

Introducing Pacific Index Foundation[®] 2 for Accumulation and Pacific Index Income[™] with Lifetime Income Creator

Two Fixed Indexed Annuities 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 two new deferred, fixed indexed annuities—**Pacific Index Foundation 2** and **Pacific Index Income with Lifetime Income Creator** available 2/17/26—all backed by Pacific Life's nearly 160-year history of strength and stability.

Pacific Index Foundation 2 and Pacific Index Income offer clients:

- 4 indexes.
- 2 crediting options and a Fixed Account Option.
- An option to guarantee rates for the entire withdrawal charge period.
- A built-in additional benefit, Lifetime Income Creator, on Pacific Index Income.

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, 5 and 7 years, 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 Point-to-Point with Performance-Triggered Rate Fixed Account	S&P 500® Invesco QQQ ETF iShares® Russell 2000 ETF MSCI EAFE®

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

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%

- **Withdrawals free from withdrawal charges:** 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.

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.

Issue Age

Pacific Index Foundation 2

Maximum issue age: 85

Pacific Index Income with Lifetime Income Creator

Minimum issue age: 50

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.

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A Built-In Income Withdrawal Benefit with Pacific Index Income

Lifetime Income Creator is built into Pacific Index Income and required to purchase for an additional cost.

Annual Charge: 1.00%

The annual charge is a percentage of the protected payment base, deducted annually on each anniversary.

Automatic Resets

Starting with the first contract anniversary after the Lifetime Income Creator effective date, the protected payment base will automatically reset if the contract value is greater than the protected payment base on that contract anniversary.

Deferral Credits

- In each of the first 20 years starting from the Lifetime Income Creator effective date, a deferral credit will be added to the withdrawal percentage on the next contract anniversary if the income commencement date has not occurred.
- An automatic reset will not restart the 20-year deferral credit period.

Lifetime Withdrawals

- The initial withdrawal percentage is based on the designated life's (or youngest designated life for the Joint Life option) age on the Lifetime Income Creator effective date.
- Deferral credits will be added to the initial withdrawal percentage each contract anniversary prior to withdrawing income (the income commencement date) for up to 20 years.
- Lifetime income may not commence until age 59½.
- Upon the income commencement date, the withdrawal percentage (including deferral credits) will be established and will not change for the life of the contract. A reset does not impact the calculation of the withdrawal percentage.

Speak with your consultative wholesaler to learn more about our current withdrawal rates or visit Annuities.PacificLife.com.

All withdrawals under Lifetime Income Creator reduce the contract value in the same manner as any other withdrawal. Withdrawals taken under Lifetime Income Creator that exceed the maximum annual withdrawal limits may reduce the benefit by an amount greater than the value withdrawn. Withdrawals that occur before income under the benefit begins may reduce the benefits provided by Lifetime Income Creator, perhaps significantly, and/or could terminate the benefit. Withdrawals under Lifetime Income Creator also may reduce the benefits provided by the beneficiary benefit.

Issue Requirements for Lifetime Income Creator

The benefit must be purchased on the contract issue date, and the Single Life option or Joint Life option must be elected at that time. Lifetime Income Creator:

- Allows for a change in election and/or designated lives prior to the income commencement date.
- Will not restrict the ability to change the Single Life option, Joint Life option, or designated lives if early withdrawals (prior to the income commencement date) are taken.

Pacific Index Income with Lifetime Income Creator is not available on post-death nonqualified contracts, inherited traditional or Roth IRAs, or inherited tax-sheltered annuities (TSAs). The Joint Life option is not available for nonqualified contracts that are owned by trusts or non-natural owners.

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Transition Rules

Pacific Index Foundation 2 and Pacific Index Income will replace Pacific Index Foundation and Pacific Index Edge, respectively. Once the new products are approved and launched, Pacific Index Edge and Pacific Index Foundation will no longer be available at your firm. The application or transmission must be dated on or after 2/17/26 to purchase the new products. In order to purchase the current products, the application or transmission must be dated on or before 2/16/26.

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.

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. 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 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. Pacific Index Income is named “Individual Limited Premium Deferred Fixed Annuity” in the contract. Lifetime Income Creator is named “Guaranteed Lifetime Withdrawal 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: ICC25:20-1413, ICC25:20-1414, ICC25:20-1926

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

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