A FIXED INDEXED ANNUITY OFFERS
UPSIDE POTENTIAL WITHOUT THE DOWNSIDE RISK

The chart below shows the calendar-year returns of the S&P 500® index from 1980 through 2018. The index had a positive return in 29 of the 39 years (74%) during this time frame. If you had owned a fixed indexed annuity, your contract may have earned interest during those up years. In years when index performance was negative, no interest would have been credited, but the contract would not have had a loss.

For illustrative purposes only. Past performance does not guarantee future results.

Fixed annuities are long-term contracts designed for retirement. A fixed indexed annuity offers guaranteed safety of principal with the potential for growth through interest rates linked to an index.

Source: Morningstar® Direct, December 31, 2018; Market Insights, Guide to the Markets® (U.S. Q1 2019). J.P. Morgan Asset Management, December 31, 2018. Returns are based on price index only and do not include dividends. “Intra-year lows and highs” refers to the largest market drops or increases from a peak to a trough during the year. The S&P 500® index is not available for direct investment and price return does not include the reinvestment of dividends. Assumes no withdrawals were taken. Fixed indexed annuities were generally not available prior to 1995.

All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance 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.

No bank guarantee • Not a deposit • May lose value
Not FDIC/NCUA insured • Not insured by any federal government agency
Pacific Life, its affiliates, their distributors, and respective representatives do not provide tax, accounting, or legal advice. Any taxpayer should seek advice based on the taxpayer’s particular circumstances from an independent tax advisor or attorney.

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.

Fixed indexed annuities are not securities and do not participate directly in the stock market or any index, so it is not an investment.

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 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.

No guaranteed rate will be less than the minimum guaranteed rate stated in the contract. Pacific Life determines, at its discretion, annual interest rates in excess of the stated minimum guarantee in the contract.

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Talk to your financial professional to see if a fixed indexed annuity may be right for you as part of your overall retirement strategy, and visit PacificLife.com to learn more.