



Variable Annuity Product Fees for Pacific Choice®

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 Choice <i>No Withdrawal Charge Option</i> | N/A | 1.35% | 0.25% | \$50 (waived if net contract value is \$50,000 or greater) | 0.28 – 1.54% (annually of each portfolio's average daily net assets) | | | | | | | | | | | | |
| Pacific Choice <i>3-Year Withdrawal Charge Option</i> | Year: <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>1</td><td>2</td><td>3</td><td>4</td></tr><tr><td>7%</td><td>6%</td><td>4%</td><td>0%</td></tr></table> | 1 | 2 | 3 | 4 | 7% | 6% | 4% | 0% | 1.25% | 0.25% | \$50 (waived if net contract value is \$50,000 or greater) | 0.28 – 1.54% (annually of each portfolio's average daily net assets) | | | | |
| 1 | 2 | 3 | 4 | | | | | | | | | | | | | | |
| 7% | 6% | 4% | 0% | | | | | | | | | | | | | | |
| Pacific Choice <i>5-Year Withdrawal Charge Option</i> | Year: <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td></tr><tr><td>7%</td><td>7%</td><td>6%</td><td>5%</td><td>3%</td><td>0%</td></tr></table> | 1 | 2 | 3 | 4 | 5 | 6 | 7% | 7% | 6% | 5% | 3% | 0% | 0.95% | 0.25% | \$50 (waived if net contract value is \$50,000 or greater) | 0.28 – 1.54% (annually of each portfolio's average daily net assets) |
| 1 | 2 | 3 | 4 | 5 | 6 | | | | | | | | | | | | |
| 7% | 7% | 6% | 5% | 3% | 0% | | | | | | | | | | | | |

You should carefully consider a variable annuity's risks, charges, limitations, and expenses, as well as the risks, charges, expenses, and investment goals of the underlying investment options. This and other information about Pacific Life are provided in the product and underlying fund prospectuses. These prospectuses are available from your financial advisor or by calling (800) 722-4448 or (800) 748-6907 in New York. Read them carefully before investing.

Additional information can be found in the annuity prospectus located on the Pacific Life website at www.PacificLife.com under "Products & Services." Select "Annuities," then select "Products & Prospectuses" to find all applicable prospectuses for products currently offered for sale. Prospectuses for products no longer available for sale may be found under "Inactive Products."

Pacific Life is not a Covered Service Provider (CSP) as defined in the Department of Labor (DOL) 408(b)(2) Regulations, nor are Pacific Life and its affiliates deemed a fiduciary. If you or the plan receive services from or pay compensation to other parties related to this plan, you should request the required disclosures directly from those parties. **This information is as of 5/1/18**, and is not warranted to be specific to any individual contract owner, complete, or timely. Please look to all applicable prospectuses or your contract for specific information.

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: ICC12:10-1252, ICC12:10-1253

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