



# PACIFIC INDEX INCOME™

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: \$2 million; total purchase payments greater than \$2 million require Pacific Life home-office approval in advance.

## Age Guidelines

Minimum Annuitant/Owner Issue Age: 50

Maximum Annuitant/Owner Issue Age: 85

Maximum Annuitization Age: 110

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.

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
5 Years	8%	8%	8%	7%	6%	0%					
7 Years	8%	8%	8%	7%	6%	4%	4%	0%			
10 Years	8%	8%	8%	7%	6%	4%	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Withdrawal charges apply only during the withdrawal charge period when the amounts withdrawn are more than those discussed in the "Withdrawals without Charge or MVA" section.

All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company.

## Interest Breakpoints

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

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

If a subsequent purchase payment causes the total purchase payments to exceed \$100,000, the higher breakpoint will be used in determining the interest credited during the initial guaranteed period. Withdrawals during the initial guaranteed period will not reduce the breakpoint used to determine interest credited during the initial guaranteed period. After the initial guaranteed period, a higher breakpoint will be used to determine interest credited for renewal terms only if the value at the contract anniversary exceeds \$100,000.

## Initial Guaranteed Period Options

At contract issue, you must choose the guaranteed period that determines how long your initial rates are guaranteed. There are two options:

- **Lock in rates for your chosen withdrawal charge period:** 5, 7, or 10 years.
- **Lock in rates for one year.** Rates are guaranteed for one year and are subject to change upon annual renewal.

You must allocate the entire contract value to one of the above options. The initial guaranteed period applies to all interest-crediting options you choose and determines your initial rates. Once the contract is issued, you may not change guarantees. At the end of the withdrawal charge period, all rates renew annually and may decrease or increase, regardless of the initial guaranteed period. Renewal rates will never be lower than the minimum guaranteed rates stated in the contract.

## Interest-Crediting Options

You can allocate among one or more options:

### Index-Linked Options

Indexes Available	Crediting Options Available
<b>S&amp;P 500®</b>	Point-to-Point with Cap Rate Point-to-Point with Performance-Triggered Rate
<b>Invesco QQQ ETF</b>	Point-to-Point with Cap Rate Point-to-Point with Performance-Triggered Rate
<b>iShares® Russell 2000 ETF</b>	Point-to-Point with Cap Rate Point-to-Point with Performance-Triggered Rate
<b>MSCI EAFE®</b>	Point-to-Point with Cap Rate Point-to-Point with Performance-Triggered Rate
<b>Barclays Large Cap Intraday VC10</b>	Point-to-Point with Participation Rate
<b>SG Nasdaq-100® Edge VC10</b>	Point-to-Point with Participation Rate

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 by the selected crediting option. 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 performance-triggered rates are set at issue based on the length of the withdrawal charge period and guaranteed depending on the initial guaranteed period chosen.

Pacific Life determines, at its discretion, guaranteed rates, renewal caps, performance-triggered rates, and participation rates in excess of the minimum guaranteed in the contract.

All options may not be available at all firms.

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**Interest-Crediting  
Options**  
(Continued)

**Fixed Account Option**

Interest is credited daily, and the initial rate is declared at contract issue. Fixed-interest rates will depend on the initial guaranteed period and withdrawal charge period chosen. After the initial guaranteed period, renewal fixed-interest rates will be declared annually.

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**Transfers**

- Effective on a contract anniversary, but can be requested up to 30 days after the contract anniversary. If requested after the contract anniversary, the reallocation will be effective retroactively to the contract anniversary date.
- Transfer the value from the Fixed Account Option and expired index terms to any available Index-Linked Options and/or the Fixed Account Option.

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**Guaranteed Minimum  
Surrender Value**

You are guaranteed to receive the greater of the contract value (minus applicable 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% of purchase payments minus prior withdrawals and applicable benefit charges, accumulated at the applicable nonforfeiture rate, which is set at contract issue.
- The value is calculated at full withdrawal, death, or annuitization.
- After the withdrawal charge period, new nonforfeiture rates for the contract will be declared on each subsequent contract anniversary.

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**Withdrawals**

**Market Value Adjustments (MVAs)**

Withdrawals 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 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 or MVA**

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).
  - 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.
  - Annuity income payments (available after the first contract year).
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## Withdrawals

(continued)

- Beneficiary benefit proceeds.
- Withdrawals up to the Total Protected Payment Amount under the Lifetime Income Creator benefit. Please see the “Additional Benefit” section of this fact sheet, and refer to the Lifetime Income Creator brochure for more details and the exact withdrawal percentages you are able to take without a charge or MVA.

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 beneficiary 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 income tax may apply. A withdrawal charge and an MVA also may apply. Withdrawals will reduce the contract value, the value of the beneficiary benefits, the Guaranteed Minimum Surrender Value, and also may reduce the value of any benefits.

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## Annuity Income Options

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

Payout options available:

- Life Only
- Joint and Survivor Life
- Period Certain (up to 30 years<sup>1</sup>)
- Single Life or Joint Life with Period Certain (up to 30 years<sup>1</sup>)
- Single Life or Joint Life with Cash Refund
- Single Life or Joint Life with Installment Refund

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## Standard Beneficiary Benefit

The annuity provides the standard beneficiary benefit that 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 beneficiary 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 beneficiary benefit claim in good order).

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## Additional Benefit

Lifetime Income Creator is a built-in benefit that carries an additional cost of 1.00%. It is designed to grow your future income and ensure it lasts for your lifetime.

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<sup>1</sup>For 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.



## Why Pacific Life

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 recognition for high-quality service standards.
- We offer products that address market environments during all stages of your life.
- We maintain strong financial-strength ratings from major independent rating agencies.
- For nearly 160 years, we've remained committed to providing quality products, service, and stability to meet your needs throughout your lifetime.

Ratings may change. For more information and current financial-strength ratings, please visit [PacificLife.com](https://www.PacificLife.com).

2025 WORLD'S MOST  
**ETHICAL**  
COMPANIES<sup>TM</sup>  
ETHISPHERE

Pacific Life has been named one of the 2025 World's Most Ethical Companies<sup>®1</sup> by the Ethisphere Institute, a global leader in defining and advancing the standards of ethical business practices.

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# Talk to your financial professional today about a Pacific Index Income fixed indexed annuity, or visit our website. PacificLife.com

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Fixed annuities are long-term contracts designed for retirement. Pacific Index Income 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 Income Client Guide.

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The level of the Index will be calculated after deducting a decrement of 0.75% per annum, calculated on a daily basis. This decrement will reduce the potential positive change in the Index and increase the potential negative change in the Index. While the volatility control applied by the Index may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.

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The indexes are not available for direct investment. S&P 500®, MSCI, QQQ, and iShares Russell 2000 indexes do not include the reinvestment of dividends.

Pacific Index Income is named "Individual Limited Premium Deferred Fixed Annuity" in the contract. Lifetime Income Creator is named "Guaranteed Lifetime Withdrawal Benefit Rider" in the contract rider.

Insurance products and their guarantees, including optional benefits, annuity payout rates, and any crediting rates, are backed by the financial strength and claims-paying ability of the issuing insurance company. Look to the strength of the insurance company with regard to such guarantees because these guarantees are not backed by the independent broker/dealers, insurance agencies, or their affiliates from which products are purchased. Neither these entities nor their representatives make any representation or assurance regarding the claims-paying ability of the issuing company.

Pacific Life Insurance Company is licensed to issue insurance products in all states except New York. Product/material availability and features may vary by state.

The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.

Contract Form Series: ICC25:30-1601

Rider Series: ICC25:20-1411, ICC25:20-1413, ICC25:20-1414, ICC25:20-1415, ICC25:20-1926

State variations to contract form series and rider series may apply.