

## CHANGES TO PACIFIC INDEX DIMENSIONS®

Effective 10/17/22, the following five Index-Linked Options will be available for newly issued Pacific Index Dimensions contracts:

- 1-Year Point-to-Point with Cap using the BofA Iris U.S. Sectors Index<sup>SM</sup>
- 1-Year Participation Rate using the BofA Iris U.S. Sectors Index
- 1-Year Enhanced Participation Rate using the BofA Iris U.S. Sectors Index
- 2-Year Participation Rate using the BofA Iris U.S. Sectors Index
- 2-Year Enhanced Participation Rate using the BofA Iris U.S. Sectors Index

Effective 10/17/22, the Index Lock-in feature will be available for newly issued Pacific Index Dimensions contracts using either or both of the following two Index-Linked Options:

- 2-Year Participation Rate using the BofA Iris U.S. Sectors Index
- 2-Year Enhanced Participation Rate using the BofA Iris U.S. Sectors Index

The Index Lock-in feature provides the client the ability to lock in the index price on a given day before the end of the term. The index value will remain locked until the end of the two-year term. Interest will not be credited until the end of the index term but will use the locked-in index value when calculating the index-linked interest. An election may not be made until 60 days after the term beginning date and can be made only once during each index term for each available crediting option.

The index price will be used to calculate the interest credited at the end of the term. Once the election is made, the Index Lock-In feature is irrevocable and cannot be undone, even if the index value increases during the remainder of the term. Under certain scenarios, the contract may not be credited any interest at the end of the term. No interest will be earned or credited on amounts allocated in an index-linked option withdrawn prior to the end of the term.

**Pacific Index Dimensions contracts must be issued in Oregon by 10/14/2022. Pacific Index Dimensions sales will be discontinued in Oregon on 10/17/2022. Any pending contracts funded on 10/17/2022 or later will not be issued. Pacific Index Dimensions will be re-launched in Oregon at a later date. The BofA Iris Index interest-crediting options will not be available in New Jersey on 10/17/2022. The availability of BofA Iris Index interest-crediting options in New Jersey is subject to change at a future date.**

**In Pennsylvania, the Enhanced Participation Rate interest-crediting method is called Participation Rate with Spread. The Participation Rate interest-crediting method is not available in Pennsylvania.**

**Hypothetical illustrations with Pacific Index Dimensions and the BofA Iris U.S. Sectors Index Interest-Crediting Options will not be able available until 11/1/2022.**

See the next page for transition rules.

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**

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## Transition Rules

Contracts **issued on or after** 10/17/22 will have the following Index-Linked Options available:

S&P 500® Index	MSCI EAFE® Index
<ul style="list-style-type: none"> <li>• 1-Year Point-to-Point with Cap</li> <li>• 1-Year Participation Rate</li> <li>• 1-Year Enhanced Participation Rate</li> <li>• 1-Year Performance-Triggered Index Option</li> </ul>	
BofA Iris U.S. Sectors Index	
<ul style="list-style-type: none"> <li>• 1-Year Point-to-Point with Cap</li> <li>• 1-Year Participation Rate</li> <li>• 1-Year Enhanced Participation Rate</li> <li>• 2-Year Participation Rate</li> <li>• 2-Year Enhanced Participation Rate</li> </ul>	
BlackRock Endura® Index <sup>1</sup>	
<ul style="list-style-type: none"> <li>• 1-Year Point-to-Point with Spread</li> </ul>	

Contracts **issued from** 12/16/19 to 10/16/22 will have the following Index-Linked Options available:

S&P 500® Index	MSCI EAFE® Index
<ul style="list-style-type: none"> <li>• 1-Year Point-to-Point with Cap</li> <li>• 1-Year Participation Rate</li> <li>• 1-Year Enhanced Participation Rate</li> <li>• 1-Year Performance-Triggered Index Option</li> </ul>	
BlackRock Endura® Index <sup>1</sup>	
<ul style="list-style-type: none"> <li>• 1-Year Point-to-Point with Spread</li> </ul>	

Contracts **issued prior to** 12/16/19 have the following Index-Linked Options available:

S&P 500® Index	MSCI EAFE® Index
<ul style="list-style-type: none"> <li>• 1-Year Point-to-Point with Cap</li> <li>• 1-Year Participation Rate</li> <li>• 1-Year Enhanced Participation Rate</li> <li>• 2-Year Point-to-Point with Cap</li> <li>• 2-Year Participation Rate</li> <li>• 2-Year Enhanced Participation Rate</li> </ul>	

<sup>1</sup>The BlackRock iBLD Endura® VC 5.5 ER Index is referred to as the BlackRock Endura® Index for ease of reference.

For more information, call (888) 200-4372, or visit our website at  
SecureYourFuture.PacificLife.com.

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Pacific Index Dimensions is not a security and does not participate directly in the stock market or any index, so it is not an investment.

*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.*

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The indexes are not available for direct investment. The S&P 500® and MSCI index performance does not include the reinvestment of dividends.

Pacific Life Insurance Company (Newport Beach, CA) is licensed to issue insurance products in all states except New York. Product availability and features may vary by state. Fixed annuity products are available through licensed third parties.

Contract Form Series: ICC15:30-1401

Rider Series: ICC15:20-1404, 20-1404, ICC15:20-1405, 20-1405, ICC15:20-1406, 20-1406,  
ICC21:20-1407, 20-1407, ICC21:20-1408, 20-1408

Endorsement Series: ICC16:15-1403

*State variations to contract form series, rider series, and endorsements may apply.*

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