



PACIFIC LIFE

Optional Benefit Rider Fees for Pacific Life Variable Annuities

This communication is not an offer to sell or solicitation to buy variable annuities. For informational use only.

Guaranteed Minimum Withdrawal Benefit (GMWB) Riders			
Optional Benefit Riders Available with Pacific Choice®, Pacific Value Select®, Pacific Odyssey®, Pacific Journey Select®, and Pacific NavigatorSM			
Rider Name	Lowest Rider Fee	Highest Rider Fee	Maximum Rider Fee
Core Income Advantage 4 Select (CIA 4 Select) (Single Life)	0.30%	0.70%	1.00%
CIA 4 Select (Joint Life)	0.50%	1.05%	1.50%
Core Income Advantage Select (CIA Select) (Single Life)	0.65%	1.00%	2.00%
CIA Select (Joint Life)	0.75%	1.05%	2.50%
Core Protect Plus (Single Life)	1.10%	1.20%	2.50%
Core Protect Plus (Joint Life)	1.25%	1.35%	2.75%
Enhanced Income Select (Single Life)	0.85%	1.20%	2.25%
Enhanced Income Select (Joint Life)	1.20%	1.45%	2.75%
Income Access Select	0.90%	1.25%	2.75%
Optional Benefit Riders Available with Pacific Destinations® and Pacific Destinations® O-Series			
CIA Select (Single Life)	0.55%	1.15%	2.00%
CIA Select (Joint Life)	0.70%	1.40%	2.50%
Inactive Optional Benefit Riders			
Core Income Advantage Plus (CIA Plus) (Single Life) <i>No longer available as of 5/1/13</i>	0.30%	1.00%	1.20%
CIA Plus (Joint Life) <i>No longer available as of 5/1/13</i>	0.50%	1.50%	1.50%
Income Access <i>No longer available as of 5/1/13</i>	0.30%	1.75%	1.75% <i>(0.75% for riders issued before 10/1/12)</i>
Automatic Income Builder for Pacific Destinations® products <i>No longer available as of 5/1/13</i>	1.05%	1.50%	1.50%
Core Income Advantage 5 Plus (CIA 5 Plus) (Single Life) for Pacific Destinations products <i>No longer available as of 5/1/13</i>	0.65%	1.55%	1.55%
CIA 5 Plus (Joint Life) for Pacific Destinations products <i>No longer available as of 5/1/13</i>	0.85%	1.80%	1.80%
CIA 5 Plus (Single Life) <i>No longer available as of 3/1/13</i>	0.60%	1.50%	1.50%
CIA 5 Plus (Joint Life) <i>No longer available as of 3/1/13</i>	0.80%	1.75%	1.75%
Automatic Income Builder <i>No longer available as of 1/16/10</i>	0.85%	1.50%	1.50%
Core Protect Advantage <i>No longer available as of 5/1/12</i>	0.85%	1.50%	1.50%
Core Income Advantage <i>No longer available as of 5/2/11</i>	0.30%	0.70%	1.00%

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 • May lose value

Not FDIC/NCUA insured • Not insured by any federal government agency

Guaranteed Minimum Withdrawal Benefit (GMWB) Riders (continued)			
Inactive Optional Benefit Riders (continued)			
Rider Name	Lowest Rider Fee	Highest Rider Fee	Maximum Rider Fee
Core Income Advantage 5 <i>No longer available as of 2/14/11</i>	0.60%	1.20%	1.20%
Foundation 10 <i>No longer available as of 1/1/09</i>	0.85%	1.50%	1.50%
Flexible Lifetime Income (FLI) Plus (Single Life) <i>No longer available as of 1/16/10</i>	0.85%	1.50%	1.50%
FLI Plus (Joint Life) <i>No longer available as of 1/16/10</i>	1.00%	1.75%	1.75%
Flexible Lifetime Income (FLI) (Single Life) <i>No longer available as of 10/1/08</i>	0.65%	1.20%	1.20%
FLI (Joint Life) <i>No longer available as of 10/1/08</i>	0.85%	1.20%	1.20%
Lifetime Income Access Plus <i>No longer available as of 2/1/07</i>	0.40%	1.20%	1.20%
Income Access Plus <i>No longer available as of 10/1/05</i>	0.40%	1.20%	1.20%
Guaranteed Minimum Accumulation Benefit (GMAB) Riders			
Active and Inactive Optional Benefit Riders			
Rider Name	Lowest Rider Fee	Highest Rider Fee	Maximum Rider Fee
Guaranteed Protection Advantage 3 Select (GPA 3 Select)	0.85%	1.25%	2.25%
Guaranteed Protection Advantage 3 (GPA 3) <i>No longer available as of 5/1/13</i>	0.45%	1.75%	1.75% <i>(1.00% for riders issued before 10/1/12)</i>
Guaranteed Protection Advantage (GPA) <i>No longer available as of 4/1/03</i>	0.10%	0.10%	0.10%
Guaranteed Protection Advantage 5 (GPA 5) <i>No longer available as of 10/1/12</i>	0.10%	0.75%	0.75%
Guaranteed Minimum Income Benefit (GMIB) Riders			
Rider Name	Lowest Rider Fee	Highest Rider Fee	Maximum Rider Fee
Guaranteed Income Advantage (GIA) Plus <i>No longer available as of 5/2/11</i>	0.50%	0.75%	0.75% <i>(0.50% for riders issued before 10/1/09)</i>
Guaranteed Income Advantage II (GIA II) <i>No longer available as of 2/1/05</i>	0.70%	0.70%	1.00%
Guaranteed Income Advantage 5 (GIA 5) <i>No longer available as of 2/1/05</i>	0.40%	0.40%	0.75%
Guaranteed Income Advantage (GIA) <i>No longer available as of 3/1/04</i>	0.30%	0.30%	0.30%
Guaranteed Minimum Death Benefit (GMDB) Riders			
Rider Name	Lowest Rider Fee	Highest Rider Fee	Maximum Rider Fee
Stepped-Up Death Benefit	0.20%	0.20%	0.20%
Premier Death Benefit	0.35%	0.35%	0.35%
Enhanced Guaranteed Minimum Death Benefit (Age 65 or Younger at Issue)	0.10%	0.10%	0.10%
Enhanced Guaranteed Minimum Death Benefit (Age 66 to 75 at Issue)	0.10%	0.30%	0.30%
Earnings Enhancement Guarantee (EEG) <i>Available in CA only</i>	0.25%	0.25%	0.25%
Earnings Enhancement Death Benefit (EEDB)	0.25%	0.25%	0.25%

Lowest Rider Fee: The lowest fee that has been charged for the optional benefit rider.

Highest Rider Fee: The highest fee that has been charged for the optional benefit rider.

Maximum Rider Fee: The maximum allowable rider fee that can be charged for the life of the optional benefit rider. **Please note: the rider prices for Core Protect Plus will be locked in at contract issue and will not change for the life of the optional benefit rider.**

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.

Additional information can be found in all applicable annuity prospectuses located on the Pacific Life website at PacificLife.com under “Products & Services.” Select “Annuities,” then select “Products & Prospectuses” to find the prospectus for products currently offered for sale. Prospectuses for products no longer available for sale may be found under “Inactive Products.”

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Contract Form Series: 10-1180, 10-12600, 10-13000, 10-10300, 10-1136, 10-13200, 10-17800, 95-01, 10-1107, 10-13100, 10-16700, 10-1128, PORT-96, 10-1101, 10-1116, 90-53, 10-1225, PV9808, PV9808-2, 10-1100, 10-1108, 10-1143, 10-1130, ICC12:10-1252, ICC09:10-1170, 10-1170OR, 10-1212OR, ICC11:10-1212, 10-178OR, 20-1186OR, 20-1205OR, ICC12:20-1244, ICC16:10-1600, ICC16:10-1600-L, ICC12:10-1253, ICC12:10-1185, ICC12:10-1185-L, 10-1185OR, 10-1185OR-L, ICC11:10-1221, 10-1221OR (state variations may apply)

Rider Series: 20-1153, 20-1171, 20-1186, 20-1204, 20-1205, 20-1162, 20-1178, 20-1194, 20-1195, 20-1202, 20-1203, 20-1176, 20-1131, 20-1135, 20-1154, 20-1155, 20-1146, 23-113499, 23-111499, 20-15100, 20-1102, 20-1109, 20-1118, 20-16200, 20-17700, 20-17000, 20-1144, 20-1145, 20-1245, 20-1244, 20-1245, 20-19500, 20-19600, 20-1133, 20-1134, 20-1119, 20-19800, 20-1104, 20-1243, 20-1120, R9808.PDB, 20-12602, 20-13600, 20-18000, R9808.SDB, 20-12601, 20-1172, 20-2172, 20-1117, 20-13500, 20-14900, R-EGMDB 398, 21-110299, 20-18100, 20-18200, ICC14:20-1295, ICC14:20-1296, 20-1404, ICC15:20-1404, 20-1405, ICC15:20-1405, 20-1406, ICC15:20-1406, 20-1210-2, 20-1211-2, ICC11:20-1210-2, ICC11:20-1211-2, 20-1500, ICC16:20-1501, ICC18:20-1425, ICC18:20-1426 (state variations may apply)