



Variable and Deferred Income Annuity Updates

Pacific Secure Income Enhancement

Effective 11/1/24, the maximum issue age for Pacific Secure Income will be updated from 70 to 71, and the maximum annuity payment start date age will be updated from 72 to 73 for traditional IRAs (does not apply to QLAC or Roth).

Optional Benefit Enhancement: Future Income Generator (National Only)

Effective 11/1/24, there will be 18 additional funds eligible for use with Future Income Generator:

- AFIS American High-Income Trust
- Aristotle Pacific High Yield Bond
- BlackRock Health Sciences
- FIAM LLC Technology
- Invesco Global Real Estate
- Lord Abbett Bond Debenture
- Macquarie VIP Energy Series
- MFS Small Cap Growth
- MFS Utilities Series
- PIMCO VIT Commodity Real Return
- Principal Emerging Markets Debt
- Principal Real Estate
- VanEck Global Resources
- PLFA Bond Plus
- PLFA International Equity Plus Bond Alpha
- PLFA Large-Cap Plus Bond Alpha
- PLFA QQQ Plus Bond Alpha
- PLFA Small-Cap Plus Bond Alpha

Note: Additional eligible funds are only available to contracts issued on or after 11/01/23.

Optional Benefit Enhancement: Investment Guard (All States Except NY)

Effective 11/1/24, there will be 18 additional funds eligible with Investment Guard, which includes all 5-, 7-, and 10-year terms:

- AFIS American High-Income Trust
- Aristotle Pacific High Yield Bond
- BlackRock Health Sciences
- FIAM LLC Technology
- Invesco Global Real Estate
- Lord Abbett Bond Debenture
- Macquarie VIP Energy Series

Insurance products can be issued in all states, except New York, by Pacific Life Insurance Company and in all states by Pacific Life & Annuity Company. Product/material availability and features may vary by state.

No bank guarantee • Not a deposit • May lose value

Not FDIC/NCUA insured • Not insured by any federal government agency

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- MFS Small Cap Growth
- MFS Utilities Series
- PIMCO VIT Commodity Real Return
- Principal Emerging Markets Debt
- Principal Real Estate
- VanEck Global Resources
- PLFA Bond Plus
- PLFA International Equity Plus Bond Alpha
- PLFA Large-Cap Plus Bond Alpha
- PLFA QQQ Plus Bond Alpha
- PLFA Small-Cap Plus Bond Alpha

Note: Additional eligible funds are available on all contracts issued with Investment Guard.

Fund Changes Effective 11/1/24

Subadvisor and Name Changes

- BlackRock Mid-Cap Equity to **PLFA Mid-Cap Plus Bond Alpha**
- American Century Value to **Putnam Value**

New Investment Options/Fund Additions

- PLFA Bond Plus
- PLFA International Equity Plus Bond Alpha
- PLFA Large-Cap Plus Bond Alpha
- PLFA QQQ Plus Bond Alpha
- PLFA Small-Cap Plus Bond Alpha

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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.

Investors should carefully consider a variable annuity's risks, charges, limitations, and expenses, as well as the risks, charges, expenses, and investment goals of the underlying investment options. This and other information about Pacific Life are provided in the product and underlying fund prospectuses. These prospectuses should be read carefully before investing.

Annuity withdrawals and other distributions of taxable amounts, including death benefit payouts, will be subject to ordinary income tax. For non-qualified 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 may apply. Withdrawals will reduce the contract value and the value of the death benefits and may reduce the value of any optional benefits.

Future Income Generator is named "Guaranteed Withdrawal Benefit XXII Rider—Single Life" and "Guaranteed Withdrawal Benefit XXII Rider—Joint Life" in the contract rider. Investment Guard is named "Guaranteed Minimum Accumulation Benefit" in the contract rider.

Pacific Life refers to Pacific Life Insurance Company and its subsidiary Pacific Life & Annuity Company. Insurance products can be issued in all states, except New York, by Pacific Life Insurance Company and in all states by Pacific Life & Annuity Company.

Product/material availability and features may vary by state. Each insurance company is solely responsible for the financial obligations accruing under the products it issues.

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 and do not protect the value of the variable investment options. They are not backed by the broker-dealer from which this annuity is purchased, 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.

Variable insurance products are distributed by **Pacific Select Distributors, LLC** (member FINRA & SIPC), a subsidiary of Pacific Life Insurance Company and an affiliate of Pacific Life & Annuity Company.

The home office for Pacific Life & Annuity Company is located in Phoenix, Arizona. The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.

Contract Form Series: ICC12: 10-1252, ICC22:10-1352, ICC20:10-1020, ICC11:10-1212, 10-17800, ICC20:10-1025
Rider Series: 20-2354, 20-2355, ICC20:20-1021, ICC20:20-1022, ICC21:20-1026, ICC21:20-1027, ICC22:20-1356-A, ICC22:20-1356-B,
ICC19:20-1427, ICC19:20-1428
State variations to contract form series and rider series may apply.
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