



**PACIFIC LIFE**

## Variable Annuity Product Fees for Pacific Odyssey®

This communication is not an offer to sell or solicitation to buy variable annuities. For informational use only.

Product Name	Maximum Withdrawal Charges	Mortality & Expense Risk Charge	Administrative Fee	Annual Fee	Variable Subaccount Annual Operating Expense Range (as of the most recent prospectus, adjusted)
<b>Pacific Odyssey</b> First available 7/2/01 (2/1/05 in NY)	N/A	0.15%	0.15%	N/A	0.27% – 1.34% (annually of each portfolio's average daily net assets)

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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.

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**No bank guarantee • Not a deposit • May lose value • Not FDIC/NCUA insured • Not insured by any federal government agency**

*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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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: 10-17800, 10-1780R  
*State variations to contract form series may apply.*

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