



PACIFIC LIFE

Variable Annuity Product Fees for Pacific One Select[®] and Pacific One[®]

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)
Pacific One Select <i>First available 8/1/06 (11/2/09 in NY); no longer available in all states (except CA) as of 5/1/13; no longer available in CA as of 6/1/18</i>	N/A	1.50%	0.25%	N/A	0.27% – 1.34% (annually of each portfolio's average daily net assets)
Pacific One Select <i>First available 4/2/01 through 7/31/06</i>	N/A	1.40%	0.25%	N/A	0.27% – 1.34% (annually of each portfolio's average daily net assets)
Pacific One <i>No longer available as of 5/1/06</i>	N/A	1.25%	0.15%	\$40 (waived if net contract value is \$100,000 or greater)	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.

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: 10-131, 10-167, 10-1107, 10-1128, 10-2128, 10-13100, 10-16700, 95-01
State variations to contract form series may apply.

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