

How to Read Your Quarterly Statement

Summary Values

The current contract value of your annuity is listed in this area. If you have a guaranteed minimum withdrawal benefit (GMWB), that value is listed above the current contract value. Any additional purchase payments or withdrawals made from the beginning of the year and since your contract began are noted.

Death Benefit

This is a hypothetical snapshot of what the death benefit would have been, based on the death of an owner or sole annuitant. We assume the contract death benefit was triggered and payable on the last day of the statement period.

Investor Information

This is our message box designed to provide you with important Pacific Life information.

Investment and Annualized Performance

This section compares the total value of your annuity since the last calendar quarter. Changes in values reflect withdrawals, additional payments, and investment performance. Fixed-rate options and variable options are listed separately. Annualized performance is for the past 10 years or since your contract's issue date, whichever period is shorter.

Glossary of Terms (not shown)

The definitions listed on the back of page 1 can help you understand the terms used in your statement.

Contract Information

Reference the contract number when asking questions about your variable annuity.

Your Registered Representative

If you have questions about your variable annuity, talk to your registered representative.

Highlights

This section highlights features and services you are currently using.

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PACIFIC LIFE
P.O. Box 2378 - Omaha, NE 68103-2378

Variable Annuity Quarterly Statement

Statement Period 04/01/20XX - 06/30/20XX

Your Registered Representative
AGENT # MODEL OFFICE AGENCY
123 ANY STREET
ANY TOWN CA 95000-0000
Customer Service (toll free) 800-722-4448
Contract Owners (800) 722-4448
Registered Representatives (800) 722-2333
Mon - Fri, 6 a.m. - 5 p.m. Pacific time

Pacific Value

Contract Information
Contract Number VR12345678
Owner SUSAN B. ANTHONY
Joint Owner none
Annuitant SUSAN B. ANTHONY
Joint Annuitant none
Plan Type IRA
Issue Date 05/19/20XX

Highlights
CoreIncome Advantage Plus (Single Life)
Pre-Authorized Withdrawals (All)

Summary Values

Year-to-Date Contract Summary		Historical Contract Summary	
Contract Value on 12/31/20XX	\$153,147.49	Current Value 06/30/20XX	\$141,402.35
Total Payments	\$500.00	GMWB Protected Payment Base on 06/30/20XX	\$153,137.57
Total Withdrawals	\$6,995.00	Last Quarter Value 06/30/20XX	\$151,745.79
Surrender Value on 06/30/20XX	\$140,845.49	Value 12 Months Prior 06/30/20XX	\$139,269.33
Death Benefit on 06/30/20XX	\$141,402.35	Total Payments Since 05/19/20XX	\$119,679.77
GMWB Protected Payment Base on 06/30/20XX	\$153,137.57	Total Withdrawals Since 05/19/20XX	\$20,216.42
Contract Value on 06/30/20XX	\$141,402.35		

Investor Information

Please review this statement carefully. If you identify an error on a statement or confirmation, notify us in writing within 30 days from receipt of the statement or confirmation on which the error occurred. For more information visit www.PacificLife.com.

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PACIFIC LIFE
P.O. Box 2378 - Omaha, NE 68103-2378

Variable Annuity Quarterly Statement

Statement Period 07/01/20XX - 08/11/20XX

Contract Information
Contract Number VR12345678
Owner SUSAN B. ANTHONY
Annuitant SUSAN B. ANTHONY

Optional Benefits (Riders)

See your contract, prospectus and statement of additional information for details about these optional benefits added to your annuity contract by rider.

CoreIncome Advantage Plus (Single Life)

Rider Start Date/Last Reset Date 05/19/20XX
Protected Payment Amount \$6,125.50
Protected Payment Base \$153,137.57
Next Eligible Step-Up/Reset Date 05/19/2013

Each contract year, you can withdraw your protected payment amount... until the Rider terminates. Prior to age 59.5, the protected payment amount... At or after age 59.5, the protected payment amount is equal to 4% year.

Investment Performance

Variable Options	Total Value as of 03/31/20XX	Units Held as of 06/30/20XX	Unit Value as of 06/30/20XX	Total Value as of 06/30/20XX	Change in Value since 03/31/20XX
Port Opt Moderate	\$151,745.79	15,497.0622	9.725152	\$141,402.35	\$10,343.44
Total	\$151,745.79			\$141,402.35	\$10,343.44

Your investments in the variable options have realized an annualized performance of 4.178%. Annualized performance is for the past 10 years or since your contracts issue date, whichever period is shorter.

Your annualized performance only includes money invested in the variable options. Assets in a fixed rate option are not included. Performance and investment values shown reflect all purchase payments, transfers, withdrawals, loans, fees and charges.

Contract Activity from April 1, 20XX through June 30, 20XX

Payments

Date	Activity Type	Investment Options	Number of Units	Unit Value	Transaction Amount
06/01/20XX	Additional Payment	Port Opt Moderate	51.4131	9.725152	\$500.00
06/01/20XX	Credit Enhancement	Port Opt Moderate	2.0565	9.725152	\$20.00

Optional Benefits (Riders)

This section shows any optional benefits you have, including the start date/last reset date and other details.

Values and Performance

Values show how your variable investment options have performed since issue and year-to-date. The values include any additional purchase payments, transfers, withdrawals, loans, fees, and charges during the period. Because a variable annuity is considered a long-term investment designed for retirement purposes, your emphasis should be on performance over time.

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.

This page is provided only if you have money allocated to a Portfolio Optimization Portfolio.

Portfolio Optimization Portfolio
Shows Portfolio Optimization target portfolio composition.

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PACIFIC LIFE Variable Annuity Quarterly Statement

P.O. Box 2378 - Omaha, NE 68103-2378

Contract Number VR12345678 Statement Period 04/01/20XX - 06/30/20XX
 Owner SUSAN B. ANTHONY Contract Owners (800) 722-4448
 Annuitant SUSAN B. ANTHONY Registered Representatives (800) 722-2333

Portfolio Optimization Moderate

You are currently invested in the following Portfolio Optimization Portfolio(s).

You can view underlying fund holdings for each Portfolio Optimization portfolio, as of the most recent quarter end, at www.PortOpt.com.

SAMPLE

Target Portfolio Composition as of 5/1/XX

1 Fixed Income	45.0%
2 Equity	55.0%
Total	100.0%

This page is provided only if you have money allocated to a Pacific Dynamix® Portfolio.

Pacific Dynamix
Shows Pacific Dynamix target portfolio composition.

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PACIFIC LIFE Variable Annuity Quarterly Statement

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Contract Number VR12345678 Statement Period 04/01/20XX - 06/30/20XX
 Owner SUSAN B. ANTHONY Contract Owners (800) 722-4448
 Annuitant SUSAN B. ANTHONY Registered Representatives (800) 722-2333

Pacific Dynamix

You are currently invested in the following Pacific Dynamix Portfolio(s).

Pacific Dynamix Moderate Growth

You can view underlying fund holdings for each Pacific Dynamix portfolio, as of the most recent quarter end, at www.PacificDynamix.com.

SAMPLE

Target Portfolio Composition as of 5/1/XX

1 Fixed Income	40.0%
2 Equity	60.0%
Total	100.0%

For additional information, contact your registered representative.

You also can call Pacific Life at (800) 722-4448

or, in New York, at (800) 748-6907

Monday through Friday, from 6:00 a.m. to 5:00 p.m., Pacific time.

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.

Variable insurance products, as well as shares of the Pacific Select Fund, 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-party broker/dealers.

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Mailing addresses:

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P.O. Box 2378
Omaha, NE 68103-2378
(800) 722-4448

In New York, Pacific Life & Annuity Company
P.O. Box 2829
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PACIFIC LIFE