



## Optional Benefit Charges Effective for Variable Annuity Optional Benefits Issued on or After November 1, 2023

For more information about optional benefits, refer to the appropriate variable annuity marketing materials and the prospectus.

Investment Guard <sup>1</sup>	Annual Charge (Percentage of the Protected Base, Deducted Quarterly)		
	10% Buffer	15% Buffer	20% Buffer
5-Year	0.55%	N/A	N/A
7-Year	0.40%	0.55%	N/A
10-Year	0.20%	0.30%	0.40%

<sup>1</sup>Note: The annual charge for Investment Guard is set at contract issue and will not change for the duration of the 5-, 7-, or 10-year term.

Core Income Advantage Select (CIA Select) <sup>2</sup>	Annual Charge (Percentage of the Protected Amount, Deducted Quarterly)	
	Single Life	Joint Life
	1.00%	1.25%

<sup>2</sup>This charge does not impact existing CIA Select riders issued before 5/1/23.

### How the CIA Select Annual Charge Works

The annual charge is set when the optional benefit is issued and is guaranteed for one contract year. On each contract anniversary, the charge may be adjusted up or down to match the current charge in effect, based on the date that CIA Select was issued. Any increase will never be more than 0.50% per year, while a decrease may exceed 0.50% per year.

The current charge is set by Pacific Life and will fall within a specific range as shown in the table below. The maximum annual charge is based on the 10-year Treasury rate.<sup>3</sup>

	Annual Charge Range (Percentage of the Protected Amount) Minimum–Maximum	
	CIA Select Single Life	CIA Select Joint Life
10-Year Treasury Rate <sup>3</sup>		
Less than 2.00%	0.40–2.00	0.60–2.50
2.00% to 3.99%	0.40–1.50	0.60–2.00
4.00% and Greater	0.40–1.00	0.60–1.50

<sup>3</sup>This is an average of the 10-year Treasury rates for each business day within the last month of the calendar quarter as published by the Federal Reserve or an equivalent if this rate is not available. (For example, the March monthly average is used to determine the maximum annual charge effective May 1.)

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

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**PacificLife.com**

Investment Guard and CIA Select are not available in New York.

All optional benefits may not be available with all products or at all firms.

Core Income Advantage Select is named "Guaranteed Withdrawal Benefit X Rider - Single Life" and "Guaranteed Withdrawal Benefit X Rider - Joint Life" in the contract rider. Investment Guard is named "Guaranteed Minimum Accumulation Benefit" in the contract rider.

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 Insurance Company is located in Omaha, Nebraska.

Contract Form Series: ICC22:10-1352, 10-17800, 10-1780R  
Rider Series: ICC13:20-1258, ICC13:20-1259, ICC22:20-1280-B, ICC22:20-1281-B, ICC22:20-1356-A, ICC22:20-1356-B, ICC22:20-1357-A,  
ICC22:20-1357-B, ICC22:20-1358-A, ICC22:20-1358-B, ICC22:20-1359-A, ICC22:20-1359-B, ICC22:20-1360-A, ICC22:20-1360-B,  
ICC22:20-1361-A, ICC22:20-1361-B  
*State variations to contract form series and rider series may apply.*