



PACIFIC LIFE

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

Pacific Index EdgeSM

A Deferred, Fixed Indexed Annuity
 Contract Form Series 30-1503
 GWB Riders 20-1550 and 20-1551
 Product Approvals as of July 30, 2018

State	Pacific Index Edge	2-year Point to Point w/Spread Strategy Rider	1-year Point to Point w/Cap Strategy Rider	1-year Participation Rate w/ Spread Strategy Rider	5-year Participation Rate w/ Spread Strategy Rider ⁴	GWB Riders Single and Joint Life	Interest Enhanced Death Benefit Rider
	30-1503	20-1504	20-1404	20-1406	20-1507	20-1550/ 20-1551	20-1500
Alabama ²	●	●	●	●	●	●	●
Alaska	●	●	●	●	●	●	●
Arizona	●	●	●	●	●	●	●
Arkansas	●	●	●	●	●	●	●
California ³	●	●	●	●	●	●	⊘
Colorado	●	●	●	●	●	●	●
Connecticut	●	●	●	●	●	●	●
Delaware	●	●	●	●	●	●	●
District of Columbia	●	●	●	●	●	●	●
Florida	●	●	●	●	●	●	●
Georgia	●	●	●	●	●	●	●
Hawaii	●	●	●	●	●	●	●
Idaho	●	●	●	●	●	●	●
Illinois ²	●	●	●	●	●	●	●
Indiana	●	●	●	●	●	●	●
Iowa ¹	●	●	●	●	●	●	●
Kansas ²	●	●	●	●	●	●	●
Kentucky	●	●	●	●	●	●	●
Louisiana	●	●	●	●	●	●	●
Maine	●	●	●	●	●	●	●
Maryland	●	●	●	●	●	●	●
Massachusetts ²	●	●	●	●	●	●	●
Michigan	●	●	●	●	●	●	●
Minnesota ¹	●	●	●	●	●	●	●
Mississippi	●	●	●	●	●	●	●

● Approved ⊘ Not Approved

If you are registered with a broker/dealer, please check with your home office for restrictions.

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.

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



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	30-1503	20-1504	20-1404	20-1406	20-1507	20-1550/ 20-1551	20-1500
Missouri ¹	●	●	●	●	●	●	●
Montana ²	●	●	●	●	●	●	●
Nebraska	●	●	●	●	●	●	●
Nevada	●	●	●	●	●	●	●
New Hampshire ¹	●	●	●	●	●	●	●
New Jersey ¹	●	●	●	●	●	●	●
New Mexico	●	●	●	●	●	●	●
North Carolina	●	●	●	●	●	●	●
North Dakota	●	●	●	●	●	●	●
Ohio ²	●	●	●	●	●	●	●
Oklahoma	●	●	●	●	●	●	●
Oregon	●	●	●	●	●	●	●
Pennsylvania ¹	●	●	●	●	●	●	●
Rhode Island	●	●	●	●	●	●	●
South Carolina	●	●	●	●	●	●	●
South Dakota	●	●	●	●	●	●	●
Tennessee	●	●	●	●	●	●	●
Texas ²	●	●	●	●	●	●	●
Utah ¹	●	●	●	●	●	●	●
Vermont	●	●	●	●	●	●	●
Virginia	●	●	●	●	●	●	●
Washington ¹	●	●	●	●	●	●	●
West Virginia	●	●	●	●	●	●	●
Wisconsin	●	●	●	●	●	●	●
Wyoming	●	●	●	●	●	●	●

New York	Not Available
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1 – Use Compact forms: 91% GMSV, no rider fees deducted from GMSV

2 – AL, NC and OH: may not deduct rider fees in GMSV calculation

IL: MVA endorsement incorporated into contract, contract description is 'modified guaranteed equity index', some Spec page items moved to other areas in contract

KS: terminal illness waiver: 24 months

MT: unisex rates only

MA: no nursing care/home or long term care waiver; unisex rates

TX: terminal illness waiver: immediate availability

3 – CA

- No MVA
- 10-year Withdrawal Charge Schedule not available
- 7-year Withdrawal Charge Schedule: 9%, 8%, 7%, 6%, 5%, 4%, 3%
- 5-year Withdrawal Charge Schedule: 9%, 8%, 7%, 6%, 5%
- Nursing Home & Terminal Illness Waivers not available

4 – 5-year Participation Rate w/ Spread Strategy Rider

- Only available if the 5-year Withdrawal Charge Schedule is elected
- Is only available at contract issue for the Initial Term
- Transfers into this option are not allowed

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