



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Withdrawal charges apply only during the withdrawal charge period when the amounts withdrawn are more than those discussed in the "Withdrawals without Charge" section.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">• I-Year Point-to-Point with Cap• I-Year Participation Rate with Spread• I-Year Performance-Triggered Index Option	<ul style="list-style-type: none">• I-Year Point-to-Point with Spread

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, declared interest rates, 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, declared interest rates, participation rates, and spreads are set at issue and guaranteed for the first contract year.

On each contract anniversary, guaranteed rates, renewal caps, declared interest rates, participation rates, and spreads will be declared for the subsequent index term. Pacific Life determines, at its discretion, guaranteed rates, renewal caps, declared interest rates, and participation rates in excess of the minimum guaranteed in the contract, and spreads below the maximum guaranteed in the contract.

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 Index-Linked Options and/or the Fixed Account Option.

Guaranteed Minimum Surrender Value

You are guaranteed to receive the greater of the contract value (minus withdrawal charges) or the Guaranteed Minimum Surrender Value. The Guaranteed Minimum Surrender Value is equal to 87.5% of purchase payments (minus any withdrawals) 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 the first contract year).
- Death benefit proceeds.

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 and the Guaranteed Minimum Surrender Value.

Annuity Income Options

- The amount annuitized is equal to the greater of the contract value minus 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 years¹)
- Period Certain (up to 30 years¹)

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).

¹For 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, or visit our website.
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*.

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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.

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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.

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, 20-1707-2
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