

Pacific Odyssey® Variable Annuity with Investment Guard

Investment Options as of 11/1/25

The listed investment options may be chosen when combining Pacific Odyssey variable annuity with Investment Guard, an optional benefit 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
U.S. EQUITY FUNDS			
American Funds® IS Growth Fund SM	Large Growth	0.84	0.84
FIAM LLC Large-Cap Growth	Large Growth	0.94	0.86 ²
Fidelity® VIP Contrafund SM	Large Growth	0.81	0.81
Janus Focused Growth	Large Growth	0.95	0.95
MFS® Growth	Large Growth	0.78	0.78
PLFA QQQ Plus Bond Alpha	Large Growth	0.69	0.60 ²
American Funds® IS Growth-Income Fund SM	Large Blend	0.78	0.78
BlackRock Equity Index	Large Blend	0.28	0.28
Franklin Rising Dividends VIP Fund	Large Blend	0.89	0.88 ²
JPMorgan Large-Cap Core	Large Blend	0.68	0.68
PLFA Large-Cap Plus Bond Alpha	Large Blend	0.69	0.64 ²
T. Rowe Price Dividend Growth	Large Blend	0.90	0.87 ²
American Funds® IS Washington Mutual Investors Fund SM	Large Value	0.90	0.75 ³
ClearBridge Large-Cap Value	Large Value	0.84	0.84
JPMorgan Value Advantage	Large Value	0.89	0.87 ²
Putnam Value	Large Value	0.95	0.86 ²
Federated Hermes Mid-Cap Growth	Mid-Cap Growth	0.93	0.88 ²
PLFA Mid-Cap Plus Bond Alpha	Mid-Cap Blend	0.70	0.65 ²
Boston Partners Mid-Cap Value	Mid-Cap Value	0.93	0.93
LVIP American Century VP Mid Cap Value	Mid-Cap Value	1.03	1.01 ²
Goldman Sachs Small-Cap Growth	Small Growth	0.84	0.84
BlackRock Small-Cap Index	Small Blend	0.58	0.58
PLFA Small-Cap Plus Bond Alpha	Small Blend	0.74	0.69 ²
Avantis Small-Cap Value	Small Value	1.00	0.83 ²
Franklin/BlackRock Small-Cap Equity	Small Value	1.04	0.94 ²

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

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NON U.S. EQUITY FUNDS

American Funds ® IS International Fund SM	Foreign Large Growth	1.03	1.03
ClearBridge International Growth	Foreign Large Growth	0.95	0.95
Invesco V.I. International Growth Fund	Foreign Large Growth	1.42	1.25 ²
American Funds ® IS International Growth and Income Fund SM	Foreign Large Blend	1.06	1.06
MFS ® International Large-Cap	Foreign Large Blend	1.03	1.00 ²
PLFA International Equity Plus Bond Alpha	Foreign Large Blend	0.71	0.66 ²
Wellington International Value	Foreign Large Value	0.91	0.91
FIAM LLC International Small-Cap	Foreign Small/Mid-Blend	1.17	1.15 ²
American Funds ® IS Global Growth Fund SM	Global Large-Stock Growth	1.01	0.91 ³
Invesco V.I. Global Fund	Global Large-Stock Growth	1.06	1.06
American Funds ® IS Capital World Growth and Income Fund SM	Global Large-Stock Blend	1.02	0.92 ³
Franklin Mutual Global Discovery VIP Fund	Global Large-Stock Value	1.16	1.16
American Funds ® IS Global Small Capitalization Fund SM	Global Small/Mid Stock	1.20	1.15 ³
American Funds ® IS New World Fund SM	Diversified Emerging Markets	1.14	1.07 ³
Goldman Sachs Emerging Markets	Diversified Emerging Markets	1.07	1.04 ²

U.S. FIXED INCOME FUNDS

Aristotle Pacific Capital Floating Rate Income	Bank Loan	0.92	0.92
American Funds ® IS American High-Income Trust SM	High-Yield Bond	0.95	0.83 ³
Aristotle Pacific Capital High Yield Bond	High-Yield Bond	0.63	0.63
PIMCO Inflation Managed	Inflation-Protected Bond	1.32	1.32
American Funds ® IS The Bond Fund of America SM	Intermediate Core Bond	0.88	0.73 ³
JPMorgan Intermediate Bond	Intermediate Core Bond	0.64	0.64
PLFA Bond Plus	Intermediate Core Bond	0.69	0.64 ²
Aristotle Pacific Capital Core Income	Intermediate Core-Plus Bond	0.76	0.76
Janus Henderson VIT Flexible Bond	Intermediate Core-Plus Bond	0.88	0.82 ²
Lord Abbett Total Return Portfolio VC	Intermediate Core-Plus Bond	0.71	0.71
Loomis Diversified Bond	Intermediate Core-Plus Bond	0.64	0.64
PIMCO Total Return	Intermediate Core-Plus Bond	0.92	0.92
Fidelity ® VIP Strategic Income	Multisector Bond	0.89	0.89
Lord Abbett Bond Debenture Portfolio VC	Multisector Bond	0.99	0.99
PIMCO VIT Income Portfolio	Multisector Bond	1.16	1.16
T. Rowe Price Short Duration Bond	Short-Term Bond	0.64	0.64
American Funds ® IS US Government Securities Fund SM	Intermediate Government	0.83	0.75 ³
Fidelity ® VIP Government Money Market	Money Market—Taxable	0.35	0.35

NON U.S. FIXED INCOME FUNDS

American Funds ® IS Capital World Bond Fund	Global Bond	0.98	0.98
Templeton Global Bond VIP Fund	Global Bond	0.77	0.75 ²
Principal Emerging Markets Debt	Emerging-Markets Bond	1.09	1.04 ²

ALTERNATIVE STRATEGIES/SECTOR PORTFOLIOS

JPMorgan Hedged Equity	Options Trading	0.85	0.85
PIMCO VIT CommodityRealReturn Strategy Portfolio	Commodities Broad Basket	2.54	2.38 ²
Nomura VIP Energy Series	Equity Energy	1.24	1.11 ²
Invesco V.I. Global Real Estate Fund	Global Real Estate	1.27	1.27
BlackRock Health Sciences Portfolio	Health	1.14	1.14
VanEck VIP Global Resources Fund	Natural Resources	1.30	1.30

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ALTERNATIVE STRATEGIES/SECTOR PORTFOLIOS *(continued)*

Principal Real Estate	Real Estate	1.08	0.99 ²
FIAM LLC Technology	Technology	1.15	1.04 ²
MFS ® Utilities Series	Utilities	1.05	1.04 ²

ASSET ALLOCATIONS

First Trust/Dorsey Wright Tactical Core Portfolio	Moderately Aggressive Allocation	1.69	1.30 ³
PLFA ESG Diversified Growth	Moderately Aggressive Allocation	0.98	0.79 ²
PLFA Pacific Dynamix® Growth	Moderately Aggressive Allocation	0.64	0.59 ⁴
PLFA Pacific Dynamix® Aggressive Growth	Moderately Aggressive Allocation	2.13	0.59 ⁴
PLFA Portfolio Optimization Aggressive-Growth	Moderately Aggressive Allocation	0.97	0.97
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
BlackRock 60/40 Target Allocation ETF V.I. Fund	Moderate Allocation	0.53	0.32 ⁵
Fidelity ® VIP FundsManager® 60% Portfolio	Moderate Allocation	0.96	0.81 ⁶
First Trust/Dow Jones Dividend & Income Allocation Portfolio	Moderate Allocation	1.18	1.18
Franklin Allocation VIP Fund	Moderate Allocation	0.95	0.92 ²
Invesco V.I. Equity and Income Fund	Moderate Allocation	0.82	0.82
Janus Henderson VIT Balanced Portfolio	Moderate Allocation	0.87	0.87
MFS ® Total Return Series	Moderate Allocation	0.96	0.86 ²
PLFA ESG Diversified	Moderate Allocation	0.82	0.79 ²
PLFA Pacific Dynamix® Moderate Growth	Moderate Allocation	0.62	0.59 ⁴
PLFA Portfolio Optimization Growth	Moderate Allocation	0.94	0.94
PLFA Portfolio Optimization Moderate	Moderate Allocation	0.92	0.92
T. Rowe Price Capital Appreciation	Moderate Allocation	1.06	0.95 ⁷
Franklin Income VIP Fund	Moderately Conservative Allocation	0.73	0.72 ²
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 ²
American Funds ® IS Capital Income Builder Fund SM	Global Moderately Aggressive Allocation	0.91	0.78 ³
American Funds ® IS Global Balanced Fund SM	Global Moderate Allocation	1.03	1.01 ³
BlackRock Global Allocation V.I. Fund	Global Moderate Allocation	1.16	1.02 ⁵
Nomura VIP Asset Strategy Series	Global Moderate Allocation	1.03	0.85 ²

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.

²Fee waiver expires on April 30, 2026.

³Fee waiver expires on May 1, 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 June 30, 2026.

⁶Fidelity® 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.

⁷Fee waiver expires on April 30, 2027.

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**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.

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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.

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.

Investment Guard is named "Guaranteed Minimum Accumulation Benefit" in the contract rider.

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, 10-178OR

Rider Series: ICC22:20-1356-B, ICC22:20-1357-B, ICC22:20-1358-B, ICC22:20-1359-B, ICC22:20-1360-B, ICC22:20-1361-B

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

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