



PACIFIC INDEX EDGE

In California

A Deferred, Fixed Indexed Annuity

Purchase Payments

Limited-premium, fixed indexed annuity. 1035 exchange/transfer requests must be submitted with the application and the funds received within 60 days after contract issue. Additional cash purchase payments are permitted within the first 60 days after contract issue, up to a maximum of \$100,000.

Minimum: \$25,000 (nonqualified and qualified).

Maximum: \$1 million; total purchase payments greater than \$1 million require Pacific Life home-office approval in advance.

Age Guidelines

Maximum Annuitant/Owner Issue Age: 85

Maximum Annuitization Age: 95

Please speak with your financial professional about specific age limitations.

Withdrawal Charge Period

Select one of two withdrawal charge periods:

- Five or seven years.
- Set at contract issue.
- Only one withdrawal charge period may be selected per contract.

Withdrawal Charges & Fees

No annual contract, mortality & expense, or administrative fees.

Charge per Withdrawal	Contract Year							
	1	2	3	4	5	6	7	8
5 Years	9%	8%	7%	6%	5%	0%		
7 Years	9%	8%	7%	6%	5%	4%	3%	0%

All withdrawal charge periods may not be available at all times or at all firms.

Withdrawal charges apply only during the withdrawal charge period when the amounts withdrawn are more than those discussed in the "Withdrawals without Charge" section.

Interest Breakpoints

Breakpoints apply for all Interest-Crediting Options and are based on the initial purchase payment:

- Less than \$100,000
- \$100,000 and more

If a subsequent purchase payment results in the total payments (minus withdrawals and applicable withdrawal charges) exceeding \$100,000, the higher breakpoint will be used in determining the interest credited at the end of the initial term. Once a higher breakpoint is reached, subsequent withdrawals during the initial term will not reduce the breakpoint used to determine interest credited at the end of the initial term. After the initial term, a higher breakpoint will be used to determine interest credited for renewal terms only if the contract anniversary value exceeds \$100,000.

All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company. Insurance products are issued by Pacific Life Insurance 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**

Interest-Crediting Options

You can allocate among one or more options:

- Fixed Account Option
- Four Index-Linked Options

Fixed Account Option

- Interest credited daily.
- The initial rate is declared at contract issue and guaranteed for one year.
- A renewal interest rate will be declared on each contract anniversary.
- The renewal interest rate will never be lower than the minimum guaranteed interest rate stated in the contract.

Index-Linked Options

S&P 500® Index	BlackRock® Endura™ Index ¹
<ul style="list-style-type: none">• 1-Year Point-to-Point with Cap• 1-Year Participation Rate with Spread• 5-Year Participation Rate with Spread	<ul style="list-style-type: none">• 2-Year Point-to-Point with Spread

The 5-Year Participation Rate with Spread option may be selected only at contract issue with the five-year withdrawal charge schedule.

Interest may be credited at the end of an index term depending on the amount of change in an index price. Interest is credited after the index return is adjusted. If there are additional purchase payments within the first 60 days after contract issue, interest will be credited proportionately based on the index return from the time the additional purchase payment is received to the end of the term. This period may be less than the time frames listed above.

The initial caps, participation rates, and spreads will depend on the Index-Linked Option chosen and the total of all purchase payments received in the first year. The initial caps, participation rates, and spreads are set at issue and guaranteed for the length of the initial index term.

On each contract anniversary, guaranteed rates, renewal caps, participation rates, and spreads will be declared for subsequent one- and two-year index terms and will never be less than the minimums stated in the contract. Spreads will never be more than the maximums stated in the contract. You may not renew the 5-Year Participation Rate with Spread option. At the end of the five-year term, you may determine alternate Interest-Crediting Options in which to allocate your money. If no allocation instructions are received, all money allocated to this option will automatically be reallocated to the Fixed Account Option.

All options may not be available at all firms.

Transfers

- Effective on a contract anniversary, but can be requested up to 30 days after the contract anniversary.
- Transfer the value from the Fixed Account Option and expired index terms to any available one- or two-year Index-Linked Options and/or the Fixed Account Option.
- Transfer cannot be made to or out of an active 2-year index term.
- The 5-Year Participation Rate with Spread option may be elected only at contract issue and is not available for renewal or transfers.

Guaranteed Minimum Surrender Value

You are guaranteed to receive the greater of the contract value (minus applicable optional benefit charges and/or withdrawal charges) or the Guaranteed Minimum Surrender Value. The Guaranteed Minimum Surrender Value is equal to 87.5% of purchase payments (minus any withdrawals and applicable optional benefit fees) accumulated at a fixed interest rate, set at contract issue. The Guaranteed Minimum Surrender Value is guaranteed for the life of the contract.

Applies at:

- Full withdrawal.
- Death.
- Annuitization.

¹The BlackRock iBLD Endura VC 5.5 ER Index is referred to as the BlackRock Endura Index for ease of reference.

Withdrawals without Charge

Withdrawals are permitted 30 days after contract issue. In the first contract year, 10% of the total purchase payments are available without a withdrawal charge. In subsequent years, 10% of the previous contract anniversary's contract value is available annually without a withdrawal charge.

In addition, the withdrawal charge will be waived for:

- Required minimum distribution (RMD) withdrawals (only if calculated by Pacific Life Insurance Company).
- Annuity income payments (available after first contract year).
- Death benefit proceeds.
- Withdrawals up to the Lifetime Annual Withdrawal Amount under the optional Interest Enhanced Income Benefit. Please see the "Optional Guaranteed Minimum Withdrawal Benefit" section of this fact sheet, and refer to the *Interest Enhanced Income Benefit* brochure for more details and the exact withdrawal percentages you are able to take without a charge.

Note: For Index-Linked Options, no interest is earned or credited on amounts withdrawn prior to the end of an index term.

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 tax may apply. A withdrawal charge also may apply. Withdrawals will reduce the contract value, the value of the death benefits, the Guaranteed Minimum Surrender Value, and also may reduce the value of any optional benefits.

Annuity Income Options

- The amount annuitized is equal to the greater of the contract value minus applicable optional benefit charges or the Guaranteed Minimum Surrender Value.
- Pro rata index-linked interest is credited to the contract value upon annuitization or death.
- Available one year after contract issue.

Payout options available:

- Life Only.
- Joint and Survivor Life.
- Life with Period Certain (up to 30 years²).
- Period Certain (up to 30 years²).

Standard Death Benefit

For no additional cost, the standard death benefit can help protect an amount for your beneficiaries and may avoid the cost and delays of probate. If death occurs before annuity income payments begin, the standard death benefit is equal to the greater of the contract value or the Guaranteed Minimum Surrender Value and is paid upon the death of the first owner or last annuitant. Pro rata index-linked interest is credited to the contract value on the notice date (the date Pacific Life receives the death benefit claim in good order).

Optional Guaranteed Minimum Withdrawal Benefit

Interest Enhanced Income Benefit is an optional guaranteed minimum withdrawal benefit. Prior to the maximum annuity date, this benefit can be an alternative to annuitization to receive guaranteed lifetime withdrawals beginning at or after age 59½. It offers an Annual Credit, which allows your withdrawal base to grow by the amount of interest credited to your contract plus a 5% roll-up for up to 10 years. This credit is not added to your contract value and is not a rate of return. The current annual charge for both Single Life and Joint Life is 0.75% of the Protected Payment Base (up to a maximum of 1.50%), deducted from the contract value. This optional benefit is subject to state and broker/dealer availability. Please refer to the *Interest Enhanced Income Benefit* brochure for more information and work with your financial professional to determine if this optional benefit is appropriate for your financial needs.

²For qualified contracts, the maximum length of time for the Period Certain options may be less than 30 years, if necessary, to comply with required minimum distribution (RMD) regulations for annuities.

Talk to your financial professional today
about a Pacific Index Edge fixed indexed annuity.
PacificLife.com

Fixed annuities are long-term contracts designed for retirement. Pacific Index Edge is not a security and does not participate directly in the stock market or any index, so it is not an investment. For more information, please refer to the *Pacific Index Edge Client Guide*.

Pacific Life, its affiliates, their 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.

Pacific Life determines, at its discretion, guaranteed rates, caps, and participation rates in excess of the minimum guaranteed in the contract, and spreads below the maximum guaranteed in the contract.

GMWB withdrawals are not annuity payouts. Annuity payouts generally receive a more favorable tax treatment than other withdrawals.

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The indexes are not available for direct investment. S&P 500[®] index performance does not include the reinvestment of dividends.

Pacific Index Edge is named "Individual Limited Premium Deferred Fixed Annuity" in the contract. Interest Enhanced Income Benefit is named "Guaranteed Withdrawal Benefit XVI Rider—Single Life" and "Guaranteed Withdrawal Benefit XVI Rider—Joint Life" in the contract rider.

Pacific Life Insurance Company (Newport Beach, CA) is licensed to issue insurance products in all states except New York. Product availability and features may vary by state. Fixed annuity products are available through licensed third parties.

Contract Form Series: 30-1503CA-2
Rider Series: 20-1404, 20-1406, 20-1504, 20-1507, 20-1550CA, 20-1551CA
FAC0159CA-0918

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