



PACIFIC INDEX EDGE

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 Periods

Select one of three withdrawal charge periods:

- Five, seven, or 10 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	9	10	11+
5 Years	9%	8%	8%	7%	6%	0%					
7 Years	7%	7%	7%	7%	6%	5%	4%	0%			
10 Years	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

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

Withdrawal charges apply only during the withdrawal charge period when the amounts withdrawn are more than those discussed in the "Withdrawals without Charge" section.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

WHY PACIFIC LIFE

Pacific Life has more than 150 years of experience, and we remain committed to providing quality products, service, and stability to meet your needs today and throughout your lifetime.

It's essential for you to choose a strong and stable company that can help you achieve your future income needs. Since 1868, individuals and their families have relied on the strength of Pacific Life to help protect their financial security.

- Pacific Life Insurance Company is organized under a mutual holding company structure and operates for the benefit of its policyholders and contract owners.
- We have achieved ongoing recognition¹ for high-quality service standards.
- We offer products that address market environments during all stages of your life.
- Pacific Life is designated as one of the 2020 World's Most Ethical Companies^{®2} by the Ethisphere Institute, a global leader in defining and advancing the standards of ethical business practices.
- We maintain strong financial-strength ratings from major independent rating agencies.

Ratings may change. For more information and current financial-strength ratings, please visit PacificLife.com.



¹Recipient of multiple DALBAR Service Awards since 1997. Refer to www.DALBAR.com for more information regarding awards, certifications, and rankings.

²Based on the Ethisphere Institute's Ethics Quotient[®]. "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC. Pacific Life is unaffiliated with Ethisphere Institute.

While ratings can be objective indicators of an insurance company's financial strength and can provide a relative measure to help select among insurance companies, they are not guarantees of the future financial strength and/or claims-paying ability of a company. The independent third party from which this annuity is purchased, including the broker/dealer, the insurance agency from which this annuity is purchased, and any affiliates of those entities, make no representations regarding the quality of the analysis conducted by the rating agencies. The rating agencies are not affiliated with the above-mentioned entities nor were they involved in any rating agency's analysis of the insurance companies.

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 applicable optional benefit charges, a market value adjustment (MVA), and/or withdrawal charges) or the Guaranteed Minimum Surrender Value.

- The Guaranteed Minimum Surrender Value is equal to 87.5%² of purchase payments minus prior withdrawals and applicable optional benefit fees,³ accumulated at a fixed interest rate, which is set at contract issue.
- Calculated at full withdrawal, death, or annuitization.
- Guaranteed for the life of the contract.

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

²91% in Iowa, Minnesota, Missouri, New Hampshire, New Jersey, Pennsylvania, Utah, and Washington.

³Optional benefit fees are not deducted from the Guaranteed Minimum Surrender Value in Alabama, Iowa, Minnesota, Missouri, New Hampshire, New Jersey, North Carolina, Ohio, Pennsylvania, Utah, and Washington.

Withdrawals **Market Value Adjustments (MVAs)**

Withdrawals and contract values annuitized before the end of the withdrawal charge period, in excess of 10% of the prior anniversary's contract value (10% of purchase payments in the first year), may be subject to an MVA (in addition to any applicable withdrawal charges), so you should carefully consider your income needs before you purchase a contract.

The MVA is based on a formula designed to respond to interest-rate movements. As a general rule, if interest rates have stayed the same or risen since the contract was issued, the MVA can reduce the amount withdrawn. If interest rates have fallen, the MVA can increase the amount withdrawn, up to a specified maximum. In no event will an MVA cause total amounts withdrawn to be less than the Guaranteed Minimum Surrender Value. There is no MVA assessed on withdrawals made after the withdrawal charge period has expired.

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 or MVA. In subsequent years, 10% of the previous contract anniversary's contract value is available annually without a withdrawal charge or MVA.

In addition, the withdrawal charge and the MVA will be waived for:

- Required minimum distribution (RMD) withdrawals (only if calculated by Pacific Life Insurance Company).
- Withdrawals after the first contract year if the owner or annuitant has been diagnosed with a terminal illness (life expectancy of 12 months or fewer; 24 months in Kansas).
- Withdrawals after 90 days of contract issue if the owner or annuitant has been confined to an accredited nursing home for 30 days or more, as long as the confinement to a nursing home began after the contract was issued. Not available in Massachusetts.
- Withdrawals after 90 days of contract issue if the owner or annuitant has been confined to an accredited facility that provides skilled nursing care and/or long-term care services for 30 days or more, and the confinement began after the contract was issued. Not available in Massachusetts.
- Annuity income payments (available after the first contract year; an MVA may apply).
- 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 and an MVA 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 applicable optional benefit charges and MVA 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. An MVA may apply.
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).

**Optional
Death
Benefit**

Interest Enhanced Death Benefit is an optional benefit that guarantees your death benefit will grow annually by the amount of interest credited to your contract, plus an additional 2% for 20 years, until age 85, or in New Jersey, Ohio, Oregon, Pennsylvania, Utah, and Washington, until the maximum roll-up amount of 250% of total purchase payments (adjusted proportionately for withdrawals) is reached, whichever is earlier. The charge for this benefit is 0.40% of the Death Benefit Base deducted annually from your contract value (not the Death Benefit Base). Your beneficiaries will receive the greater of your Interest Enhanced Death Benefit Base or the standard death benefit amount upon your death. This optional benefit is subject to state and firm availability and variations. Please refer to the *Interest Enhanced Death Benefit* brochure for more information and work with your financial professional to determine if this optional benefit is appropriate for your financial needs.

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*.

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.

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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. In some states, Interest Enhanced Death Benefit is named "Optional Death Benefit Rider" 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: ICC16:30-1503, 30-1503ID, 30-1503MA (state variations may apply)

Rider Series: ICC15:20-1406, 20-1406, ICC15:20-1500, 20-1500ID, 20-1500,
ICC15:20-1404, 20-1404, ICC17:20-1707, ICC16:20-1504, 20-1504 (state variations may apply)

Endorsement Series: ICC16:15-1403, 15-1403, 15-1403MA (state variations may apply)

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