PACIFIC LIFE

VARIABLE ANNUITIES INVESTMENT GUIDE

As of 11/1/26



Insurance products can be issued in all states, except New York, by Pacific Life Insurance Company and in all states by Pacific Life & Annuity Company. Product/material availability and features may vary by state.

INVESTMENT AND INSURANCE PRODUCTS ARE:
• NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

WHY CHOOSE A VARIABLE ANNUITY

A variable annuity is a long-term contract between you and an insurance company that helps you grow, protect, and manage retirement savings in a tax-advantaged way. Variable annuities can provide:

- **Protected monthly lifetime** income so that you have money for as long as you live.
- **Protection against market loss** through living benefits that help minimize downside risk.
- **Tax-deferred growth** so that your money grows faster through the power of compounding.
- **Flexible access to your money** should you need it for the unexpected.
- **Leave a financial legacy** through a beneficiary benefit.

A beneficiary benefit is referred to as a death benefit in the prospectus.

As you plan for retirement, reflect on Pacific Life's icon, the humpback whale, which migrates thousands of miles each year with two goals in mind: sustaining its life and protecting its offspring. A Pacific Life variable annuity can help you reach similar goals: specifically, sustainable retirement income for you and financial protection for your family.

Talk with your financial professional about the important role a Pacific Life variable annuity could play as part of your retirement strategy.



Invest for the Long Term

When investing for the long term, you can help reduce the risk of market downturns by diversifying—or strategically spreading your money among different types of investments.

Because diversification is based on the fact that different types of assets generally react differently to changes in the markets, it may help your long-term investments grow while minimizing risk. At Pacific Life, we not only believe in diversification, we've created a way to help make it easier to achieve.

Pacific Life's variable annuity investment options offer:

- A large selection of investment options to choose from.
- Globally recognized and respected investment managers.
- A wide assortment of asset-class selections.
- Numerous investment options with net fund expenses of less than 1%.

Your financial professional has tools to help you assess your financial needs, investment time horizon, and risk tolerance. He or she can help you determine which investment option—or combination of options—may be right for you.

Asset allocation and diversification do not guarantee future results, ensure a profit, or protect against loss.

Annuities are long-term contracts designed for retirement. Annuity withdrawals and other distributions of taxable amounts, including death benefit payouts, will be subject to ordinary income tax. For nonqualified contracts, an additional 3.8% federal tax may apply on net investment income. If withdrawals and other distributions are taken prior to age 59½, an additional 10% federal income tax may apply. A withdrawal charge also may apply and a market value adjustment (MVA) also may apply. Withdrawals will reduce the contract value and the value of the death benefit, and also may reduce the value of any optional benefits.

DIVERSIFY TO MANAGE MARKET VOLATILITY

By investing across a variety of major asset classes and investment styles, you can help your portfolio weather the market's ups and downs, while reducing your exposure to risk. This is demonstrated by the total returns of the diversified portfolio—indicated in dark blue—in the chart below.

Higher

Total Returns

Lower

2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Foreign Stock 26.34	Large-Cap Growth 11.81	Fixed Income 5.24	Large-Cap Growth 37.21	Mid-Cap Blend 26.71	Fixed Income 7.84	Mid-Cap Blend 17.88	Mid-Cap Blend 36.80	Large-Cap Value 13.45	Large-Cap Growth 5.67
Large-Cap Value 22.25	Foreign Stock 11.17	Cash 2.06	Mid-Cap Blend 34.39	Large-Cap Growth 16.71	Large-Cap Growth 2.64	Large-Cap Value 17.51	Large-Cap Growth 33.48	Large-Cap Blend 13.24	Large-Cap Blend 0.92
Mid-Cap Blend 16.17	Fixed Income 6.97	Diversified Portfolio –28.06	Foreign Stock 31.78	Large-Cap Blend 16.10	Large-Cap Blend 1.50	Foreign Stock 17.32	Large-Cap Blend 33.11	Large-Cap Growth 13.05	Fixed Income 0.55
Large-Cap Blend 15.46	Diversified Portfolio 6.06	Mid-Cap Blend –36.79	Large-Cap Blend 28.43	Large-Cap Value 15.51	Large-Cap Value 0.39	Large-Cap Blend 16.42	Large-Cap Value 32.53	Mid-Cap Blend 7.07	Diversified Portfolio 0.13
Diversified Portfolio 13.93	Large-Cap Blend 5.77	Large-Cap Value –36.85	Diversified Portfolio 22.54	Diversified Portfolio 13.08	Cash 0.10	Large-Cap Growth 15.26	Foreign Stock 22.78	Diversified Portfolio 6.79	Cash 0.05
Large-Cap Growth 9.07	Cash 5.00	Large-Cap Blend –37.60	Large-Cap Value 19.69	Foreign Stock 7.75	Diversified Portfolio –0.10	Diversified Portfolio 12.70	Diversified Portfolio 21.59	Fixed Income 5.97	Foreign Stock –0.81
Cash 4.85	Mid-Cap Blend 1.38	Large-Cap Growth –38.44	Fixed Income 5.93	Fixed Income 6.54	Mid-Cap Blend –2.51	Fixed Income 4.21	Cash 0.07	Cash 0.03	Mid-Cap Blend –2.90
Fixed Income 4.33	Large-Cap Value –0.17	Foreign Stock –43.38	Cash 0.21	Cash 0.13	Foreign Stock –12.14	Cash 0.11	Fixed Income –2.02	Foreign Stock –4.90	Large-Cap Value –3.83

Source: Morningstar®, Inc., 2025.

Returns assume dividends and capital gains are reinvested. Indexes are unmanaged and cannot be invested in directly. Further, they hold no cash and incur no expenses. **The performance data herein represents past performance, which does not guarantee future returns.** The **Large-Cap Growth** category is represented by the Russell 1000® Growth Index. The **Large-Cap Value** category is represented by the Russell 1000® Value Index. The **Large-Cap Blend** category is represented by the Russell 1000® Index. These three indexes measure the performance of the growth and value styles of investing in large-cap U.S. stocks and are constructed to provide a comprehensive and unbiased barometer of the large-cap market. The **Mid-Cap Blend** category is represented by the Russell 2500™ Index, which measures the performance of both growth and value styles of investing in mid-cap U.S. stocks and is constructed to provide a comprehensive and unbiased barometer for the small- to mid-cap segment. The **Foreign Stock** category is represented by the MSCI EAFE Index (Morgan Stanley Capital International), which measures the performance of developed stock markets in Europe, Australasia, and the Far East. The **Fixed Income** category is represented by the Bloomberg Barclays U.S. Aggregate Bond Index, which includes U.S. government, corporate, and mortgage-backed securities, and maturities up to 30 years. The **Cash** category is represented by the BofA Merrill Lynch U.S. 3-Month Treasury Bill Index (T bill). The **Diversified Portfolio** is represented by an equal portion of the previously listed indexes. **Index performance is not illustrative of the performance of the diversified funds available through a Pacific Life variable annuity. For performance on Pacific Life investment options, visit PacificLife.com.**

DIVERSIFY TO MANAGE MARKET VOLATILITY

Higher

Total Returns

Lower

2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Mid-Cap Blend 17.59	Large-Cap Growth 30.21	Cash 1.87	Large-Cap Growth 36.39	Large-Cap Growth 38.49	Large-Cap Growth 27.60	Cash 1.46	Large-Cap Growth 42.68	Large-Cap Growth 33.36	Foreign Stock 31.22
Large-Cap Value 17.34	Foreign Stock 25.03	Fixed Income 0.01	Large-Cap Blend 31.43	Large-Cap Blend 20.96	Large-Cap Blend 26.45	Large-Cap Value –7.54	Large-Cap Blend 26.53	Large-Cap Blend 24.51	Large-Cap Growth 18.56
Large-Cap Blend 12.05	Large-Cap Blend 21.69	Large-Cap Growth –1.51	Mid-Cap Blend 27.77	Mid-Cap Blend 19.99	Large-Cap Value 25.16	Fixed Income –13.01	Foreign Stock 18.24	Large-Cap Value 14.37	Large-Cap Blend 17.37
Diversified Portfolio 8.32	Mid-Cap Blend 16.81	Large-Cap Blend –4.78	Large-Cap Value 26.54	Diversified Portfolio 14.50	Mid-Cap Blend 18.18	Diversified Portfolio –14.29	Diversified Portfolio 17.92	Diversified Portfolio 13.35	Large-Cap Value 15.91
Large-Cap Growth 7.08	Diversified Portfolio 15.63	Diversified Portfolio –5.04	Foreign Stock 22.01	Foreign Stock 7.82	Diversified Portfolio 15.02	Foreign Stock –14.45	Mid-Cap Blend 17.42	Mid-Cap Blend 12.00	Diversified Portfolio 15.21
Fixed Income 2.65	Large-Cap Value 13.66	Large-Cap Value –8.27	Diversified Portfolio 21.92	Fixed Income 7.51	Foreign Stock 11.26	Mid-Cap Blend –18.37	Large-Cap Value 11.46	Cash 5.25	Mid-Cap Blend 11.91
Foreign Stock 1.00	Fixed Income 3.54	Mid-Cap Blend –10.00	Fixed Income 8.72	Large-Cap Value 2.80	Cash 0.05	Large-Cap Blend –19.13	Fixed Income 5.53	Foreign Stock 3.82	Fixed Income 7.30
Cash 0.33	Cash 0.86	Foreign Stock –13.79	Cash 2.28	Cash 0.67	Fixed Income –1.54	Large-Cap Growth –29.14	Cash 5.01	Fixed Income 1.25	Cash 4.18

Source: Morningstar®, Inc., 2025.

CHOICE AND FLEXIBILITY
TO HELP YOU REACH YOUR GOALS

At Pacific Life, we understand that you are an individual with specific investment goals and preferences. A "one size fits all" approach to diversification won't work to meet your unique needs.

That's why we've built flexibility into our investment lineup. Together with your financial professional, you can:

- **Select among a variety** of broadly diversified asset-allocation strategies (pages 8–14).
- **Use individual investment options** to create your own asset-allocation portfolio (pages 15–19).
- **Mix and match** any combination of investment options to customize your portfolio the way you choose.

If you've decided that a variable annuity is right for you, the next decision is how to allocate your contract value among the investment options. With the help of your financial professional, you can choose an investment strategy that best fits your retirement goals.

When creating a long-term financial plan, the quality of the investments you can access is critical to the overall success of your portfolio. That's why we're proud to offer some of the most well-known and respected investment-management firms in the industry. Their experience and expertise may help you achieve the greatest growth potential for your variable annuity portfolio.

Our investment lineup provides access to the following investment managers:

Aristotle Pacific Capital · Avantis Investors By American Century Investments · BlackRock · BNY Investments · BostonPartners · Capital Group American Funds · ClearBridge Investments A Legg Mason Company · Federated Hermes · Fidelity Investments · First Trust · Franklin Templeton · Goldman Sachs Asset Management · Invesco · Janus Henderson Investors · J.P.Morgan Asset Management · Loomis Sayles · Lord Abbett · MFS · Nomura Asset Management · PLFA · PIMCO · Principal · Putnam Investments · State Street Global Advisors · T.Rowe Price · VanEck · Wellington Management

Every variable investment option has some degree of risk, depending on what it invests in and the strategies it uses. While all variable investment options are subject to market risk, some investment options may experience greater volatility than others. The variable investment options are not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or the National Credit Union Association (NCUA). It is possible to lose money by investing in these funds.

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TARGET-RISK FUNDS

Pacific Dynamix® Portfolios and Portfolio Optimization Portfolios allow you to match the appropriate fund to your financial objectives, risk tolerance, and time horizon. Each fund is structured as a fund-of-funds (a fund that invests in other underlying funds) that has been diversified to achieve a specific target-risk level using a strategic mix of multiple asset classes, also known as target allocation. Each fund invests across a diversified blend of global equity and fixed-income asset classes, and PLFA adjusts the mix of investments based on the current economic environment, the portfolio manager's market outlook, and the fund's target allocation.

PLFA

These funds are managed by Pacific Life Fund Advisors LLC (PLFA). Established in 2007, PLFA provides multi-asset-class solutions through its Asset Allocation, Manager Oversight, and Investment Risk Management groups. PLFA is an SEC-registered investment advisor and a wholly owned subsidiary of Pacific Life Insurance Company (Pacific Life).

As of 9/30/26, PLFA managed approximately $41.3 billion in total assets under management.

There is a risk that better results could be achieved by investing in an individual fund or funds representing a single asset class rather than using asset allocation. A fund-of-funds is subject to its own expenses along with the expenses of the underlying funds. It is typically exposed to the same risks as the underlying funds in which it invests in proportion to the allocation of assets among those underlying funds, among other risks. Each underlying fund has its own investment goal, strategy, and risks. The prospectuses for the underlying funds for Portfolio Optimization Portfolios and Pacific Dynamix Portfolios are available at PacificLife.com.

PACIFIC DYNAMIX PORTFOLIOS

Each Pacific Dynamix Portfolio is an actively managed fund-of-funds that invests in a wide range of index-oriented underlying funds.

- Index-based: Lower expenses associated with passive investment instruments allow a Pacific Dynamix Portfolio to play a key role in managing the cost of your overall investment portfolio.
- Multi-asset-class diversification: Ten underlying investments in the Pacific Dynamix Portfolios offer global investment exposure across numerous asset classes and investment styles.
- Multi-manager asset allocation: Three well-respected money-management firms manage the respective investment sleeves, offering investment depth and knowledge.

BlackRock

BlackRock Investment Management manages the domestic-equity sleeve.

Fidelity INVESTMENTS

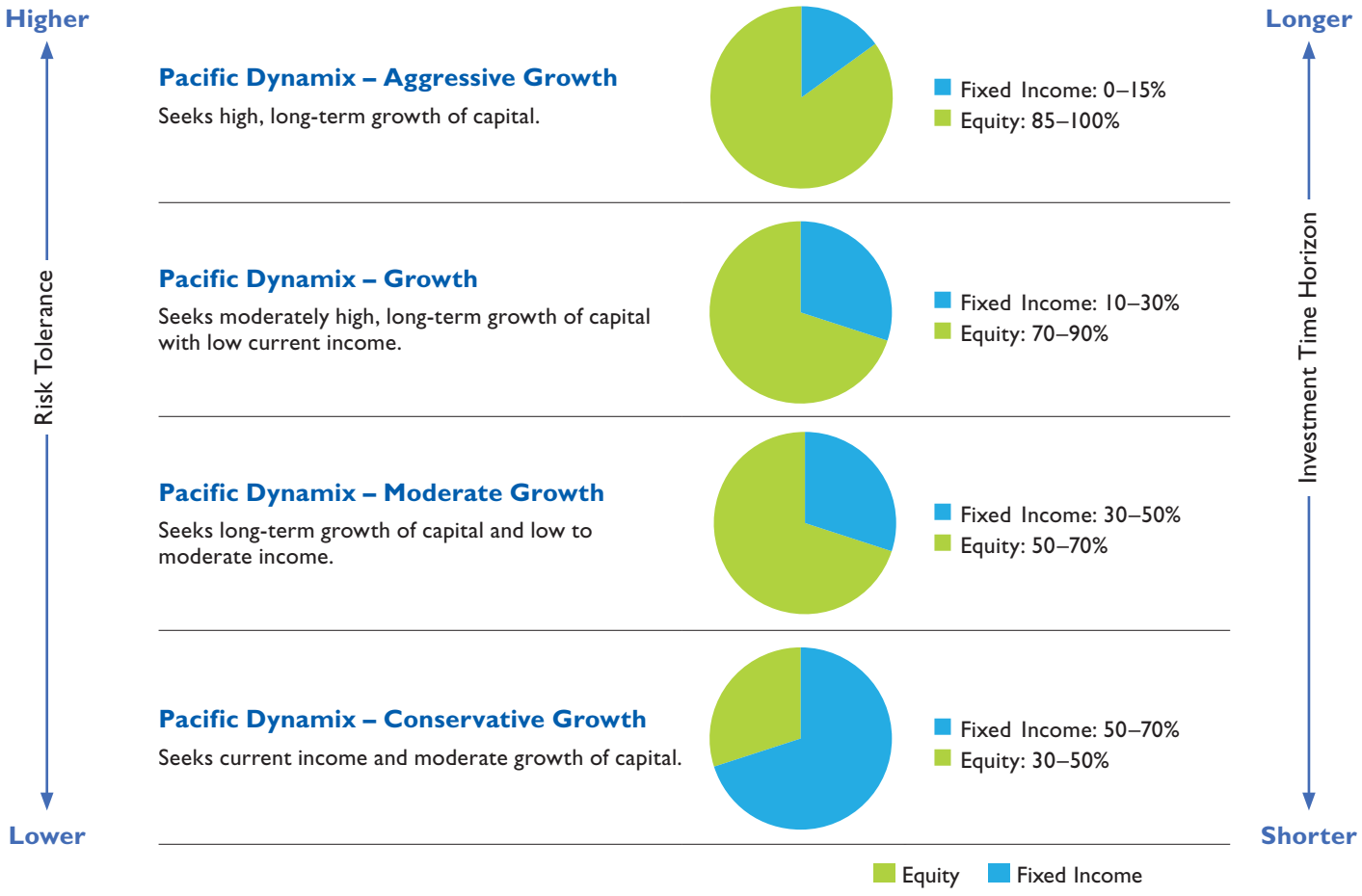
FIAM LLC manages the international-equity sleeve.[1]

STATE STREET GLOBAL ADVISORS

SSGA Fund Management manages the fixed-income sleeve.

Pacific Dynamix Portfolios follow specific target allocations to help you choose the right portfolio based on your investment time horizon and risk tolerance. For example, Pacific Dynamix Growth may offer greater return potential for clients with longer investment time horizons and higher risk tolerances.

Fund Name/Objective	Allocation Range[2]
Pacific Dynamix – Aggressive Growth Seeks high, long-term growth of capital.	Fixed Income: 0–15% Equity: 85–100%
Pacific Dynamix – Growth Seeks moderately high, long-term growth of capital with low current income.	Fixed Income: 10–30% Equity: 70–90%
Pacific Dynamix – Moderate Growth Seeks long-term growth of capital and low to moderate income.	Fixed Income: 30–50% Equity: 50–70%
Pacific Dynamix – Conservative Growth Seeks current income and moderate growth of capital.	Fixed Income: 50–70% Equity: 30–50%



[1]The subadvisor is FIAM LLC; Geode Capital Management, LLC, manages the Fund on a day-to-day basis as the sub-subadvisor.

[2]Under normal market conditions, the Fund's exposures to the two broad asset classes of fixed income and equity are expected to be within these ranges.

PORTFOLIO OPTIMIZATION PORTFOLIOS

Portfolio Optimization Portfolios are individual fund-of-funds that invest in a wide range of actively managed underlying funds. They help remove the complexity of building a diversified portfolio and can help you achieve your long-term financial goals without undue exposure to market ups and downs. Portfolio Optimization Portfolios are managed by a dedicated multi-asset solutions team and provide three key benefits: one-step diversification, core principles, and target-risk funds.

One-Step Diversification

PLFA follows a rigorous process to invest across global asset classes. This diversified approach has the potential to deliver consistent performance through most market regimes and makes it a core component of meeting your financial goals.

Three Core Principles

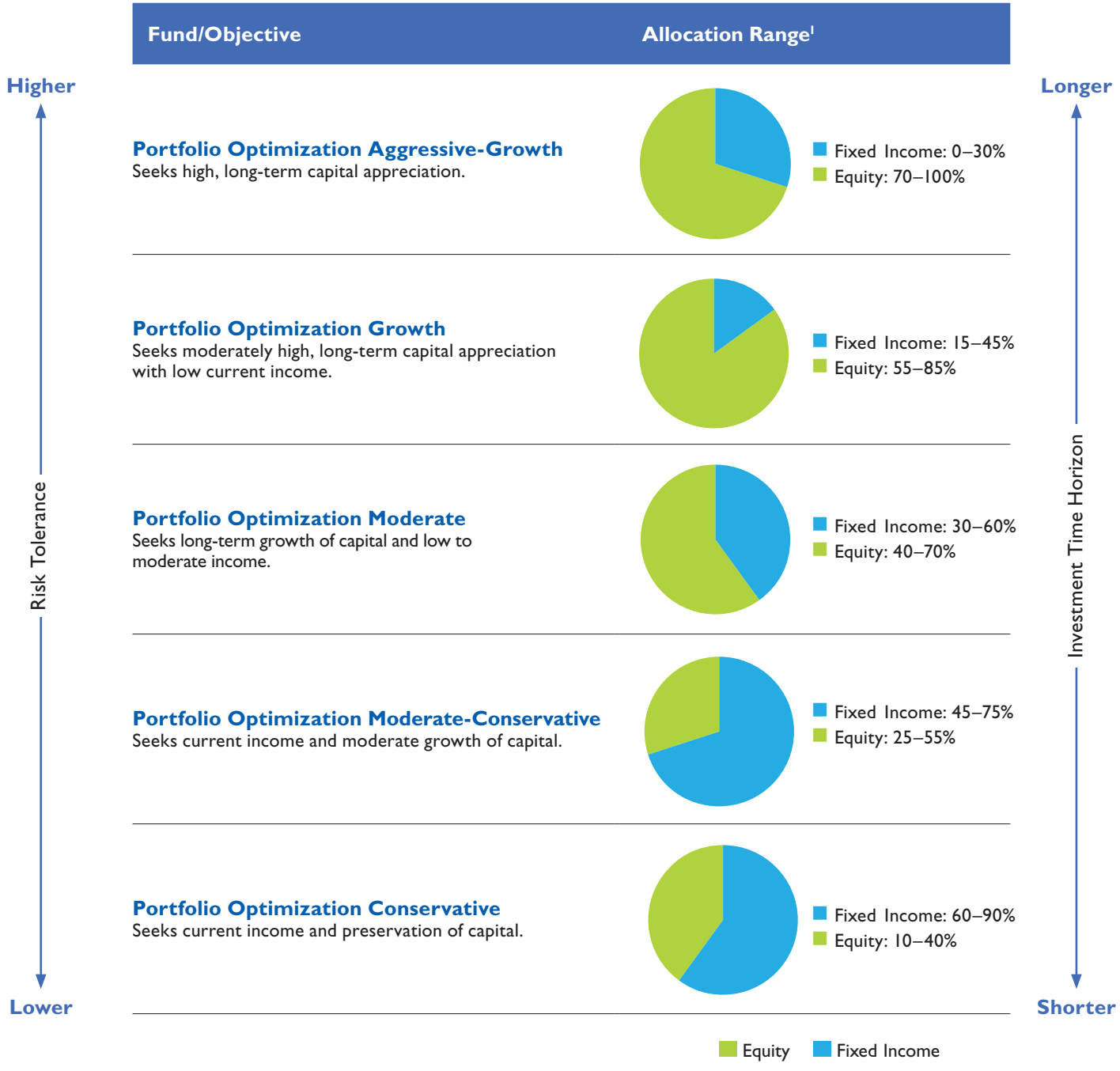
PLFA's investment philosophy is put into practice through three principles: maintaining a long-term focus, following facts not feelings, and avoiding market timing.

Five Target-Risk Funds

Portfolio Optimization Portfolios range in investment style from conservative to aggressive-growth to help match your risk tolerance and investment goals.



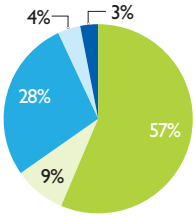
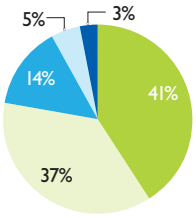
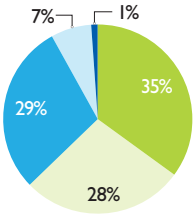
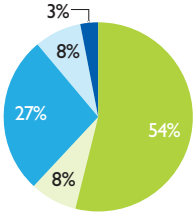
Portfolio Optimization Portfolios follow specific target allocations to help you choose the right portfolio based on your investment time horizon and risk tolerance. For example, Portfolio Optimization Conservative may offer clients with shorter investment horizons a more stable investment experience.



[1]Under normal market conditions, the Fund's exposures to the two broad asset classes of fixed income and equity are expected to be within these ranges.

ASSET-ALLOCATION FUNDS

Not all investment managers adopt the same discipline in their approaches to asset allocation. Pacific Life variable annuities offer a variety of asset-allocation funds across multiple investment disciplines from well-known and respected investment managers. Talk with your financial professional about the discipline—or combination of disciplines—that can help meet your investment goals.

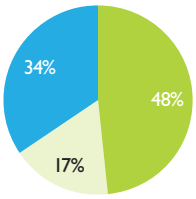
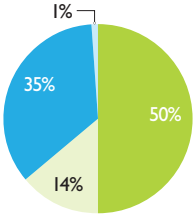
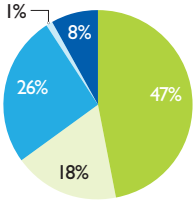
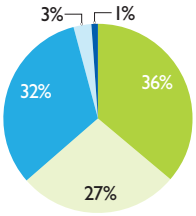
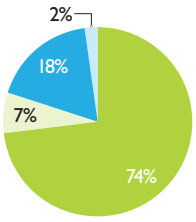
Fund	Portfolio Composition (%)	Summary	U.S./Global Focus[1]
American Funds IS® Asset Allocation Fund℠		American Funds® IS Asset Allocation Fund℠ has an investment mix falling within the following ranges: 40%–80% in equity securities, 20%–50% in debt securities, and 0%–40% in money-market instruments and cash. The Fund may invest up to 15% of its assets in common stocks and other equity securities of issuers domiciled outside the United States and up to 5% of its assets in debt securities of issuers domiciled outside the United States. In addition, the fund may invest up to 25% of its debt assets in lower-quality debt securities.	U.S.
American Funds IS® Capital Income Builder® Fund℠		American Funds® IS Capital Income Builder® Fund℠ has two primary investment objectives. It seeks to provide a level of current income that exceeds the average yield on U.S. stocks generally and to provide a growing stream of income over the years. The Fund seeks to provide above-average current income and a growing stream of income from investments in income-providing securities, including established companies that pay high current income or have strong prospects for dividend growth.	GLOBAL
American Funds IS® Global Balanced Fund℠		American Funds® IS Global Balanced Fund℠ aims to provide long-term growth of capital, conservation of principal, and current income by investing in stocks and bonds from around the world. Typically, stocks account for at least 45% of assets, and bonds at least 30% of assets.	GLOBAL
American Funds® IS Managed Risk Asset Allocation Fund℠		American Funds® IS Managed Risk Asset Allocation Fund℠ invests in shares of the American Funds Insurance Series Asset Allocation Fund℠ while seeking to manage portfolio volatility and provide downside protection. The Fund employs a risk-management overlay to attempt to stabilize the volatility of the Fund around a target volatility level and reduce the downside exposure of the Fund during periods of significant market declines.	U.S.

U.S. Equity Non-U.S. Equity Fixed Income Cash Other

[1]U.S./Global Focus: Generally, a U.S.-focused investment will have an allocation to U.S.-based equity and fixed income that is greater than 75%. A global-focused investment will have an allocation to equity and fixed income, based outside the U.S., that is greater than 25%.

Pie chart allocations reflect information as of 3/31/26 provided by Morningstar, Inc. Portfolio allocations can fluctuate and may change over time. Total allocation percentages may not equal 100% due to rounding.

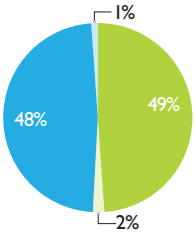
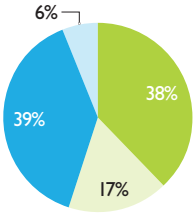
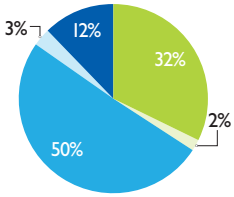
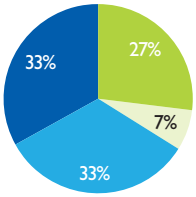
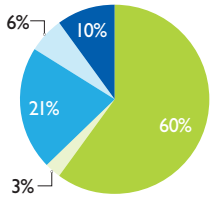
ASSET-ALLOCATION FUNDS (cont.)

Fund	Portfolio Composition (%)	Summary	U.S./Global Focus[1]
Avantis Balanced Allocation		Avantis Balanced Allocation is a fund-of-funds that seeks long-term growth of capital and low to moderate income. The Fund invests in U.S. and international equity and fixed-income Variable Investment Trusts (VITs) and/or Funds managed by Avantis Investors, Inc., and affiliates, with a disciplined approach that cost-effectively targets higher expected returns.	U.S.
BlackRock 60/40 Target Allocation ETF V.I. Fund		BlackRock 60/40 Target Allocation ETF V.I. Fund seeks to provide total return by investing approximately 60% of the portfolio in equity ETFs and approximately 40% of the portfolio in fixed-income ETFs.	GLOBAL
BlackRock Global Allocation V.I. Fund		BlackRock Global Allocation V.I. Fund invests in a portfolio of equity, debt, and money-market securities, seeking diversification across markets, industries, issuers, and cap ranges as one of its strategies to generate long-term growth with less volatility than global equities. The Fund has a flexible and well-diversified approach that seeks growth from high cash-flow equities, equity diversification, and income from bonds, and uses hedging instruments to reduce portfolio volatility.	GLOBAL
Fidelity® VIP FundsManager® 60%		Fidelity® VIP FundsManager® 60% is an actively managed portfolio seeking a high total return by investing in a combination of actively managed underlying Fidelity® retail and Variable Insurance Products (VIP) funds. The strategic allocation of 60% equity and 40% fixed income will include a diversified mix of domestic-equity funds, international-equity funds, fixed-income funds, and money-market funds.	U.S.
First Trust Dorsey Wright Tactical Core Portfolio		The investment objective of the First Trust Dorsey Wright Tactical Core Portfolio (the Fund) is to provide total return. The Fund seeks to achieve its investment objective by investing, under normal conditions, at least 80% of its net assets (plus any investment borrowings) in ETFs, cash, and cash equivalents that comprise the Dorsey Wright Tactical Tilt Moderate Core Index (the Index). The Index will utilize the Dorsey Wright Dynamic Asset Level Investing (DALI) asset-allocation process developed by Dorsey Wright & Associates (DWA) to allocate assets over four asset classes: domestic equity, international equity, fixed income, cash and cash equivalents.	U.S.

U.S. Equity Non-U.S. Equity Fixed Income Cash Other

[1]U.S./Global Focus: Generally, a U.S.-focused investment will have an allocation to U.S.-based equity and fixed income that is greater than 75%. A global-focused investment will have an allocation to equity and fixed income, based outside the U.S., that is greater than 25%.

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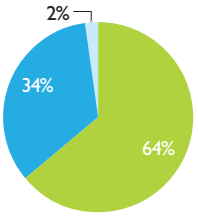
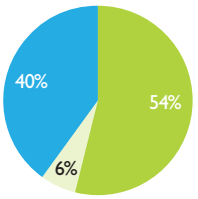
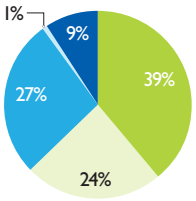
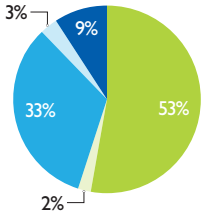
Fund	Portfolio Composition (%)	Summary	U.S./Global Focus[1]
First Trust/Dow Jones Dividend & Income Allocation Portfolio		First Trust/Dow Jones Dividend & Income Allocation Portfolio seeks to provide total return by allocating among dividend-paying stocks and investment-grade bonds. The Fund will focus on investing in approximately 50% dividend-paying equities selected from the Dow Jones U.S. Total Stock Market Index, approximately 50% investment-grade bonds of issuers included in the Dow Jones Corporate Bond Index℠, investment-grade bonds of issuers included in the Dow Jones Industrial Average, and U.S. government and agency securities.	U.S.
Franklin Allocation VIP Fund		Franklin Allocation VIP Fund seeks capital appreciation with income as a secondary goal by allocating to multiple investment strategies. The strategies are managed by individual Franklin Templeton investment teams, each with its own style and approach. The Fund generally will maintain around a 60/40 equity/fixed-income composition, resulting in a portfolio diversified across asset classes, sectors, regions, and investment styles.	U.S.
Franklin Income VIP Fund		Franklin Income VIP Fund follows a value-oriented investment philosophy seeking income and long-term capital appreciation potential by investing in dividend-paying stocks, convertible securities, and bonds. The Fund's flexible investment approach allows for potential attractive opportunities across market cycles.	U.S.
Invesco V.I. Balanced-Risk Allocation Fund		Invesco V.I. Balanced-Risk Allocation Fund is designed to provide capital loss protection during down markets by investing in multiple asset classes: equities, fixed income, and commodities, such that no one asset class drives the Fund's performance. Actual allocation will vary based on the manager's view of risk associated with each asset class. It is expected that the annualized volatility level for the Fund will be, on average, approximately 8%.	GLOBAL
Invesco V.I. Equity and Income Fund		Invesco V.I. Equity and Income Fund seeks to build wealth and manage risk through ownership of large companies the team feels are poised to benefit from positive business developments, while minimizing risk through comprehensive diversification of stocks, bonds, and convertible bonds.	U.S.

U.S. Equity Non-U.S. Equity Fixed Income Cash Other

[1]U.S./Global Focus: Generally, a U.S.-focused investment will have an allocation to U.S.-based equity and fixed income that is greater than 75%. A global-focused investment will have an allocation to equity and fixed income, based outside the U.S., that is greater than 25%.

Pie chart allocations reflect information as of 3/31/26 provided by Morningstar, Inc. Portfolio allocations can fluctuate and may change over time. Total allocation percentages may not equal 100% due to rounding.

ASSET-ALLOCATION FUNDS (cont.)

Fund	Portfolio Composition (%)	Summary	U.S./Global Focus[1]
Janus Henderson VIT Balanced Portfolio		Janus Henderson VIT Balanced Portfolio is a multi-asset portfolio offering the potential for long-term capital appreciation with the flexibility to navigate uncertain and volatile markets. The Fund invests 35–65% of its assets in equity securities, depending on market conditions, and the remaining assets in fixed-income securities and cash equivalents. The Fund's dynamic asset-allocation strategy attempts to defensively position ahead of market volatility while seeking strong, risk-adjusted returns.	U.S.
MFS® VIT Total Return Service		MFS® VIT Total Return Series invests approximately 60% of the Fund's assets in equity securities and approximately 40% of the Fund's assets in debt instruments. The Fund's equity holdings focus on income-producing equity securities and companies it believes are undervalued compared to their perceived worth (value companies), and primarily with large capitalizations. Of the Fund's investments in debt instruments, MFS generally invests substantially all these investments in investment-grade quality debt instruments.	U.S.
Nomura VIP Asset Strategy Series		Nomura VIP Asset Strategy Series seeks to provide total return through blending a sleeve of global equity securities and a diversifying sleeve of fixed income, U.S. Treasuries, precious metals, commodities, and cash. The portfolio generally seeks to invest 55–65% in equities and 35–45% in fixed income.	GLOBAL
T. Rowe Price Capital Appreciation		T. Rowe Price Capital Appreciation seeks long-term capital appreciation. The fund normally invests at least 50% of its total assets in stocks. The remaining assets are generally invested in corporate and government debt and bank loans in keeping with the fund's objective. It may also invest up to 25% of its total assets in foreign securities.	U.S.

U.S. Equity Non-U.S. Equity Fixed Income Cash Other

[1]U.S./Global Focus: Generally, a U.S.-focused investment will have an allocation to U.S.-based equity and fixed income that is greater than 75%. A global-focused investment will have an allocation to equity and fixed income, based outside the U.S., that is greater than 25%.

Pie chart allocations reflect information as of 3/31/26 provided by Morningstar, Inc. Portfolio allocations can fluctuate and may change over time. Total allocation percentages may not equal 100% due to rounding.

DESIGN YOUR OWN DIVERSIFIED PORTFOLIO

Some investors prefer the turnkey approach to asset allocation and may use one of the asset-allocation portfolios that aligns with their investment objectives. Others prefer to mix and match individual investment options to create their own customized asset allocation strategies. For those investors, we offer a broad array of investment options.

The next four pages list the investment options available by their broad asset classes.

Work with your financial professional for help evaluating the diverse set of investment options that will help you meet your long-term investment objectives.

Plan for the Future You Envision with a Pacific Life Variable Annuity

Consult with your financial professional to begin creating a plan with investments designed to help you reach your unique financial goals.

INVESTMENT OPTIONS BY ASSET CLASS

As of November 1, 2026.

U.S. EQUITY FUNDS

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%)[1]	Similarly Managed Mutual Fund[2]	Mutual Fund Ticker	Morningstar Category[3]
American Funds® IS Growth Fund℠ ▼	0.83	0.83	The Growth Fund of America®	AGTHX	Large Growth
American Funds® IS Growth-Income Fund℠ ▼	0.78	0.78	The Investment Company of America®	AIVSX	Large Blend
American Funds® IS Washington Mutual Investors Fund℠ ▼	0.90	0.75[4]	Washington Mutual Investors Fund®	AWSHX	Large Value
Avantis Small-Cap Value ▼	1.01	0.84[5]	Avantis U.S. Small Cap Value Fund	AVUVX	Small Value
BlackRock Equity Index ▼	0.29	0.29	iShares S&P 500 Index	BSPIX	Large Blend
BlackRock Small-Cap Index ▼	0.57	0.57	iShares Russell 2000 Small-Cap Index	MDSKX	Small Blend
BNY Newton Large-Cap Value ▼	0.87	0.82[5]	BNY Mellon Dynamic Value Fund	DRGVX	Large Value
Boston Partners Mid-Cap Value ▼	0.95	0.95	John Hancock Disciplined Value Mid Cap	JVMAX	Mid-Cap Value
FIAM LLC Large-Cap Growth ▼	0.95	0.87[5]	None	N/A	Large Growth
Federated Hermes Mid-Cap Growth ▼	0.94	0.89[5]	Federated Hermes MDT Mid Cap Growth	FGSIX	Mid-Cap Growth
Fidelity® VIP Contrafund℠ ▼	0.79	0.79	Fidelity® Contrafund® Fund	FAVCF	Large Growth
Franklin Rising Dividends VIP Fund ▼	0.89	0.89	Franklin Rising Dividends Fund	FRDPX	Large Blend
Franklin/BlackRock Small-Cap Equity ▼	1.02	0.92[5]	None	N/A	Small Value
Invesco V.I. American Value Fund ▼	1.14	1.01[5]	Invesco Value Opportunities Fund	VVOAX	Mid-Cap Value
Goldman Sachs Small-Cap Growth ▼	0.86	0.86	Goldman Sachs Small Cap Growth Fund	GSADX	Small Growth
Janus Focused Growth ▼	0.97	0.97	Janus Forty	JDCAX	Large Growth
JPMorgan Large-Cap Core ▼	0.69	0.69	JPMorgan U.S. Equity	JMUEX	Large Blend
JPMorgan Value Advantage ▼	0.91	0.89[5]	JPMorgan Value Advantage Fund	JVAAX	Large Value
MFS® Growth ▼	0.79	0.79	MFS® Growth Fund	MFEGX	Large Growth
PLFA Large-Cap Plus Bond Alpha ▼	0.71	0.66[5]	None	N/A	Large Blend
PLFA Mid-Cap Plus Bond Alpha ▼	0.71	0.66[5]	None	N/A	Mid-Cap Blend
PLFA QQQ® Plus Bond Alpha ▼	0.73	0.64[5]	None	N/A	Large Growth
PLFA Small-Cap Plus Bond Alpha ▼	0.77	0.70[5]	None	N/A	Small Blend
Putnam Value ▼	0.96	0.87[5]	Putnam Large Cap Value Fund	PEYAX	Large Value
T. Rowe Price Dividend Growth ▼	0.91	0.83[6]	T. Rowe Price Dividend Growth	PRDGX	Large Blend

NON-U.S. EQUITY FUNDS

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%)[1]	Similarly Managed Mutual Fund[2]	Mutual Fund Ticker	Morningstar Category[3]
American Funds® IS Capital World Growth and Income Fund℠ ▼	1.01	0.91[4]	Capital World Growth and Income Fund®	CWGIX	Global Large-Stock Blend
American Funds® IS EUPAC Fund℠ ▼	1.03	0.97[4]	EuroPacific Growth Fund®	AEPGX	Foreign Large Growth
American Funds® IS Global Growth Fund℠ ▼	1.01	0.90[4]	New Perspective Fund	ANWPX	Global Large-Stock Growth
American Funds® IS International Growth and Income Fund℠ ▼	1.06	1.06	International Growth and Income Fund℠	IGAAX	Foreign Large Blend
American Funds® IS New World Fund® ▼	1.15	1.07[4]	New World Fund®	NEWFX	Diversified Emerging Markets
American Funds® IS SMALLCAP World Fund® ▼	1.20	1.15[4]	American Funds SMALLCAP World Fund®	SMCWX	Global Small/Mid Stock
ClearBridge International Growth ▼	0.99	0.99	ClearBridge International Growth Fund	LMGNX	Foreign Large Growth

▼ Eligible with optional living benefits, Future Income Generator with a Rider Effective Date on or after November 1, 2023, and Investment Guard.

[1]Net operating expenses are subject to change. These expenses are assessed annually as a percentage of each fund's average daily net assets. Net operating expenses reflect waivers, reductions, and reimbursements. The table does not reflect expenses and charges that are, or may be, imposed under the variable annuity contract.

[2]The money managers listed also may offer retail mutual funds. Although some funds may have names or investment goals that resemble retail mutual funds managed by the same money manager, these funds may not have the same underlying holdings as the retail mutual funds. Fees may vary between the variable annuity investment options and the similarly managed mutual funds. Investment results may be higher or lower.

[3]Morningstar categories are as of September 30, 2026.

[4]Fee waiver expires on May 1, 2027.

[5]Fee waiver expires on April 30, 2027.

[6]Fee waiver expires on April 30, 2028.

As of November 1, 2026.

NON-U.S. EQUITY FUNDS *(continued)*

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%)[1]	Similarly Managed Mutual Fund[2]	Mutual Fund Ticker	Morningstar Category[3]
Franklin Mutual Global Discovery VIP Fund ▼	1.16	1.16	Mutual Global Discovery Fund	TEDIX	Global Large-Stock Value
Goldman Sachs Emerging Markets ▼	1.10	1.07[5]	Goldman Sachs Emerging Markets Equity Fund	GERIX	Diversified Emerging Markets
Invesco V.I. Global Fund ▼	1.06	1.06	Invesco Global Fund	OPPAX	Global Large-Stock Growth
Invesco V.I. International Growth Fund ▼	1.43	1.25[5]	Invesco Oppenheimer International Growth Fund	OIGAX	Foreign Large Growth
MFS® International Large-Cap ▼	1.03	1.00[5]	MFS® Institutional International Equity Fund	MIEIX	Foreign Large Blend
PLFA International Equity Plus Bond Alpha ▼	0.72	0.67[5]	None	N/A	Foreign Large Blend
Wellington International Small-Cap ▼	1.14	1.11[6]	None	N/A	Foreign Small/Mid Blend
Wellington International Value ▼	0.91	0.91	Hartford International Value Fund	HILAX	Foreign Large Value

U.S. FIXED-INCOME FUNDS

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%)[1]	Similarly Managed Mutual Fund[2]	Mutual Fund Ticker	Morningstar Category[3]
American Funds® IS American High-Income Trust℠ ▼	0.95	0.87[4]	American High-Income Trust®	AHITX	High-Yield Bond
American Funds® IS The Bond Fund of America℠ ▼	0.88	0.72[4]	The Bond Fund of America®	ABNDX	Intermediate Core Bond
American Funds® IS US Government Securities Fund℠ ▼	0.84	0.75[4]	U.S. Government Securities Fund®	AMUSX	Intermediate Government
Aristotle Pacific Capital Core Income ▼	0.75	0.75	Aristotle Core Income Fund	PLIAX	Intermediate Core-Plus Bond
Aristotle Pacific Capital Floating Rate Income ▼	0.95	0.95	Aristotle Floating Rate Income Fund	PLFLX	Bank Loan
Aristotle Pacific Capital High Yield Bond ▼	0.65	0.65	Aristotle High Yield Bond Fund	PLAHX	High-Yield Bond
Fidelity® VIP Government Money Market Portfolio ▼	0.35	0.35	None	N/A	Money Market—Taxable
Fidelity® VIP Strategic Income ▼	0.88	0.88	Fidelity® Strategic Income Fund	FADMX	Multisector Bond
Janus Henderson VIT Flexible Bond Portfolio ▼	0.89	0.82[5]	Janus Henderson Flexible Bond	JDFAX	Intermediate Core-Plus Bond
JPMorgan Intermediate Bond ▼	0.65	0.65	JPMorgan Core Bond Fund	WOBDX	Intermediate Core Bond
Loomis Diversified Bond ▼	0.65	0.65	50% Loomis Sayles Investment Grade Bond Fund, 50% Loomis Sayles Core Plus Bond Fund	LSIIX, NERYX	Intermediate Core-Plus Bond
Lord Abbett Bond Debenture Portfolio ▼	1.05	1.05	Lord Abbett Bond Debenture Fund	LBNDX	Multisector Bond
Lord Abbett Total Return Portfolio ▼	0.71	0.71	Lord Abbett Total Return	LTRAX	Intermediate Core-Plus Bond
PIMCO Inflation Managed ▼	1.30	1.30	PIMCO Real Return Fund	PRTNX	Inflation-Protected Bond
PIMCO Total Return ▼	1.07	1.07	PIMCO Total Return Fund	PTTAX	Intermediate Core-Plus Bond
PIMCO VIT Income Portfolio ▼	1.02	1.02	PIMCO Income Fund	PONAX	Multisector Bond
PLFA Bond Plus ▼	0.71	0.66[5]	None	N/A	Intermediate Core Bond
T. Rowe Price Short Duration Bond ▼	0.65	0.65	T. Rowe Price Short-Term Bond Fund	PRWBX	Short-Term Bond

NON-U.S. FIXED-INCOME FUNDS

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%)[1]	Similarly Managed Mutual Fund[2]	Mutual Fund Ticker	Morningstar Category[3]
American Funds® IS Capital World Bond Fund℠ ▼	0.98	0.98	Capital World Bond Fund®	CWBFX	Global Bond
Principal Emerging Markets Debt ▼	1.09	1.04[5]	Principal Finisterre Emerging Markets Total Return Bond Fund	PFUMX	Emerging Markets Bond
Templeton Global Bond VIP Fund ▼	0.78	0.75[5]	Templeton Global Bond Fund	TPINX	Global Bond

▼ Eligible with optional living benefits, Future Income Generator with a Rider Effective Date on or after November 1, 2023, and Investment Guard.

As of November 1, 2026.

ALTERNATIVE STRATEGIES FUNDS

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%)[1]	Similarly Managed Mutual Fund[2]	Mutual Fund Ticker	Morningstar Category[3]
JPMorgan Hedged Equity ✓ ▼	0.86	0.86	JPMorgan Hedged Equity Fund	JHEQX	Options Trading
PIMCO VIT CommodityRealReturn® Strategy Portfolio ▼	3.48	3.29[5]	PIMCO CommodityRealReturn® Strategy Fund	PCRAX	Commodities Broad Basket
VanEck VIP Global Resources Fund ▼	1.32	1.32	VanEck Global Resource Fund	GHAAX	Natural Resources

SECTOR FUNDS

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%)[1]	Similarly Managed Mutual Fund[2]	Mutual Fund Ticker	Morningstar Category[3]
BlackRock Health Sciences ▼	1.15	1.15	BlackRock Health Sciences Opportunities Portfolio	SHSAX	Health
FIAM LLC Technology ▼	1.16	1.05[5]	Fidelity® Select Technology Portfolio	FSPTX	Technology
Invesco V.I. Global Real Estate Fund ▼	1.27	1.27	Invesco Global Real Estate Fund	AGREX	Global Real Estate
MFS® Utilities Series ▼	1.04	1.03[5]	MFS® Utilities Fund	MMUFX	Utilities
Nomura VIP Energy Series ▼	1.31	1.10[5]	None	N/A	Equity Energy
Principal Real Estate ▼	1.10	1.01[5]	Principal Real Estate Securities	PRRAX	Real Estate

DEFINED OUTCOME FUNDS

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%)[1]	Similarly Managed Mutual Fund[2]	Mutual Fund Ticker	Morningstar Category[3]
Invesco® V.I. S&P 500 Buffer Funds ▼	1.04-1.08	0.96[5]	None	N/A	Options Trading

Invesco® V.I. Defined Outcome Funds are not available in New York and not available at all firms. To learn more about Invesco® V.I. Defined Outcome Funds, options and availability, please visit http://www.Invesco.com/Defined-Outcome-II for more information.

ASSET-ALLOCATION/BALANCED FUNDS

Variable Annuity Fund Name	Gross Fund Expense (%)	Net Fund Expense (%)[1]	Similarly Managed Mutual Fund[2]	Mutual Fund Ticker	Morningstar Category[3]
American Funds® IS Asset Allocation Fund℠ ✓ ▼	0.79	0.79	None	N/A	Moderate Allocation
American Funds® IS Capital Income Builder® Fund℠ ▼	0.91	0.77[4]	Capital Income Builder®	CAIBX	Global Moderately Aggressive Allocation
American Funds® IS Global Balanced Fund℠ ▼	1.03	1.01[4]	American Funds Global Balanced Fund℠	GBLAX	Global Moderate Allocation
American Funds® IS Managed Risk Asset Allocation Fund℠ ✓ ▼	0.90	0.90	None	N/A	Moderate Allocation
Avantis Balanced Allocation ✓ ▼	0.68	0.68	None	N/A	Moderate Allocation
BlackRock 60/40 Target Allocation ETF V.I. Fund ▼	0.53	0.33[7]	BlackRock 60/40 Target Allocation	BIGPX	Moderate Allocation
BlackRock Global Allocation V.I. Fund ✓ ▼	1.15	1.01[7]	BlackRock Global Allocation Fund	MDLOX	Global Moderate Allocation
Fidelity® VIP FundsManager® 60% ✓ ▼	0.93	0.78[8]	None	N/A	Moderate Allocation
First Trust/Dorsey Wright Tactical Core Portfolio ▼	1.75	1.28[4]	None	N/A	Moderately Aggressive Allocation
First Trust/Dow Jones Dividend & Income Allocation Portfolio ✓ ▼	1.18	1.18	None	N/A	Moderate Allocation
Franklin Allocation VIP Fund ✓ ▼	0.97	0.92[5]	None	N/A	Moderate Allocation
Franklin Income VIP Fund ▼	0.72	0.72	Franklin Income	FKINX	Moderately Conservative Allocation
Invesco V.I. Balanced-Risk Allocation Fund ✓ ▼	1.60	1.13[5]	Invesco Balanced-Risk Allocation Fund	ABRZX	Tactical Allocation
Invesco V.I. Equity and Income Fund ▼	0.82	0.82	Invesco Equity and Income Fund	ACEIX	Moderate Allocation

✓ Eligible for a lifetime withdrawal benefit.

▼ Eligible with Investment Guard and additional allowable investment option for Future Income Generator with a Rider Effective Date on or after November 1, 2023.

[7]Fee waiver expires on June 30, 2027.

ASSET-ALLOCATION/BALANCED FUNDS *(continued)*

Variable Annuity Fund Name		Gross Fund Expense (%)	Net Fund Expense (%)[1]	Similarly Managed Mutual Fund[2]	Mutual Fund Ticker	Morningstar Category[3]
Janus Henderson VIT Balanced Portfolio	✓ ▼	0.87	0.87	Janus Henderson Balanced Fund	JDBAX	Moderate Allocation
MFS® Total Return Series	✓ ▼	0.96	0.86[5]	MFS® Total Return Fund	MSFRX	Moderate Allocation
Nomura VIP Asset Strategy Series	✓ ▼	1.04	0.77[5]	Macquarie Asset Strategy Fund	WASAX	Global Moderate Allocation
PLFA Pacific Dynamix® Conservative Growth	✓ ▼	0.66	0.59[9]	None	N/A	Moderately Conservative Allocation
PLFA Pacific Dynamix® Moderate Growth	✓ ▼	0.65	0.59[9]	None	N/A	Moderate Allocation
PLFA Pacific Dynamix® Growth	▲ ▼	0.65	0.59[9]	None	N/A	Moderately Aggressive Allocation
PLFA Pacific Dynamix® Aggressive Growth	▼	1.04	0.59[9]	None	N/A	Aggressive Allocation
PLFA Portfolio Optimization Conservative	✓ ▼	0.92	0.92	None	N/A	Conservative Allocation
PLFA Portfolio Optimization Moderate-Conservative	✓ ▼	0.92	0.92	None	N/A	Moderately Conservative Allocation
PLFA Portfolio Optimization Moderate	✓ ▼	0.91	0.91	None	N/A	Moderate Allocation
PLFA Portfolio Optimization Growth	▲ ▼	0.93	0.93	None	N/A	Moderate Allocation
PLFA Portfolio Optimization Aggressive-Growth	■ ▼	0.94	0.94	None	N/A	Moderately Aggressive Allocation
T. Rowe Price Capital Appreciation	✓ ▼	1.06	0.95[5]	T. Rowe Price Capital Appreciation Fund	PRWCX	Moderate Allocation

✓ Eligible for a lifetime withdrawal benefit.

▼ Eligible with Investment Guard and additional allowable investment option for Future Income Generator with a Rider Effective Date on or after November 1, 2023.

■ Additional allowable investment option for optional living benefit riders with a Rider Effective Date before January 1, 2009.

▲ Additional allowable investment option for Protected Investment Benefit and optional living benefit riders with a Rider Effective Date before May 1, 2012.

You can mix and match eligible investment options and qualify to purchase an optional benefit. Optional living benefits are available as long as the contract value is allocated according to the investment allocation requirements that the Company has in effect, which are subject to change.

You could lose money by investing in the Fidelity VIP Government Money Market Portfolio. Although the fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in the fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Fidelity Investments and its affiliates, the fund's sponsor, is not required to reimburse the fund for losses, and you should not expect that the sponsor will provide financial support to the fund at any time, including during periods of market stress. The 7-day yield (Yld) is net of all recurring contract fees and charges, is prorated and more closely reflects the current earnings of the Fidelity VIP Government Money Market Portfolio than the total return. Returns of less than one year are not annualized.

[8]Fidelity® VIP FundsManager® 60%: Fidelity Management & Research Company LLC has contractually agreed to waive 0.05% of each fund's management fee. This arrangement will remain in effect through April 30, 2027. In addition, Fidelity Management & Research Company LLC has contractually agreed to reimburse 0.10% of class-level expenses for Service Class and Service Class 2. This arrangement will remain in effect for at least one year from the effective date of the prospectus, and will remain in effect thereafter as long as Service Class and Service Class 2 continue to be sold to unaffiliated insurance companies. If Service Class and Service Class 2 are no longer sold to unaffiliated insurance companies, FMR, in its sole discretion, may discontinue the arrangement.

[9]PLFA Pacific Dynamix® Portfolios: Net fund expenses reflect a contractual expense cap in place through April 30, 2027. There is no guarantee that expenses will continue to be capped after that date. Does not include contract-level charges. A fund-of-funds involves direct expenses for each fund and indirect expenses for the underlying funds.

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This material must be preceded or accompanied by the product prospectus. Contact your financial professional or visit PacificLife.com/Prospectuses for more information, including product and underlying fund prospectuses, as well as summary prospectuses, if available, that contain more complete information about Pacific Life and a variable annuity's risks, charges, limitations, and expenses, as well as the risks, charges, expenses, and investment goals of the underlying investment options. Read them carefully before investing.

Not all products or optional benefits are available in all states or firms, and features may vary by state and firm.

All individuals selling this product must be licensed insurance agents.

Under current law, a nonqualified annuity that is owned by an individual is generally entitled to tax deferral. IRAs and qualified plans—such as 401(k)s and 403(b)s—are already tax-deferred. Therefore, a deferred annuity should be used only to fund an IRA or qualified plan to benefit from the annuity's features other than tax deferral. These include lifetime income, death benefit options, and the ability to transfer among investment options without sales or withdrawal charges.

Although some funds may have names or investment goals that resemble retail mutual funds managed by the same money manager, these funds may not have the same underlying holdings or performance as the retail mutual funds. Investment results may be higher or lower.

Unless otherwise noted, all aforementioned money managers, their distributors, and affiliates are unaffiliated with Pacific Life and Pacific Select Distributors, LLC.

Pacific Life Fund Advisors LLC (PLFA), a wholly owned subsidiary of Pacific Life Insurance Company, is the investment adviser to the Pacific Select Fund (PSF). PLFA directly manages the PSF funds-of-funds.

Investment Guard is named "Guaranteed Minimum Accumulation Benefit" in the contract rider.

Future Income Generator is named "Guaranteed Withdrawal Benefit XXII Rider—Single Life" and "Guaranteed Withdrawal Benefit XXII Rider—Joint Life" in the contract rider.

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Contract Form Series: ICC22:10-1352, 10-17800, 10-178OR, ICC12:10-1252

Rider Series: ICC22:20-1356-A, ICC22:20-1356-B, ICC22:20-1357-A, ICC22:20-1357-B, ICC22:20-1358-A, ICC22:20-1358-B, ICC22:20-1359-A, ICC22:20-1359-B, ICC22:20-1360-A, ICC22:20-1360-B, ICC22:20-1361-A, ICC22:20-1361-B

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