



Variable Annuity Optional Benefit Charges Effective November 1, 2018

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

Optional Benefits	Annual Charge (Percentage of the Protected Amount, Deducted Quarterly)	
	Single Life	Joint Life
Core Income Advantage Select (CIA Select)	0.75	0.80
Core Income Advantage Select (CIA Select) – in New York	0.85	0.90
Core Income Advantage 4 Select (CIA 4 Select)	0.55	0.90
Core Income Advantage 4 Select (CIA 4 Select) – in New York	0.50	0.90
Enhanced Income Select	0.85	1.20
Enhanced Income Select – in New York	0.95	1.30
Guaranteed Protection Advantage 3 Select (GPA 3 Select)	0.85	
Guaranteed Protection Advantage 3 Select (GPA 3 Select) – in New York	1.10	
Income Access Select	1.00	
Income Access Select – in New York	1.10	

How the 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. 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.¹

10-Year Treasury Rate ¹	Annual Charge Range (Percentage of the Protected Amount) Minimum – Maximum							
	CIA Select Single Life	CIA Select Joint Life	CIA 4 Select Single Life	CIA 4 Select Joint Life	Enhanced Income Select Single Life	Enhanced Income Select Joint Life	GPA 3 Select	Income Access Select
Less than 2.00%	0.40 – 2.00	0.60 – 2.50	0.20 – 1.00	0.40 – 1.50	0.70 – 2.25	0.90 – 2.75	0.50 – 2.25	0.50 – 2.75
2.00% to 3.99%	0.40 – 1.50	0.60 – 2.00	0.20 – 0.75	0.40 – 1.25	0.70 – 2.00	0.90 – 2.50	0.50 – 2.00	0.50 – 2.25
4.00% and Greater	0.40 – 1.00	0.60 – 1.50	0.20 – 0.50	0.40 – 1.00	0.70 – 1.50	0.90 – 2.00	0.50 – 1.75	0.50 – 1.50

¹This 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.)

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**

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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.

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. Core Income Advantage 4 Select is named "Guaranteed Withdrawal Benefit XII Rider - Single Life" and "Guaranteed Withdrawal Benefit XII Rider - Joint Life" in the contract rider. Guaranteed Protection Advantage 3 Select is named "Guaranteed Minimum Accumulation Benefit Rider," and Income Access Select is named "Guaranteed Withdrawal Benefit XIII Rider" in the contract riders. Enhanced Income Select is named "Guaranteed Withdrawal Benefit XV Rider - Single Life" and "Guaranteed Withdrawal Benefit XV 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: ICC12:10-1252, ICC12:10-1253, 10-17800, ICC11:10-1221, 10-1221OR, 10-10300,
10-1128, 10-1130 (state variations may apply)
Rider Series: ICC13:20-1256, ICC13:20-1257, ICC13:20-1258, ICC13:20-1259, ICC13:20-1263, ICC13:20-1254,
ICC16:20-1502, ICC16:20-1502 (state variations may apply)