



PACIFIC LIFE

Variable Annuity Product Fees for Pacific Value Select[®], Pacific Value Edge[®], and Pacific Value[®]

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 Value Select <i>No longer available as of 5/1/19</i>	Year: 1 2 3 4 5 6 7 8 9+ Charge: 9% 9% 8% 7% 6% 5% 4% 2% 0%	1.45%	0.15%	\$40 (waived if contract value is \$50,000 or greater); \$30 in NY	0.28% – 1.64% (annually of each portfolio's average daily net assets)
Pacific Value Edge <i>No longer available as of 8/31/09</i>	Year: 1 2 3 4 5 6 7 8 9 10+ Charge: 9% 9% 8% 7% 6% 5% 4% 2% 1% 0%	1.50% (1.55% in NY)	0.25%	None	0.28% – 1.64% (annually of each portfolio's average daily net assets)
Pacific Value¹ <i>No longer available as of 9/1/11</i>	Year: 1 2 3 4 5 6 7 8+ Charge: 9% 9% 7% 7% 5% 5% 4% 0%	1.25% (1.40% in NY)	0.15% (0.25% in NY)	None	0.28% – 1.64% (annually of each portfolio's average daily net assets)

¹Prior to 5/1/2004 the Maximum Withdrawal Charge was 7,7,7,7,5,5,4,0

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Variable insurance products are distributed by **Pacific Select Distributors, LLC** (member FINRA & SIPC), a subsidiary of Pacific Life Insurance Company and an affiliate of Pacific Life & Annuity Company.

The home office for Pacific Life & Annuity Company is located in Phoenix, Arizona. The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.

Contract Form Series: 10-1108, 10-1143, 10-2143, 10-1221OR, ICC11:10-1221
State variations to contract form series may apply.

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