



Variable Annuity Optional Benefit Charges Effective for Newly Issued Riders on or After November 1, 2022

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

Investment Guard ¹	Annual Charge (Percentage of the Protected Base, Deducted Quarterly)		
	10% Buffer	15% Buffer	20% Buffer
5-Year	0.95%	N/A	N/A
7-Year	0.60%	0.85%	N/A
10-Year	0.40%	0.50%	0.70%

¹Note: 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) ²	Annual Charge (Percentage of the Protected Amount, Deducted Quarterly)	
	Single Life	Joint Life
All States except New York	1.10%	1.25%
New York	1.45%	1.60%

²This charge does not impact existing CIA Select riders issued before 5/1/20.

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.³

	Annual Charge Range (Percentage of the Protected Amount) Minimum–Maximum	
	CIA Select Single Life	CIA Select Joint Life
10-Year Treasury Rate³		
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

³This 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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PacificLife.com

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.

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: ICC22:10-1352, 10-17800, 10-1780R
Rider Series: ICC13:20-1258, ICC13:20-1259, 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.