

Introducing Pacific Index Foundation[®] 2

A Fixed Indexed Annuity Available in All States except New York

Pacific Life recognizes the growing client need for cost-conscious strategies and lifetime income opportunities. Pacific Life is pleased to offer a new deferred, fixed indexed annuity—**Pacific Index Foundation 2** available 4/16/26—all backed by Pacific Life's nearly 160-year history of strength and stability.

Pacific Index Foundation 2 offers clients:

- 6 indexes.
- 3 crediting options and a Fixed Account Option.
- An option to guarantee rates for the entire withdrawal charge period.

Growth and Protection Opportunities

Index-linked options are connected to the performance of an index to help determine the amount of positive interest. This interest is credited at the end of the term. Clients can select crediting options and index options, and they also can choose from several term lengths, depending on their retirement needs.

Rate Guarantee Options

- Rate-to-Term Option, which guarantees the rate will never change during the withdrawal charge period
- Initial Guaranteed Period Option, wherein rates are declared annually after the initial one-year period

Indexes are unmanaged and not available for direct investment. Index performance does not include the reinvestment of dividends. Not all indexes are available for every crediting option.

All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company.

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

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Crediting Options and Indexes Available

Crediting Options Available	Indexes Available
Point-to-Point with Cap Rate	S&P 500®
Point-to-Point with Performance-Triggered Rate	Invesco QQQ ETF
Point-to-Point with Participation Rate	iShares® Russell 2000 ETF
Fixed Account	MSCI EAFE®
	Barclays Large Cap Intraday VC10
	SG Nasdaq-100® Edge VC10

Allocating to an index that is linked to the performance of an ETF is not an investment in the ETF. Index-based ETFs seek to track the investment results of a specific market index. Due to a variety of factors, including the fees and expenses associated with ETFs, the performance of an ETF may not fully replicate or may, in certain circumstances, diverge significantly from the performance of the underlying index.

Additional Product Details

Charges and Fees

No explicit fees to the client (withdrawal charges may apply).

Access to Money

In All States Except California

Withdrawal Charge Period	Withdrawal Charge Schedule
5-year Withdrawal Charge Schedule	8%, 8%, 8%, 7%, 6%
7-year Withdrawal Charge Schedule	8%, 8%, 8%, 7%, 6%, 4%, 4%
10-year Withdrawal Charge Schedule	8%, 8%, 8%, 7%, 6%, 4%, 4%, 3%, 2%, 1%

California Only

Withdrawal Charge Period	Withdrawal Charge Schedule
5-year Withdrawal Charge Schedule	8%, 8%, 7%, 6%, 5%
7-year Withdrawal Charge Schedule	8%, 8%, 7%, 6%, 5%, 4%, 3%
9-year Withdrawal Charge Schedule	8%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%

- **Withdrawals free from withdrawal charges and a market value adjustments (MVAs):** 10% of the purchase payments in the first contract year and 10% of the contract value on the prior contract anniversary while in the withdrawal charge period may be withdrawn free of withdrawal charge and MVA.

Market Value Adjustments

An MVA will apply at the contract level during the chosen withdrawal charge period. When applied, the MVA may result in an increase or decrease to amounts withdrawn from the contract. For more information about the application of the MVAs and the MVA formula, please refer to the MVA rider.

Minimum Initial Purchase Payment: \$25,000 (qualified and nonqualified)

Additional cash purchase payments are permitted within the first 60 days after contract issue, up to a maximum of \$100,000. Please review product specifications for additional information.

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Issue Age

Pacific Index Foundation 2

Maximum issue age: 85

Standard beneficiary benefit is the greater of:

- The account value.
- The Guaranteed Minimum Surrender Value.

A beneficiary benefit is referred to as a death benefit in the contract summary.

Optional Beneficiary Benefit with Pacific Index Foundation 2

Interest Enhanced Death Benefit (Not Available in CA)

The Death Benefit Base is guaranteed to grow by the amount of interest credited to the contract, plus an additional 2% roll-up, compounded annually for 20 years, up until age 85. The maximum roll-up amount is 250% of total purchase payments (adjusted proportionately for withdrawals), whichever is earlier.

Annual Charges: 0.40%

The charge for this benefit is deducted annually from the contract value (not the Death Benefit Base). Beneficiaries will receive the greater of the Interest Enhanced Death Benefit base or the standard death benefit amount upon death.

Transition Rules

Pacific Index Foundation 2 will replace Pacific Index Foundation. Once the new product is approved and launched, Pacific Index Foundation will no longer be available at your firm. The application or transmission must be dated on or after 4/16/26 to purchase the new product. In order to purchase the current product, the application or transmission must be dated on or before 4/15/26.

Additional Details

Completing NAIC Training

The Model Regulation requires all annuity financial professionals licensed in participating states to complete product-specific training for each annuity product before soliciting clients.

NAIC Product Training is now available online with NAIC vendors. To complete training, please register to receive a user name and password, or log in to your existing account. Please contact your Pacific Life consultative wholesaler for more information.

**For more information, please contact your Pacific Life consultative wholesaler at
(800) 722-2333, or visit Annuities.PacificLife.com.**

Not all products or optional benefits are available in all states or firms, and features may vary by state and firm. Contact your firm or Pacific Life representative for availability.

Pacific Life, its affiliates, its distributors, and respective representatives do not provide tax, accounting, or legal advice. Any taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor or attorney.

Pacific Life is a product provider. It is not a fiduciary and therefore does not give advice or make recommendations regarding insurance or investment products.

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Annuities are long-term contracts designed for retirement. Annuity withdrawals and other distributions of taxable amounts, including death benefit payouts, will be subject to ordinary income tax. For nonqualified contracts, an additional 3.8% federal tax may apply on net investment income. If withdrawals and other distributions are taken prior to age 59½, an additional 10% federal income tax may apply. A withdrawal charge also may apply and a market value adjustment (MVA) also may apply. Withdrawals will reduce the contract value and the value of the death benefit, and also may reduce the value of any optional benefits.

A fixed indexed annuity is not a security and does not participate directly in the stock market or any index, so it is not an investment.

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The Product and its MSCI EAFE Index-Linked Options referred to herein are not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such Products or any index on which such Products are based. The Policy Contract contains a more detailed description of the limited relationship MSCI has with Pacific Life Insurance Company and any related products.

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Neither Barclays Bank PLC (“BBPLC”) nor its affiliates (collectively “Barclays”) are the issuer of any fixed index annuities. Pacific Life Insurance Company (“Pacific Life”), as issuer/producer of certain fixed index annuities (“Annuities”), has licensed the use of the Barclays Large Cap Intraday VC10 Index (“Index”), certain components of which are Barclays owned trademarks. BBPLC, as index sponsor, administers and publishes the Index.

Barclays does not sponsor, endorse, sell or promote Annuities nor has any responsibility, obligation or duty to any Annuities policyholder. Pacific Life may principally execute transaction(s) with Barclays regarding the Index, but policyholders only acquire Annuities from Pacific Life without entering into any relationship with Barclays. Barclays shall not be liable to Pacific Life, policyholders or any third parties regarding the use or accuracy of the Index or any data included therein.

The SG Nasdaq-100 Edge VC10 Index (the “Index”) is the exclusive property of SG Americas Securities, LLC (“SGAS”, together with its affiliates, “SG”). SG has contracted with Compass Financial Technologies SA (“Compass”) to maintain and calculate the Index. “Société Générale”, “SG”, “SG Americas

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None of SG, Compass, Nasdaq or other third party licensor (individually, an “Index Affiliate” and collectively, the “Index Affiliates”) to SG is acting, or has been authorized to act, as an agent of Pacific Life or has in any way sponsored, promoted, solicited, negotiated, endorsed, offered, sold, issued, supported, structured or priced the Fixed Indexed Annuity or provided investment advice to Pacific Life, and no Index Affiliate makes any representation whatsoever as to the advisability of purchasing, selling or holding any product linked to the Index, including the Fixed Indexed Annuity. No Index Affiliate shall have any liability with respect to the Fixed Indexed Annuity in which an interest crediting option is based on the Index and is not liable for any loss relating to the Fixed Indexed Annuity, whether arising directly or indirectly from the use of the Index, its methodology, any SG Mark or otherwise. Obligations to make payments under the Fixed Indexed Annuities are solely the obligation of Pacific Life. The selection of the Index as a crediting option under the Fixed Indexed Annuity does not obligate Pacific Life or SG to invest annuity payments in the components of the Index.

The level of the Index will be calculated after deducting a decrement of 0.75% per annum, calculated on a daily basis. This decrement will reduce the potential positive change in the Index and increase the potential negative change in the Index. While the volatility control applied by the Index may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.

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The indexes are not available for direct investment. S&P 500®, MSCI, QQQ, and iShares Russell 2000 indexes do not include the reinvestment of dividends.

Pacific Index Foundation 2 is named “Individual Limited Premium Deferred Fixed Annuity” in the contract. In some states, Interest Enhanced Death Benefit is named “Optional Death Benefit Rider” in the contract rider.

Pacific Life Insurance Company reserves the right to change or modify any non-guaranteed or current elements. The right to modify these elements is not limited to a specific time or reason.

Riders will likely incur additional charges and are subject to availability, restrictions and limitations. Clients should be shown annuity illustrations with and without riders to help show the rider’s impact on the contract values.

Pacific Life Insurance Company is licensed to issue insurance products in all states except New York. Product/material availability and features may vary by state.

Insurance product and rider guarantees, including optional benefits and any fixed crediting rates or annuity payout rates, are backed by the financial strength and claims-paying ability of the issuing insurance company. They are not backed by the independent third party from which this annuity is purchased, including the broker-dealer, by the insurance agency from which this annuity is purchased, or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.

Contract Form Series: ICC25:30-1601

Rider Series: ICC25:20-1411, ICC25:20-1413, ICC25:20-1414, ICC25:20-1415, ICC25:20-1926, 20-1500

State variations to contract form series and rider series may apply.

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