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**Pacific Life Launches Two New Fixed Indexed Annuities with a Twist**

*Both products offer the ability to lock in **all** rates and caps for the entire withdrawal charge period*

**NEWPORT BEACH, CALIF. – Sept. 16, 2025**—Pacific Life announced today the launch of two new fixed indexed annuity offerings, Pacific Index Foundation® 2 and Pacific Index Income™ in approved states and firms. For firms selling the new annuities, these products will replace Pacific Index Foundation® and Pacific Index Edge®.

Both offer the option to **lock in all rates and caps for the duration of the selected withdrawal charge period or to renew annually after the first year**—a rare combination among fixed annuity products—while still retaining popular features found in the previous products. In addition, each product introduces new benefits designed to enhance the traditional features of fixed indexed annuities.

- **Pacific Index Foundation 2 offers Interest Enhanced Death Benefit**, an optional beneficiary benefit available for an additional cost, designed to enhance clients' legacy plans.
- **Pacific Index Income offers Lifetime Income Creator**, a built-in guaranteed lifetime withdrawal benefit that can provide protected lifetime income that increases even without earned interest.

“The retirement-planning landscape is evolving, which means clients' priorities are evolving, too,” said Nick Weber, vice president of annuity product development at Pacific Life. “We believe our new indexed annuities are an exciting step forward in client empowerment by offering extensive flexibility to tailor the products to specific goals. Regardless of whether clients need accumulation or income, these products offer a truly robust set of choices that would be difficult to find elsewhere.”

**The new fixed indexed annuities will offer clients a choice of:**

- Three withdrawal charge periods
- Initial guarantee period, either for the duration of the withdrawal charge period or for one year
- Six indexes
- 10 index-linked interest-crediting options in addition to a Fixed Account Option

“We’re continuously innovating our offerings as the retirement-planning landscape continues to shift for financial professionals and clients alike,” said Kevin Kennedy, chief sales and marketing officer of Consumer Markets at Pacific Life. “We want clients to have more choices without sacrificing protection, and we believe these new products can be powerful considerations to help keep them confidently saving.”

For more information about Pacific Index Foundation 2 or Pacific Index Income, financial professionals are invited to contact a Pacific Life consultative wholesaler at (800) 722-2333, or visit [Annuities.PacificLife.com](https://Annuities.PacificLife.com).

### **About Pacific Life**

Pacific Life provides a variety of products and services designed to help individuals and businesses in the retail, institutional, workforce benefits, and reinsurance markets achieve financial security. Whether your goal is to protect loved ones or grow your assets for retirement, Pacific Life offers innovative life insurance and annuity solutions, as well as mutual funds, that provide value and financial security for current and future generations. Supporting our policyholders for nearly 160 years, Pacific Life is a Fortune 500 company headquartered in Newport Beach, California. For additional company information, including current financial strength ratings, visit [PacificLife.com](https://PacificLife.com).

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

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

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.*

Under current law, a nonqualified annuity that is owned by an individual is generally entitled to tax deferral. IRAs and qualified plans—such as 401(k)s and 403(b)s—are already tax deferred. Therefore, a deferred annuity should be used only to fund an IRA or qualified plan to benefit from the annuity’s features other than tax deferral. These features include lifetime income, death benefit options, and the ability to transfer among investment options without sales or withdrawal charges.

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.

The indexes are not available for direct investment, and index performance does not include the reinvestment of dividends.

All individuals selling this product must be licensed insurance agents.

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.

Insurance products and their guarantees, including optional benefits, annuity payout rates, and any crediting rates, are backed by the financial strength and claims-paying ability of the issuing insurance company, but they do not protect the value of the variable investment options. Look to the strength of the insurance company with regard to such guarantees because these guarantees are not backed by the independent broker/dealers, insurance agencies, or their affiliates from which products are purchased. Neither these entities nor their representatives make any representation or assurance regarding the claims-paying ability of the issuing company.

Pacific Index Foundation 2 (contract form series ICC25:30-1601-A), Pacific Index Income (contract form series ICC25:30-1601-B), Pacific Index Edge (contract form series ICC16:30-1503, 30-1503ID, 30-1503MA), and Pacific Index Foundation (contract form series ICC17:30-1800) are issued by Pacific Life Insurance Company. Contract form series and rider series may vary by state.

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

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