



PACIFIC LIFE

PACIFIC LIFE INSURANCE COMPANY
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PACIFIC LIFE & ANNUITY COMPANY
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Pacific Choice 2

Individual Flexible Premium Deferred Variable Annuity Contract
Contract Form Series 10-1352
Product Availability as of October 1, 2024

State	Pacific Choice 2	Investment Guard Rider (5-Year/7-Year/10-Year)	Return of Purchase Payments Death Benefit Rider	Stepped Up Death Benefit Rider	EEDB Earnings Enhancement Death Benefit Rider	CIA Select Rider (Single/Joint)
	10-1352	20-1356-A/20-1357-A/ 20-1358-A/20-1359-A/ 20-1360-A/20-1361-A	20-1125-B	20-1126-B	20-1297	20-1280-B/20-1281-B
Alabama	●	●	●	●	●	●
Alaska	●	●	●	●	●	●
Arizona	●	●	●	●	●	●
Arkansas	●	●	●	●	●	●
California ¹	●	●	●	●	●	●
Colorado	●	●	●	●	●	●
Connecticut	●	●	●	●	●	●
Delaware	●	●	●	●	●	●
District of Columbia	●	●	●	●	●	●
Florida	●	●	●	●	●	●
Georgia	●	●	●	●	●	●
Hawaii	●	●	●	●	●	●
Idaho	●	●	●	●	●	●
Illinois	●	●	●	●	●	●
Indiana	●	●	●	●	●	●
Iowa	●	●	●	●	●	●
Kansas	●	●	●	●	●	●
Kentucky	●	●	●	●	●	●
Louisiana	●	●	●	●	●	●
Maine	●	●	●	●	●	●
Maryland	●	●	●	●	●	●
Massachusetts	●	●	●	●	●	●
Michigan	●	●	●	●	●	●
Minnesota	●	●	●	●	●	●
Mississippi	●	●	●	●	●	●
Missouri	●	●	●	●	●	●
Montana	●	●	●	●	●	●

¹ California

- Contract is structured as annuitant driven.
- Nursing Home & Terminal Illness Waivers not available.
- Stepped-Up Death Benefit Rider 20-1126CA-B is used, which is annuitant driven.
- EEDB Rider 20-1298 is used, which is annuitant driven.

● Available ⓧ 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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	10-1352	20-1356-A/20-1357-A/ 20-1358-A/20-1359-A/ 20-1360-A /20-1361-A	20-1125-B	20-1126-B	20-1297	20-1280-B/20-1281-B
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	●	●	●	●	●	●

State	Pacific Choice 2	Investment Guard Rider (5-Year/7-Year/10-Year)	Return of Purchase Payments Death Benefit Rider	Stepped Up Death Benefit Rider	EEDB Earnings Enhancement Death Benefit Rider	CIA Select Rider (Single/Joint)	PIB Rider (5-Year/7-Year)
	10-2352	N/A	20-2125-B	20-2126-B	N/A	N/A	20-2354/2355
New York	●	⊘	●	●	⊘	⊘	●

● Available ⊘ Not Available

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