



**PACIFIC LIFE**

PACIFIC LIFE INSURANCE COMPANY  
 P.O. Box 2378 • Omaha, NE 68103-2378  
 (800) 722-4448  
[www.PacificLife.com](http://www.PacificLife.com)

**Pacific Index Foundation 2**

Individual Limited Premium Deferred Fixed Annuity  
 Contract Form Series 30-1601/30-1601A-CS  
 Product Availability as of February 17, 2026

State	Pacific Index Foundation 2 30-1601/30-1601A-CS	Market Value Adjustment Rider 20-1411	Point to Point with Performance Triggered Rate Strategy Rider 20-1413	Point to Point with a Cap Rate Strategy Rider 20-1414	Point to Point with Participation Rate Strategy Rider 20-1415	Interest Enhanced Death Benefit Rider 20-1500
Alabama	●	●	●	●	●	●
Alaska	●	●	●	●	●	●
Arizona	●	●	●	●	●	●
Arkansas	●	●	●	●	●	●
California <sup>1</sup>	●	⊘	●	●	●	⊘
Colorado	●	●	●	●	●	●
Connecticut	●	●	●	●	●	●
Delaware	●	●	●	●	●	●
DC	●	●	●	●	●	●
Florida <sup>2</sup>	●	●	●	●	●	●
Georgia	●	●	●	●	●	●
Hawaii	●	●	●	●	●	●
Idaho	●	●	●	●	●	●
Illinois	●	●	●	●	●	●
Indiana	●	●	●	●	●	●
Iowa	●	●	●	●	●	●
Kansas	●	●	●	●	●	●
Kentucky	●	●	●	●	●	●
Louisiana	●	●	●	●	●	●
Maine	●	●	●	●	●	●
Maryland	●	●	●	●	●	●
Massachusetts	●	●	●	●	●	●
Michigan	●	●	●	●	●	●
Minnesota	●	●	●	●	●	●
Mississippi	●	●	●	●	●	●

● Approved ⊘ Not Available

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. Product and rider guarantees are backed by the financial strength and claims-paying ability of the issuing company and do not protect the value of the variable investment options. Variable insurance products 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. Variable and fixed annuity products are available through licensed third parties.

**Not bank guarantee • Not a deposit • Not FDIC/NCUA insured • May lose value • Not insured by any federal government agency**



**PACIFIC LIFE**

PACIFIC LIFE INSURANCE COMPANY  
 P.O. Box 2378 • Omaha, NE 68103-2378  
 (800) 722-4448  
[www.PacificLife.com](http://www.PacificLife.com)

**Pacific Index Foundation 2**

Individual Limited Premium Deferred Fixed Annuity  
 Contract Form Series 30-1601/30-1601A-CS  
 Product Availability as of February 17, 2026

State	Pacific Index Foundation 2 30-1601/30-1601A-CS	Market Value Adjustment Rider 20-1411	Point to Point with Performance Triggered Rate Strategy Rider 20-1413	Point to Point with a Cap Rate Strategy Rider 20-1414	Point to Point with Participation Rate Strategy Rider 20-1415	Interest Enhanced Death Benefit Rider 20-1500
Missouri	●	●	●	●	●	●
Montana	●	●	●	●	●	●
Nebraska	●	●	●	●	●	●
Nevada	●	●	●	●	●	●
New Hampshire	●	●	●	●	●	●
New Jersey	●	●	●	●	●	●
New Mexico	●	●	●	●	●	●
North Carolina	●	●	●	●	●	●
North Dakota	●	●	●	●	●	●
Ohio	●	●	●	●	●	●
Oklahoma	●	●	●	●	●	●
Oregon	●	●	●	●	●	●
Pennsylvania	●	●	●	●	●	●
Rhode Island	●	●	●	●	●	●
South Carolina <sup>2</sup>	●	●	●	●	●	●
South Dakota	●	●	●	●	●	●
Tennessee	●	●	●	●	●	●
Texas	●	●	●	●	●	●
Utah	●	●	●	●	●	●
Vermont	●	●	●	●	●	●
Virginia	●	●	●	●	●	●
Washington	●	●	●	●	●	●
West Virginia	●	●	●	●	●	●
Wisconsin	●	●	●	●	●	●
Wyoming	●	●	●	●	●	●
New York	Not Available					

● Approved ○ Not Available

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. Product and rider guarantees are backed by the financial strength and claims-paying ability of the issuing company and do not protect the value of the variable investment options. Variable insurance products 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. Variable and fixed annuity products are available through licensed third parties.

**Not bank guarantee • Not a deposit • Not FDIC/NCUA insured • May lose value • Not insured by any federal government agency**



**PACIFIC LIFE**

**PACIFIC LIFE INSURANCE COMPANY**  
P.O. Box 2378 • Omaha, NE 68103-2378  
(800) 722-4448  
[www.PacificLife.com](http://www.PacificLife.com)

## **Pacific Index Foundation 2**

Individual Limited Premium Deferred Fixed Annuity  
Contract Form Series 30-1601/30-1601A-CS  
Product Availability as of February 17, 2026

- 1) CA
  - Market Value Adjustment is not applicable
  - No Interest Enhanced Death Benefit Rider
  - Has a different Withdrawal Charge Percentage schedule
  - 10-year Withdrawal Charge Period is not available; instead CA uses a 9-year Withdrawal Charge Period
  - Nursing Home & Terminal Illness Waivers are not available
  
- 2) FL & SC
  - Will use newly filed 20-1500-A version of Interest Enhanced Death Benefit Rider form while the rest of the states (except for CA) will use the Compact version (20-1500)

● **Approved** ❌ **Not Available**

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. Product and rider guarantees are backed by the financial strength and claims-paying ability of the issuing company and do not protect the value of the variable investment options. Variable insurance products 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. Variable and fixed annuity products are available through licensed third parties.

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