounts are greater than the benefit percentage limits, future income benefits and the protected payment base may be reduced. If there is any change to the Internal Revenue Code or regulations related to RMDs, Pacific Life reserves the right to modify or eliminate the RMD withdrawals, but only to the extent necessary to comply with the change to the rules.

Talk to your financial professional about
Pacific Index Income with Lifetime Income Creator, or visit our website.
PacificLife.com

Not all products or optional benefits are available in all states or firms, and features may vary by state and firm.

All individuals selling this product must be licensed insurance agents.

Pacific Life, its affiliates, its 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.

This material is for informational purposes only and does not constitute investment advice or a recommendation.

Annuities are long-term contracts designed for retirement. 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 income tax may apply. A withdrawal charge also may apply and a market value adjustment (MVA) also may apply. Withdrawals will reduce the contract value and the value of the death benefit, and also may reduce the value of any optional benefits.

Pacific Life Insurance Company reserves the right to change or modify any non-guaranteed or current elements. The right to modify these elements is not limited to a specific time or reason.

Insurance products and their guarantees, including optional benefits, annuity payout rates, and any crediting rates, are backed by the financial strength and claims-paying ability of the issuing insurance company. Look to the strength of the insurance company with regard to such guarantees because these guarantees are not backed by the independent broker/dealers, insurance agencies, or their affiliates from which products are purchased. Neither these entities nor their representatives make any representation or assurance regarding the claims-paying ability of the issuing company.

Pacific Life Insurance Company is licensed to issue insurance products in all states except New York. Product/material availability and features may vary by state.

The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.

Contract Form Series: ICC25:30-1601

Rider Series: ICC25:20-1926

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



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