

Pacific Odyssey[®] Variable Annuity with Optional Living Benefits

Investment Options as of 11/1/25

The listed investment options may be chosen when combining Pacific Odyssey variable annuity with optional living benefits, available for an additional charge. This reference guide includes summary information only. See the applicable product and underlying fund prospectuses for more information.

Money Manager/Fund Name	Morningstar Category	Gross Expense Ratio (%)	Net Expense Ratio (%) ¹
JPMorgan Hedged Equity	Options Trading	0.85	0.85
American Funds [®] IS Asset Allocation Fund SM	Moderate Allocation	0.79	0.79
American Funds [®] IS Managed Risk Asset Allocation Fund SM	Moderate Allocation	0.90	0.90
Avantis Balanced Allocation	Moderate Allocation	0.65	0.65
Fidelity [®] VIP FundsManager [®] 60% Portfolio	Moderate Allocation	0.96	0.81 ²
First Trust/Dow Jones Dividend & Income Allocation Portfolio	Moderate Allocation	1.18	1.18
Franklin Allocation VIP Fund	Moderate Allocation	0.95	0.92 ³
Janus Henderson VIT Balanced Portfolio	Moderate Allocation	0.87	0.87
MFS [®] Total Return Series	Moderate Allocation	0.96	0.86 ³
PLFA ESG Diversified	Moderate Allocation	0.82	0.79 ³
PLFA Pacific Dynamix [®] Moderate Growth	Moderate Allocation	0.62	0.59 ⁴
PLFA Portfolio Optimization Moderate	Moderate Allocation	0.92	0.92
T. Rowe Price Capital Appreciation	Moderate Allocation	1.06	0.95 ⁵
PLFA Pacific Dynamix [®] Conservative Growth	Moderately Conservative Allocation	0.63	0.59 ⁴
PLFA Portfolio Optimization Moderate-Conservative	Moderately Conservative Allocation	0.91	0.91
PLFA Portfolio Optimization Conservative	Conservative Allocation	0.90	0.90
Invesco V.I. Balanced-Risk Allocation Fund	Tactical Allocation	1.57	1.13 ³
BlackRock Global Allocation V.I. Fund	Global Moderate Allocation	1.16	1.02 ⁶
Nomura VIP Asset Strategy Series	Global Moderate Allocation	1.03	0.85 ³

¹For more information, see the applicable fund prospectus. Expenses are subject to change, and there is no guarantee that the investment advisor will continue to waive and/or reimburse fund fees beyond their current terms as outlined in each fund prospectus. In addition, please refer to the variable annuity product prospectus for additional product fees and charges.

²Fidelity[®] VIP FundsManager[®] 60%: Fidelity Management & Research Company LLC has contractually agreed to waive 0.05% of each fund's management fee. This arrangement will remain in effect through April 30, 2026. In addition, Fidelity Management & Research Company LLC has contractually agreed to reimburse 0.10% of class-level expenses for Service Class and Service Class 2. This arrangement will remain in effect for at least one year from the effective date of the prospectus, and will remain in effect thereafter as long as Service Class and Service Class 2 continue to be sold to unaffiliated insurance companies. If Service Class and Service Class 2 are no longer sold to unaffiliated insurance companies, FMR, in its sole discretion, may discontinue the arrangement.

³Fee waiver expires on April 30, 2026.

⁴PLFA Pacific Dynamix[®] Portfolios: Net fund expenses reflect a contractual expense cap in place through April 30, 2026. There is no guarantee that expenses will continue to be capped after that date. Does not include contract-level charges. A fund-of-funds involves direct expenses for each fund and indirect expenses for the underlying funds.

⁵Fee waiver expires on April 30, 2027.

⁶Fee waiver expires on June 30, 2026.

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

**For more information on investment options available with advisory variable annuities,
please contact the Pacific Life advisory team.
Call (866) 441-2354 | Email PacificLifeAdvisory@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.

On certain contracts, a living benefit must be elected at contract issue and is not optional. See the prospectus for details.

Pacific Life, its affiliates, their 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.

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.

Variable annuities are long-term investments designed for retirement. The value of the variable investment options will fluctuate so that shares, when redeemed, may be worth more or less than the original cost.

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 also may reduce the value of any optional benefits.

Only one optional guaranteed minimum withdrawal benefit (GMWB) can be purchased on a variable annuity.

Although some funds may have names or investment goals that resemble retail mutual funds managed by the same money manager, these funds may not have the same underlying holdings or performance as the retail mutual funds. Investment results may be higher or lower.

Unless otherwise noted, all aforementioned fund managers, their distributors, and affiliates are unaffiliated with Pacific Life and Pacific Select Distributors, LLC.

Third-party trademarks and service marks are the property of their respective owners.

Pacific Life Fund Advisors LLC (PLFA), a wholly owned subsidiary of Pacific Life Insurance Company, is the investment adviser to the Pacific Select Fund (PSF). PLFA directly manages certain PSF funds-of-funds.

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.

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.

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

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

Contract Form Series: 10-17800, 10-1780R
State variations to contract form series may apply.

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PACIFIC LIFE

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