PACIFIC LIFE

ENHANCE YOUR FINANCIAL LEGACY

Variable Annuities with Death Benefits

For California

VAC0225CA-0517

AS YOU PLAN FOR RETIREMENT, PROTECT YOUR LOVED ONES

A Pacific Life variable annuity can offer three death benefits to choose from that provide important guarantees. If you pass away before converting the contract to guaranteed retirement income payments, our death benefits can:

- **Protect the amount of your original investment.**
- **Lock in investment gains.**
- **Help offset the impact of taxes.**

Part of any prudent retirement strategy is planning for the unexpected, and taking care of the people you care for.

The guarantees your beneficiaries receive will depend on the Pacific Life death benefit you choose.

Talk with your financial advisor. Then, select the benefit that best meets your needs.

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. It can help you:

- **Grow retirement savings faster** through the power of tax deferral.
- **Manage your investment strateg**y by transferring among a diverse selection of investment options free of tax consequences.
- **Convert your assets** to guaranteed, lifetime retirement income.
- **Leave a financial legacy** through a guaranteed death benefit.

Our variable annuities also offer features such as asset allocation and principal protection. Optional benefits are available for an additional cost.

The Pacific Life death benefits will be calculated on the Notice Date, which is the day we receive, in proper form, proof of death and instructions regarding payment of death benefit proceeds.

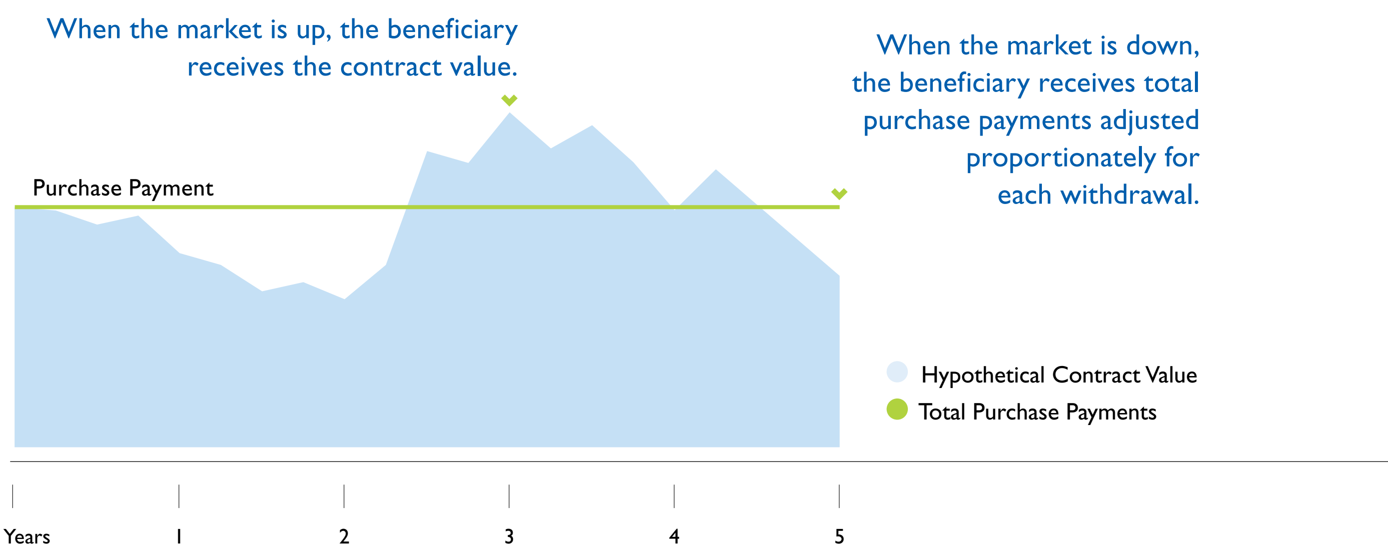
Guarantees, including optional benefits, are subject to the issuing insurance company's financial strength and claims-paying ability and do not protect the value of the variable investment options, which are subject to market risk. The value of the variable investment options will fluctuate so that shares, when redeemed, may be worth more or less than the original cost. 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 tax may apply. A withdrawal charge also may apply. Withdrawals will reduce the contract value and the value of the death benefits, and also may reduce the value of any optional benefits.

PROTECT THE AMOUNT
OF YOUR ORIGINAL INVESTMENT

Standard Death Benefit

- Beneficiaries will receive the greater of the contract value or total purchase payments adjusted for each withdrawal. The adjustments are proportionate and may be more or less than the actual amount withdrawn.
- This benefit is offered as part of the annuity contract for no additional cost.

If the owner is not an annuitant and the owner dies prior to annuitization, the death benefit amount will equal the contract value. See the prospectus for more information.



This hypothetical example does not reflect a specific investment. The example assumes no additional purchase payments or withdrawals. Please see prospectus for more information.

Additional Features for All Death Benefit Options

Spousal Continuation

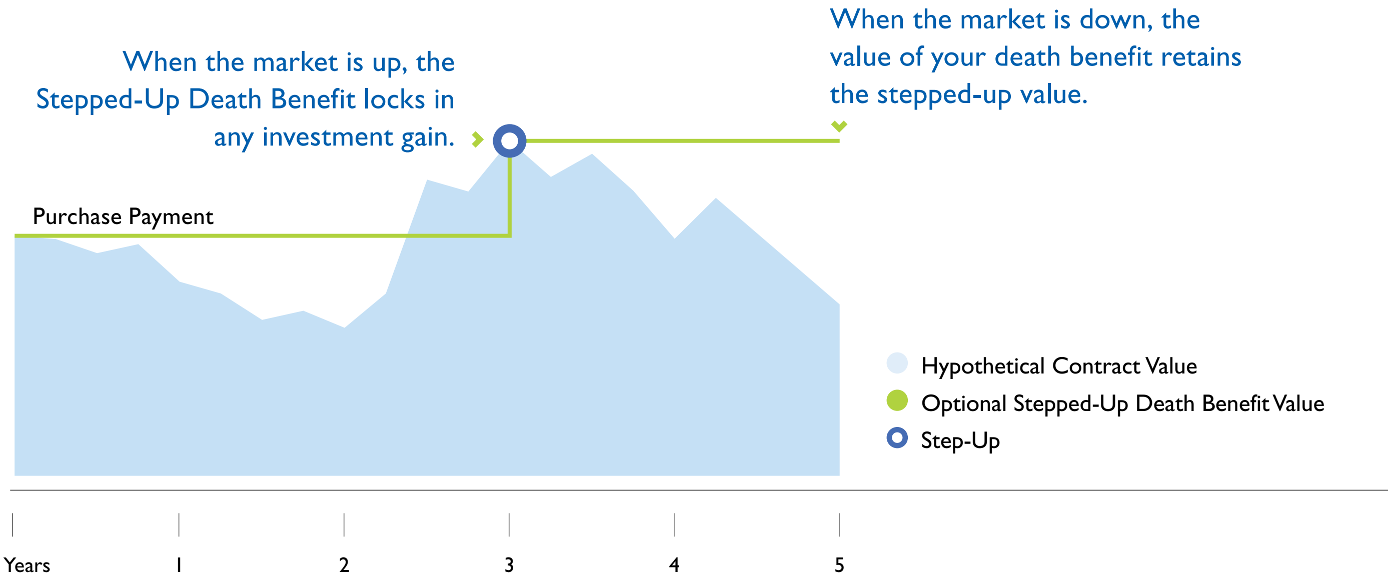
When a married couple owns a variable annuity and one spouse passes away, the surviving spouse, as sole beneficiary, can elect to continue the contract as the sole owner and annuitant rather than cashing out the annuity death proceeds. The contract continues at the higher of the contract value or the death benefit amount.

LOCK IN INVESTMENT GAINS

Optional Stepped-Up Death Benefit

- Beneficiaries will receive the greater of the highest contract value on any previous contract anniversary prior to the annuitant's 81st birthday, or the standard death benefit amount. The death benefit amount is increased for additional purchase payments and decreased by an adjustment for withdrawals. The adjustment is proportionate and may be more or less than the actual amount withdrawn.
- Annuitants must be age 75 or younger at issue. This option is offered at the time you purchase the annuity for an additional annual fee of 0.20% of each subaccount's assets (deducted daily).

If the owner is not an annuitant and the owner dies prior to annuitization, the death benefit amount will equal the contract value. See the prospectus for more information.



This hypothetical example does not reflect a specific investment. It assumes no additional purchase payments or withdrawals. A step-up may not apply, depending on the performance of the contract over time. Although step-ups cease on the contract anniversary prior to the annuitant's 81st birthday, annual charges apply as long as the Stepped-Up Death Benefit is in effect. See the prospectus for more information.

Predetermined Beneficiary Payout Option

The owner may designate that the beneficiary will receive death benefit proceeds through a lump sum or annuity payments for life or for Life with Period Certain. See the prospectus for more information.

HELP OFFSET THE IMPACT OF TAXES

Optional Earnings Enhancement Guarantee (EEG)

- A percentage of earnings is added to the death benefit amount.

For Annuitants Age 69 or Younger	For Annuitants Age 70 to 75
EEG will provide the lesser of: - 40% of earnings. - 40% of the remaining purchase payments excluding any purchase payments made 12 months prior to death, adjusted for withdrawals.	**EEG will provide the lesser of:** - 25% of earnings. - 25% of the remaining purchase payments excluding any purchase payments made 12 months prior to death, adjusted for withdrawals.

Earnings are equal to the contract value on the date of death minus the remaining purchase payments.

- This benefit is offered with certain variable annuities for an additional annual fee of 0.25% of the contract value (deducted annually) if annuitants are age 75 or younger at contract issue.

Hypothetical Examples

These scenarios start with a purchase payment of $500,000 and an annuitant age 0 to 69 at contract issue. Each example assumes no withdrawals have been taken, no additional purchase payments had been made 12 months prior to death, and the contract value on the date of death is equal to the contract value on the Notice Date.

	EEG with Standard Death Benefit	EEG with Stepped-Up Death Benefit
Purchase Payment	$500,000	$500,000
	At Time of Death	
Stepped-Up Death Benefit Amount	N/A	$1,500,000
Account Value	$1,000,000	$1,000,000
Earnings	$500,000	$500,000
EEG Amount	$500,000 x 40% = $200,000	$500,000 x 40% = $200,000
To Beneficiaries	**$1,000,000 + $200,000 = $1,200,000**	**$1,500,000 + $200,000 = $1,700,000**

If you purchase this optional benefit, an annual charge will be deducted from your contract value on each contract anniversary. The contract must have growth in excess of the remaining purchase payments in order for EEG to be applicable. If there are no earnings in the contract, no benefit will be paid, and you will have incurred the charge but not received a benefit. The EEG amount is treated as earnings and may be taxable. In addition, the EEG amount may affect the beneficiary's adjusted gross income and marginal income-tax bracket. Withdrawals from the contract will reduce any earnings and decrease the EEG amount. See the prospectus for more information. Not available for Pacific Odyssey®.

Help build your future and protect those you love.
Talk to your financial advisor and select the Pacific Life variable annuity with a death benefit that best meets your needs.
www.PacificLife.com

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This material must be preceded or accompanied by the product prospectus. Contact your financial advisor or visit www.PacificLife.com for more information, including product and underlying fund prospectuses 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.

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.

EEG is named "Guaranteed Earnings Enhancement Rider" in the contract rider.

For products that offer credit enhancements, credit enhancements will be reversed if the contract is cancelled during the free-look period or if the annuitant or owner dies in the 12 months after the credit enhancement is given (whichever triggers the payout of death benefit proceeds).

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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Not all products or riders are available at all broker/dealer firms.

Contract Form Series: 10-1221, ICC11:10-1221, 10-17800, 10-10300, 10-1128, 10-1130
Rider Series: 20-13500, 20-14900
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Mailing address:
Pacific Life Insurance Company
P.O. Box 2378
Omaha, NE 68103-2378
(800) 722-4448 • www.PacificLife.com

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