



PACIFIC LIFE

PACIFIC LIFE INSURANCE COMPANY
P.O. Box 2378 • Omaha, NE 68103-2378
(800) 722-4448
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PACIFIC LIFE & ANNUITY COMPANY
P.O. Box 2829 • Omaha, NE 68103-2829
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Pacific Protective Growth Annuity
Individual Limited Single Premium Deferred Variable Annuity Contract
with Index-Linked Options
Contract Form Series 10-1900
Product Availability as of March 3, 2025

State	Pacific Protective Growth Annuity	Performance Lock Rider	Guaranteed Lifetime Withdrawal Benefit Rider	Point to Point with a Cap and Floor Strategy Rider	Point to Point Performance Mix with a Participation Rate and Buffer Strategy Rider	Point to Point with a Cap and Buffer Strategy Rider
	10-1900	20-1901	20-1925	20-1904	20-1906	20-1903
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 ²	●	●	●	●	●	●
Michigan	●	●	●	●	●	●
Minnesota	●	●	●	●	●	●
Mississippi	●	●	●	●	●	●
Missouri	●	●	●	●	●	●
Montana	●	●	●	●	●	●

● Available ⊘ Not Available

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State	Point to Point Cap Rate with Dual Direction Buffer Strategy Rider	Market Value Adjustment Rider	Return of Purchase Payments Death Benefit Rider	Point to Point with a Tiered Participation Rate and Buffer Strategy Rider	Point to Point with Performance Triggered Rate and Floor Strategy Rider	Point to Point with Performance Triggered Rate and Buffer Strategy Rider
	20-1905	20-1409	20-1132	20-1909	20-1908	20-1907
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 ²	●	●	●	●	●	●
Michigan	●	●	●	●	●	●
Minnesota	●	●	●	●	●	●
Mississippi	●	●	●	●	●	●
Missouri	●	●	●	●	●	●
Montana	●	●	●	●	●	●

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	10-1900	20-1901	20-1925	20-1904	20-1906	20-1903
Nebraska	●	●	●	●	●	●
Nevada	●	●	●	●	●	●
New Hampshire	●	●	●	●	●	●
New Jersey	●	●	●	●	●	●
New Mexico	●	●	●	●	●	●
North Carolina	●	●	●	●	●	●
North Dakota	●	●	●	●	●	●
Ohio	●	●	●	●	●	●
Oklahoma	●	●	●	●	●	●
Oregon ³	⊘	⊘	⊘	⊘	⊘	⊘
Pennsylvania	●	●	●	●	●	●
Rhode Island	●	●	●	●	●	●
South Carolina	●	●	●	●	●	●
South Dakota	●	●	●	●	●	●
Tennessee	●	●	●	●	●	●
Texas	●	●	●	●	●	●
Utah	●	●	●	●	●	●
Vermont	●	●	●	●	●	●
Virginia	●	●	●	●	●	●
Washington	●	●	●	●	●	●
West Virginia	●	●	●	●	●	●
Wisconsin	●	●	●	●	●	●
Wyoming	●	●	●	●	●	●
New York ³	⊘	⊘	⊘	⊘	⊘	⊘

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	20-1905	20-1409	20-1132	20-1909	20-1908	20-1907
Nebraska	●	●	●	●	●	●
Nevada	●	●	●	●	●	●
New Hampshire	●	●	●	●	●	●
New Jersey	●	●	●	●	●	●
New Mexico	●	●	●	●	●	●
North Carolina	●	●	●	●	●	●
North Dakota	●	●	●	●	●	●
Ohio	●	●	●	●	●	●
Oklahoma	●	●	●	●	●	●
Oregon ³	⊘	⊘	⊘	⊘	⊘	⊘
Pennsylvania	●	●	●	●	●	●
Rhode Island	●	●	●	●	●	●
South Carolina	●	●	●	●	●	●
South Dakota	●	●	●	●	●	●
Tennessee	●	●	●	●	●	●
Texas	●	●	●	●	●	●
Utah	●	●	●	●	●	●
Vermont	●	●	●	●	●	●
Virginia	●	●	●	●	●	●
Washington	●	●	●	●	●	●
West Virginia	●	●	●	●	●	●
Wisconsin	●	●	●	●	●	●
Wyoming	●	●	●	●	●	●
New York ³	⊘	⊘	⊘	⊘	⊘	⊘

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¹ California –

- Contract is structured as annuitant driven.
- Nursing Home & Terminal Illness Waivers are not available.
- Return of Purchase Payments Death Benefit Rider is annuitant driven.

² Massachusetts -

- Nursing Home & Terminal Illness Waivers are not available

³ Oregon & New York – **Filing is not yet submitted. Launch Date – TBD**

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