



# 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 LIFE & ANNUITY COMPANY**  
P.O. Box 2829 • Omaha, NE 68103-2829  
(800) 748-6907  
[www.PacificLife.com](http://www.PacificLife.com)

## Pacific Quest

Individual Flexible Premium Deferred Variable Annuity Contract  
Contract Form Series 10-1025 / 10-2025  
Product Availability as of October 1, 2024

State	Pacific Quest	Return of Purchase Payments Death Benefit Rider	Stepped-Up Death Benefit Rider	EEDB Earnings Enhancement Death Benefit Rider	Future Income Generator Rider	CIA Select Rider	Enhanced Income Select 2 Rider
	10-1025	20-1125	20-1126	20-1297	20-1427/1428	20-1258/20-1259	20-1026/20-1027
Alabama	●	●	●	●	●	●	●
Alaska	●	●	●	●	●	●	●
Arizona	●	●	●	●	●	●	●
Arkansas	●	●	●	●	●	●	●
California <sup>1</sup>	●	●	●	●	●	●	●
Colorado	●	●	●	●	●	●	●
Connecticut	●	●	●	●	●	●	●
Delaware	●	●	●	●	●	●	●
District of Columbia	●	●	●	●	●	●	●
Florida	●	●	●	●	●	●	●
Georgia	●	●	●	●	●	●	●
Hawaii	●	●	●	●	●	●	●
Idaho	●	●	●	●	●	●	●
Illinois	●	●	●	●	●	●	●
Indiana	●	●	●	●	●	●	●
Iowa	●	●	●	●	●	●	●
Kansas	●	●	●	●	●	●	●
Kentucky	●	●	●	●	●	●	●
Louisiana	●	●	●	●	●	●	●
Maine	●	●	●	●	●	●	●
Maryland	●	●	●	●	●	●	●
Massachusetts	●	●	●	●	●	●	●
Michigan	●	●	●	●	●	●	●
Minnesota	●	●	●	●	●	●	●
Mississippi	●	●	●	●	●	●	●
Missouri	●	●	●	●	●	●	●
Montana	●	●	●	●	●	●	●

● Available      ⓧ Not Available  
Optional Riders are subject to Broker/Dealer availability.

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. Product 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.

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

State	Pacific Quest	Return of Purchase Payments Death Benefit Rider	Stepped-Up Death Benefit Rider	EEDB Earnings Enhancement Death Benefit Rider	Future Income Generator Rider	CIA Select Rider	Enhanced Income Select 2 Rider
	10-1025	20-1125	20-1126	20-1297	20-1427/20-1428	20-1258/20-1259	20-1026/20-1027
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	●	●	●	●	●	●	●
	10-2025	20-2125	20-2126	20-2197	20-2427-B/20-2428-B	20-2258/20-2259	20-2026/20-2027
New York	⊘	⊘	⊘	⊘	⊘	⊘	⊘

<sup>1</sup> California

- Contract is structured as annuitant driven.
- Nursing Home & Terminal Illness Waivers not available.
- EEDB Rider 20-1298 is used, which is annuitant driven.

● Available      ⊘ Not Available  
Optional Riders are subject to Broker/Dealer availability.

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. Product 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.

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