

PACIFIC SECURE INCOME[®] CLOSURE IN SELECT STATES – NOVEMBER 2018

Effective **November 1, 2018**, we will no longer offer Pacific Secure Income for new sales in the states of **California, Illinois, North Carolina, Oregon, Pennsylvania, and Texas**. Contracts must be signed by October 31, 2018.

TRANSITION RULES

Q. When is the last day a client can purchase a Pacific Secure Income fixed annuity?

A. For an application (with cash) dated October 31, 2018, or earlier, and received in good order by November 14, 2018, the contract will be issued as applied for. If the application, funds, or good order requirements are received after November 14, 2018, Pacific Secure Income will no longer be available. For cash business submitted via an electronic application, and the transmission file is received in good order by November 5, 2018, the contract will be issued as applied for.

Q. How will Pacific Secure Income applications with a 1035 exchange/transfer request be treated?

A. If an application (1035 exchange/transfer paperwork for electronic applications) is dated October 31, 2018, or earlier, and is received in good order by November 14, 2018, the contract will be issued as applied for. Funds must be received within 60 days of Pacific Life's receipt of the application in good order. If the funds are received after 60 days from the application sign-date, Pacific Secure Income will no longer be available.

If the application is signed on or after November 1, 2018, the Pacific Secure Income contract will not be available.

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**

For financial professional use only. Not for use with the public.

**For more information, please contact your Pacific Life consultative wholesaler.
(800) 722-2333**

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.

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 crediting rates or annuity payout rates, are backed by the financial strength and claims-paying ability of the issuing insurance company. They are not backed by the independent third party from which this annuity is purchased, including the broker/dealer, 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.

Fixed annuities issued by Pacific Life (Newport Beach, CA) are available through licensed, independent third parties.

Contract Form Series: 30-1294, ICC14:30-1308, 30-1305NJ (state variations may apply)

FAP1236-1118

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Mailing address:

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