



PACIFIC CHOICE® INCOME FUTURE INCOME GENERATOR INVESTMENT OPTIONS

Total Net Fund Expenses and Similarly Managed Mutual Funds as of 1/1/24

The funds listed are Pacific Choice Income variable investment options available with the Future Income Generator optional benefit. This reference guide includes summary information only. See the applicable product and underlying fund prospectuses for more information.

U.S. FIXED-INCOME FUNDS

Variable Annuity Fund Name	Net Fund Expense (%) ¹	Variable Annuity Illustration Date ²	Similarly Managed Mutual Fund ³	Mutual Fund Ticker	Morningstar Category ⁴
American Funds ® IS The Bond Fund of America SM	0.71	1/2/96	The Bond Fund of America®	ABNDX	Intermediate Core Bond
American Funds ® IS US Government Securities Fund SM	0.74	3/31/87	U.S. Government Securities Fund®	AMUSX	Intermediate Government
Aristotle Pacific Capital Core Income	0.74	5/1/15	Aristotle Core Income Fund	PLIAX	Intermediate Core-Plus Bond
Aristotle Pacific Capital Floating Rate Income	0.91	5/1/13	Aristotle Floating Rate Income Fund	PLFLX	Bank Loan
Fidelity ® VIP Government Money Market Portfolio	0.34	4/1/82	Fidelity® Money Market Fund	SPRXX	Money Market—Taxable
Fidelity ® VIP Strategic Income	0.92	12/23/03	Fidelity® Strategic Income Fund	FADMX	Multisector Bond
Janus Henderson VIT Flexible Bond Portfolio	0.82	9/13/93	Janus Henderson Flexible Bond	JDFAX	Intermediate Core-Plus Bond
JPMorgan Intermediate Bond	0.63	11/1/21	JPMorgan Core Bond Fund	WOBDX	Intermediate Core Bond
Loomis Diversified Bond	0.65	5/1/06	50% Loomis Sayles Investment Grade Bond Fund, 50% Loomis Sayles Core Plus Bond Fund	LSIIX, NERYX	Intermediate Core-Plus Bond
Lord Abbett Total Return Portfolio	0.71	6/1/10	Lord Abbett Total Return	LTRAX	Intermediate Core-Plus Bond
PIMCO Inflation Managed	0.73	1/2/96	PIMCO Real Return Fund	PRTNX	Inflation-Protected Bond
PIMCO Managed Bond	0.63	5/1/03	PIMCO Total Return Fund	PTTAX	Intermediate Core-Plus Bond
PIMCO VIT Income Portfolio	0.92	4/29/16	PIMCO Income Fund	PONAX	Multisector Bond
T. Rowe Price Short Duration Bond	0.63	5/1/06	T. Rowe Price Short-Term Bond Fund	PRWBX	Short-Term Bond

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

No bank guarantee • Not a deposit • May lose value • Not FDIC/NCUA insured • Not insured by any federal government agency

NON-U.S. FIXED-INCOME FUNDS

Variable Annuity Fund Name	Net Fund Expense (%) ¹	Variable Annuity Illustration Date ²	Similarly Managed Mutual Fund ³	Mutual Fund Ticker	Morningstar Category ⁴
American Funds [®] IS Capital World Bond Fund SM	0.97	10/4/06	Capital World Bond Fund [®]	CWBFX	Global Bond
Templeton Global Bond VIP Fund	0.77	1/1/92	Templeton Global Bond Fund	TPINX	Global Bond

U.S. EQUITY FUNDS

Variable Annuity Fund Name	Net Fund Expense (%) ¹	Variable Annuity Illustration Date ²	Similarly Managed Mutual Fund ³	Mutual Fund Ticker	Morningstar Category ⁴
AB Small-Cap Value	0.99	5/1/03	AB Small Cap Value Portfolio	SCAVX	Small Value
American Century Value	0.87	10/2/00	American Century Large Company Value	ALVSX	Large Value
American Century VP Mid Cap Value	1.01	10/29/04	American Century Mid Cap Value	ACLAX	Mid-Cap Value
American Funds [®] IS Growth Fund SM	0.84	3/9/87	The Growth Fund of America [®]	AGTHX	Large Growth
American Funds [®] IS Growth-Income Fund SM	0.78	3/9/87	The Investment Company of America [®]	AIVSX	Large Blend
American Funds [®] IS Washington Mutual Investors Fund SM	0.75	7/5/01	Washington Mutual Investors Fund SM	AWSHX	Large Value
BlackRock Equity Index	0.28	1/2/96	iShares S&P 500 Index	BSPIX	Large Blend
BlackRock Mid-Cap Equity	0.69	1/4/99	None	N/A	Mid-Cap Blend
BlackRock Small-Cap Index	0.57	1/4/99	iShares Russell 2000 Small-Cap Index	MDSKX	Small Blend
Boston Partners Mid-Cap Value	0.93	1/2/09	John Hancock Disciplined Value Mid Cap	JVMAX	Mid-Cap Value
ClearBridge Large-Cap Value	0.84	1/4/99	ClearBridge Large-Cap Value Fund	SINAX	Large Value
ClearBridge Variable Aggressive Growth Portfolio	1.07	11/1/99	ClearBridge Aggressive Growth Fund	SHRAX	Large Blend
Delaware Mid-Cap Growth	0.91	1/2/01	Delaware Ivy Mid Cap Growth	IYMIX	Mid-Cap Growth
FIAM LLC Large-Cap Growth	0.86	1/2/01	Fidelity Advisor [®] Equity Growth Fund	EQPGX	Large Growth
Fidelity [®] VIP Contrafund [®]	0.85	1/3/95	Fidelity [®] Contrafund [®] Fund	FCNTX	Large Growth
Franklin Rising Dividends VIP Fund	0.90	1/27/92	Franklin Rising Dividends Fund	FRDPX	Large Blend
Franklin/BlackRock Small-Cap Equity	0.91	5/2/05	None	N/A	Small Value
Janus Focused Growth	0.95	10/2/00	Janus Forty	JDCAX	Large Growth
JPMorgan Large-Cap Core	0.68	1/2/96	JPMorgan U.S. Equity	JMUEX	Large Blend
JPMorgan Value Advantage	0.87	5/1/13	JPMorgan Value Advantage Fund	JVAAX	Large Value
MFS [®] Growth	0.78	1/2/96	MFS [®] Growth Fund	MFEGX	Large Growth
T. Rowe Price Dividend Growth	0.88	1/3/00	T. Rowe Price Dividend Growth	PRDGX	Large Blend

NON-U.S. EQUITY FUNDS

Variable Annuity Fund Name	Net Fund Expense (%) ¹	Variable Annuity Illustration Date ²	Similarly Managed Mutual Fund ³	Mutual Fund Ticker	Morningstar Category ⁴
American Funds [®] IS Capital World Growth and Income Fund SM	0.92	5/1/06	Capital World Growth and Income Fund [®]	CWGIX	Global Large-Stock Blend
American Funds [®] IS Global Growth Fund SM	0.91	4/30/97	New Perspective Fund	ANWPX	Global Large-Stock Growth
American Funds [®] IS Global Small Capitalization Fund SM	1.16	4/30/98	American Funds SMALLCAP World Fund [®]	SMCWX	Global Small/Mid Stock
American Funds [®] IS International Fund SM	1.03	5/1/90	EuroPacific Growth Fund [®]	AEPGX	Foreign Large Growth
American Funds [®] IS International Growth and Income Fund SM	1.05	11/18/08	International Growth and Income Fund SM	IGAAX	Foreign Large Blend
American Funds [®] IS New World Fund [®]	1.07	6/17/99	New World Fund [®]	NEWFX	Diversified Emerging Markets
ClearBridge International Growth	0.96	11/1/21	ClearBridge International Growth Fund	LMGNX	Foreign Large Growth
FIAM LLC International Small-Cap	1.12	5/1/06	Fidelity [®] International Small Cap Fund	FISMX	Foreign Small/Mid Blend
Franklin Mutual Global Discovery VIP Fund	1.18	11/8/96	Mutual Global Discovery Fund	TEDIX	Global Large-Stock Value
Invesco Emerging Markets	1.07	4/17/96	Invesco Developing Markets Fund	ODMAX	Diversified Emerging Markets
Invesco V.I. Global Fund	1.06	11/12/90	Invesco Global Fund	OPPAX	Global Large-Stock Growth
Invesco Oppenheimer V.I. International Growth Fund	1.25	5/13/92	Invesco Oppenheimer International Growth Fund	OIGAX	Foreign Large Growth
MFS [®] International Large-Cap	0.99	1/3/00	MFS [®] Institutional International Equity Fund	MIEIX	Foreign Large Blend
Wellington International Value	0.91	1/2/96	Hartford International Value Fund	HILAX	Foreign Large Value

ALTERNATIVE STRATEGIES FUNDS

Variable Annuity Fund Name	Net Fund Expense (%) ¹	Variable Annuity Illustration Date ²	Similarly Managed Mutual Fund ³	Mutual Fund Ticker	Morningstar Category ⁴
JPMorgan Hedged Equity ✓	0.90	5/3/21	JPMorgan Hedged Equity Fund	JHEQX	Options Trading
Neuberger Berman AMT U.S. Equity Index PutWrite Strategy Portfolio	1.06	5/1/17	Neuberger Berman U.S. Equity Index PutWrite Strategy	NUPAX	Options Trading

✓ Only allowable investment option for Future Income Generator in New York and Future Income Generator in all states except New York with a Rider Effective Date before November 1, 2023.

ASSET-ALLOCATION/BALANCED FUNDS

Variable Annuity Fund Name		Net Fund Expense (%) ¹	Variable Annuity Illustration Date ²	Similarly Managed Mutual Fund ³	Mutual Fund Ticker	Morningstar Category ⁴
American Funds [®] IS Asset Allocation Fund SM	✓	0.80	8/1/89	None	N/A	Moderate Allocation
American Funds [®] IS Capital Income Builder [®] Fund SM		0.77	5/1/14	Capital Income Builder [®]	CAIBX	Global Allocation
American Funds [®] IS Global Balanced Fund SM		1.00	5/2/11	American Funds Global Balanced Fund SM	GBLAX	Global Allocation
American Funds [®] IS Managed Risk Asset Allocation Fund SM	✓	0.90	9/28/12	None	N/A	Moderate Allocation
Avantis Balanced Allocation	✓	0.69	5/1/16	None	N/A	Moderate Allocation
BlackRock 60/40 Target Allocation ETF V.I. Fund		0.33	5/1/14	BlackRock 60/40 Target Allocation	BIGPX	Moderate Allocation
BlackRock Global Allocation V.I. Fund	✓	1.01	3/24/95	BlackRock Global Allocation Fund	MDLOX	Global Allocation
Delaware Ivy VIP Asset Strategy	✓	0.87	5/1/95	Delaware Ivy Asset Strategy Fund	WASAX	Global Allocation
Fidelity [®] VIP FundsManager [®] 60% ⁵	✓	0.90	9/1/07	None	N/A	Moderate Allocation
First Trust/Dorsey Wright Tactical Core Portfolio		1.30	10/30/15	None	N/A	Moderately Aggressive Allocation
First Trust Multi Income Allocation Portfolio		1.20	5/1/14	None	N/A	Moderately Conservative Allocation
First Trust/Dow Jones Dividend & Income Allocation Portfolio	✓	1.20	5/1/12	None	N/A	Moderate Allocation
Franklin Allocation VIP Fund	✓	0.92	7/31/07	None	N/A	Moderate Allocation
Franklin Income VIP Fund		0.71	5/1/93	Franklin Income	FKINX	Moderately Conservative Allocation
Invesco V.I. Balanced-Risk Allocation Fund	✓	1.13	1/31/09	Invesco Balanced-Risk Allocation Fund	ABRZX	Tactical Allocation
Invesco V.I. Equity and Income Fund		0.82	4/30/03	Invesco Equity and Income Fund	ACEIX	Moderate Allocation
Janus Henderson VIT Balanced Portfolio	✓	0.86	9/13/93	Janus Henderson Balanced Fund	JDBAX	Moderate Allocation
MFS [®] Total Return Series	✓	0.86	1/3/95	MFS [®] Total Return Fund	MSFRX	Moderate Allocation
PIMCO VIT All Asset Portfolio		1.64	7/31/02	PIMCO All Asset Fund	PASAX	Tactical Allocation

✓ Only allowable investment option for Future Income Generator in New York and Future Income Generator in all states except New York with a Rider Effective Date before November 1, 2023.

(continued on next page)

ASSET-ALLOCATION/BALANCED FUNDS *(continued)*

Variable Annuity Fund Name		Net Fund Expense (%) ¹	Variable Annuity Illustration Date ²	Similarly Managed Mutual Fund ³	Mutual Fund Ticker	Morningstar Category ⁴
PLFA ESG Diversified	✓	0.82	5/3/21	None	N/A	Moderate Allocation
PLFA ESG Diversified Growth		0.79	11/1/21	None	N/A	Moderately Aggressive Allocation
PLFA Pacific Dynamix® Conservative-Growth ⁶	✓	0.59	5/1/09	None	N/A	Moderately Conservative Allocation
PLFA Pacific Dynamix® Moderate-Growth ⁶	✓	0.59	5/1/09	None	N/A	Moderate Allocation
PLFA Pacific Dynamix® Growth ⁶		0.59	5/1/09	None	N/A	Moderately Aggressive Allocation
PLFA Portfolio Optimization Conservative	✓	0.84	5/1/11	Aristotle Portfolio Optimization Conservative Fund	POAAX	Conservative Allocation
PLFA Portfolio Optimization Moderate-Conservative	✓	0.85	5/1/11	Aristotle Portfolio Optimization Moderate-Conservative Fund	POBAX	Moderately Conservative Allocation
PLFA Portfolio Optimization Moderate	✓	0.88	5/1/11	Aristotle Portfolio Optimization Moderate Fund	POCAX	Moderate Allocation
PLFA Portfolio Optimization Growth		0.92	5/1/11	Aristotle Portfolio Optimization Growth Fund	PODAX	Moderate Allocation
PLFA Portfolio Optimization Aggressive-Growth		0.96	5/1/11	Aristotle Portfolio Optimization Aggressive-Growth Fund	POEAX	Moderately Aggressive Allocation
State Street Total Return V.I.S. Fund	✓	0.95	7/31/85	None	N/A	Moderate Allocation

✓ Only allowable investment option for Future Income Generator in New York and Future Income Generator in all states except New York with a Rider Effective Date before November 1, 2023.

¹Net fund expenses are as of the most recent prospectus date and are subject to change. These expenses are assessed annually as a percentage of each fund's average daily net assets. Net fund 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.

²Variable Annuity Illustration Date refers to the earliest date a hypothetical illustration can be run on the variable annuity portfolio. Variable annuity illustrations can be requested from a financial professional.

³The 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.

⁴Morningstar Categories are as of 4/30/23.

⁵Fidelity® VIP FundsManager® 60%: FMR Co., Inc (FMRC) has contractually agreed to waive 0.05% of each fund's management fee. This arrangement will remain in effect through April 30, 2024. In addition, Fidelity Management & Research Company (FMR) 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.

⁶PLFA Pacific Dynamix® Portfolios: Net fund expenses reflect a contractual expense cap in place through April 30, 2024. 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.

Russell® is a trademark of the London Stock Exchange Group plc and its companies ("LSE Group") and has been licensed for use by Pacific Select Fund ("PSF"). The LSE Group makes no claim, prediction, warranty or representation as to the results to be obtained from a PSF portfolio or to the content of this communication. The Statement of Additional Information of Pacific Select Fund contains additional information on the limited relationship between Russell/LSE Group and PSF.

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.

This material must be preceded or accompanied by the product prospectus. Contact your financial professional 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.

Not all products or investment options are available at all firms.

Variable annuities are long-term investments designed for retirement. 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 income tax may apply. A withdrawal charge also may apply. Withdrawals will reduce the contract value and the value of the death benefits, and may reduce any optional benefits.

Pacific Life's variable annuity products offer a wide variety of variable investment options. Each variable investment option invests in a corresponding portfolio of the American Century Variable Portfolios, Inc., American Funds Insurance Series®, BlackRock® Variable Series Funds, Inc., Delaware Variable Insurance Portfolios, Fidelity® Variable Insurance Products Funds, First Trust Variable Insurance Trust, Franklin Templeton Distributors, LLC, Invesco Variable Insurance Funds, Janus Henderson Series, Lord Abnett Series Fund, Inc., MFS® Variable Insurance Trust, Neuberger Berman Advisers Management Trust, Pacific Select Fund, PIMCO Variable Insurance Trust, State Street Variable Insurance Series Funds, Inc. or VanEck VIP Trust.

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

Third-party trademarks and service marks are the property of their respective owners.

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 certain PSF funds-of-funds.

Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. Insurance products can be issued in all states, except New York, by Pacific Life Insurance Company or Pacific Life & Annuity Company. In New York, insurance products are only issued by Pacific Life & Annuity Company. Product/material 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 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 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: ICC20:10-1020

Rider Series: ICC19:20-1427, ICC19:20-1428

State variations to contract form series and rider series may apply.

VAC3229CI-0124-1

6 of 6



THE OFFICIAL SPONSOR
OF RETIREMENT™