

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

PACIFIC LIFE & ANNUITY COMPANY P.O. Box 2829 • Omaha, NE 68103-2829 (800) 748-6907 www.PacificLife.com

Pacific Choice Income

Individual Flexible Premium Deferred Variable Annuity Contract Contract Form Series 10-1020 / 10-2020 Product Availability as of May 3, 2021

| State | Pacific Choice Income | Return of Purchase Payments Death Benefit Rider | Enhanced Income Select 2 Rider | Future Income Generator Rider |
|----------------------|--------------------------|---|-----------------------------------|----------------------------------|
| | 10-1020 | 20-1020 | 20-1021 / 20-1022 | 20-1427 / 20-1428 |
| Alabama | • | • | • | • |
| Alaska | • | • | • | • |
| Arizona | • | • | • | • |
| Arkansas | • | • | • | • |
| California | • | • | • | • |
| Colorado | • | • | • | • |
| Connecticut | • | • | • | • |
| Delaware | • | • | • | • |
| District of Columbia | • | • | • | • |
| Florida | • | • | • | • |
| Georgia | • | • | • | • |
| Hawaii | • | • | • | • |
| Idaho | • | • | • | • |
| Illinois | • | • | • | • |
| Indiana | • | • | • | • |
| lowa | • | • | • | • |
| Kansas | • | • | • | • |
| Kentucky | • | • | • | • |
| Louisiana | • | • | • | • |
| Maine | • | • | • | • |
| Maryland | • | • | • | • |
| Massachusetts | • | • | • | • |
| Michigan | • | • | • | • |
| Minnesota | • | • | • | • |
| Mississippi | • | • | • | • |
| Missouri | • | • | • | ٠ |
| Montana | • | • | • | • |

Available

Not Available

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

Pacific Life refers to Pacific Life Insurance Company (Newport Beach, CA) and its affiliates, including Pacific Life & Annuity Company. Pacific Life Insurance Company is the issuer in all states except New York. Pacific Life & Annuity Company is the issuer in New York. availability and features may vary by state. Each 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. Fixed and Variable annuities issued by Pacific Life are distributed by Pacific Select Distributors, LLC (Member FINRA & SIPC), a subsidiary of Pacific Life, and are available through licensed third party broker/dealers.



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|----------------|--------------------------|---|-----------------------------------|----------------------------------|
| | 10-1020 | 20-1020 | 20-1021 / 20-1022 | 20-1427 / 20-1428 |
| 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 | • | • | • | • |
| | 10-2020 | 20-2020 | 20-2021-A / 20-2022-A | 20-2427 / 20-2428 |
| New York | • | • | • | • |

Available

Not Available

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

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