



PACIFIC LIFE

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

Pacific Index Income

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

State	Pacific Index Income 30-1601/30-1601B-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	Lifetime Income Creator Rider 20-1926/20-1926A-RS
Alabama	●	●	●	●	●	●
Alaska	●	●	●	●	●	●
Arizona	●	●	●	●	●	●
Arkansas	●	●	●	●	●	●
California ¹	●	⊘	●	●	●	●
Colorado	●	●	●	●	●	●
Connecticut	●	●	●	●	●	●
Delaware	●	●	●	●	●	●
DC	●	●	●	●	●	●
Florida	●	●	●	●	●	●
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.

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



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Missouri	●	●	●	●	●	●
Montana	●	●	●	●	●	●
Nebraska	●	●	●	●	●	●
Nevada	●	●	●	●	●	●
New Hampshire	●	●	●	●	●	●
New Jersey	●	●	●	●	●	●
New Mexico	●	●	●	●	●	●
North Carolina	●	●	●	●	●	●
North Dakota	●	●	●	●	●	●
Ohio	●	●	●	●	●	●
Oklahoma	●	●	●	●	●	●
Oregon	●	●	●	●	●	●
Pennsylvania	●	●	●	●	●	●
Rhode Island	●	●	●	●	●	●
South Carolina	●	●	●	●	●	●
South Dakota	●	●	●	●	●	●
Tennessee	●	●	●	●	●	●
Texas	●	●	●	●	●	●
Utah	●	●	●	●	●	●
Vermont	●	●	●	●	●	●
Virginia	●	●	●	●	●	●
Washington	●	●	●	●	●	●
West Virginia	●	●	●	●	●	●
Wisconsin	●	●	●	●	●	●
Wyoming	●	●	●	●	●	●
New York	Not Available					

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1)

CA

- Market Value Adjustment is not applicable
- 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
- Lifetime Income Creator Rider doesn't terminate if there is an ownership change.

● **Approved** **Not Available**

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