PACIFIC LIFE

PACIFIC
ODYSSEY® ADVANTAGE
A Variable Annuity

DCA Plus Fixed Option Rates

The following rates are for DCA Plus Fixed Options effective as of

08/01/2026

All rates are subject to change without notice.

	All States except New York		New York	
DCA Plus Fixed Option Term	**Rate**	**Equivalent Annual Rate**	**Rate**	**Equivalent Annual Rate**
6-Month	3.00%	1.74%	6.00%	3.46%
12-Month	3.00%	1.62%	3.00%	1.62%
Minimum Guaranteed Rate	**2.70%**		**2.70%**	

The current rate for the 6- and 12-month terms for the DCA Plus Fixed Option applies to initial and subsequent purchase payments made into a new DCA Plus Fixed Option. There can be only one DCA Plus Fixed Option at a time. If there is an active DCA Plus Fixed Option, any subsequent purchase payments will be added to the current option and receive the rate for the selected option in effect when the current DCA Plus Fixed Option was initiated.

Rate-lock does not apply to transfers or payments received after a contract is issued. Such payments will receive the DCA Plus Fixed Option rate in effect when the payment is received. Please contact your Schwab investment professional or call **(888) 311-4889, option 2**, with any questions.

All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company and do not protect the value of the variable investment options, which are subject to market risk.

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.

Brokerage and insurance products: Are not deposits
Are not FDIC-insured • Are not insured by any federal government agency
Are not guaranteed by the bank or any affiliate of the bank • May lose value

DCA Plus Fixed Option Rate—The equivalent annual rate reflects the amount of interest that will be transferred to the variable investment options over the DCA term divided by the purchase payment that is transferred out of the DCA Plus Fixed Option over the 6- or 12-month term. For the 6-month option, the rate is annualized by compounding so that it represents the interest rate that would be earned over an entire year. Amounts are transferred to variable investment options, which are subject to market risk. Dollar cost averaging can be a convenient way to continuously invest, regardless of changing prices. However, it does not ensure a profit or protect against loss in declining markets. Clients should consider their financial ability to continue to invest, even when prices are low; in continually rising markets, there is a potential to end up with fewer units. The stated interest rate at issue is credited on a declining balance as money is transferred out of the DCA Plus Fixed Option. Subsequent payments will get the DCA Plus rate in effect at the time of the subsequent payment. The DCA Plus rate will never be less than the minimum stated in the contract. The DCA Plus Fixed Option is subject to the issuing insurance company's claims-paying ability and financial strength.

Rate-Lock for DCA Plus Fixed Option—If a transmission with cash or transfer/exchange request (handled by either Pacific Life or the Schwab investment professional) is received and in good order by the 14th calendar day of the date provided in the transmission (if applicable), the contract will receive the higher rate in effect on either the date provided in the transmission (if applicable) or the contract issue date. If an application with cash or transfer/exchange request (handled by either Pacific Life or the Schwab investment professional) is received and in good order by the 14th calendar day of the application-signed date, the contract will receive the higher rate in effect on either the application-signed date or the contract issue date. If the application/transmission is not received by the 14th calendar day after the application-signed date or the date provided in the transmission (if applicable), then the contract will receive the higher rate between either: 1) the lower of the rates between the application-signed date or the date provided in the transmission (if applicable) or the application/transmission receipt date; or 2) the date the contract is issued. Funds must be received within 60 days of the application/transmission-received date for rate-lock to apply.

Note: For New York business, rate-lock for transfer/exchange business is based on the date the Authorization to Release Information form is signed and not the date the application is signed. Funds must be received within 90 days of the date the Authorization to Release Information form, application, or transmission date (whichever is applicable) is received for rate-lock to apply.

In order to sell this product, a Schwab investment professional must be a properly licensed and appointed life insurance producer.

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.

Charles Schwab & Co., Inc. ("Schwab") is a selling broker-dealer and general insurance agency. The contract is sold exclusively by Schwab through its representatives. Schwab Asset Management is the dba name for Charles Schwab Investment Management, Inc., the adviser for the underlying investment options. Charles Schwab & Co., Inc. and Schwab Asset Management are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation and are not affiliated with Pacific Life or Pacific Select Distributors, LLC.

This material is for informational purposes only and does not constitute investment advice or a recommendation.

You 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 are available from your financial professional or at PacificLife.com. Read them carefully before investing.

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 benefits, and may reduce the value of any optional benefits.

Contract charges will reduce the effective rate of return on the accumulated value in the variable investment options. Contract charges may also exceed the interest credited to the accumulated value in the fixed accounts.

The value of the variable investment options will fluctuate so that shares, when redeemed, may be worth more or less than the original cost.

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

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 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.

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

Contract Form Series: 10-1880, 10-2880

Rider Series: 20-1219, 20-2219

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

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