



PACIFIC LIFE

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> (No longer available as of 5/1/19)	N/A	1.35%	0.25%	\$50 (waived if net contract value is \$50,000 or greater)	0.27% – 1.34% (annually of each portfolio's average daily net assets)												
Pacific Choice <i>3-Year Withdrawal Charge Option</i> (No longer available as of 5/1/19)	Year: Charge: <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)	0.27% – 1.34% (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: Charge: <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)	0.27% – 1.34% (annually of each portfolio's average daily net assets)
1	2	3	4	5	6												
7%	7%	6%	5%	3%	0%												

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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.

VAC0922-0522W

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.

Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. 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. Each insurance company is solely responsible for the financial obligations accruing under the products it issues. Insurance product and rider guarantees, including optional benefits and any fixed subaccount crediting rates or annuity payout rates, are backed by the financial strength and claims-paying ability of the issuing insurance company and do not protect the value of the variable investment options. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased, or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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Contract Form Series: ICC12:10-1252, ICC12:10-1253

State variations to contract form series may apply.

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