

Pacific Odyssey® Variable Annuity with Protected Investment Benefit

Investment Options as of 11/1/25

Pacific Odyssey Variable Annuity is no longer available for sale in the state of New York. This flyer is for purposes to service in-force contracts only. 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
PLFA Pacific Dynamix® Growth	Moderately Aggressive Allocation	0.64	0.59 ²
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 ³
First Trust/Dow Jones Dividend & Income Allocation Portfolio	Moderate Allocation	1.18	1.18
Franklin Allocation VIP Fund	Moderate Allocation	0.95	0.92 ⁴
Janus Henderson VIT Balanced Portfolio	Moderate Allocation	0.87	0.87
MFS ® Total Return Series	Moderate Allocation	0.96	0.86 ⁴
PLFA ESG Diversified	Moderate Allocation	0.82	0.79 ⁴
PLFA Pacific Dynamix® Moderate Growth	Moderate Allocation	0.62	0.59 ²
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 ⁵
PLFA Pacific Dynamix® Conservative Growth	Moderately Conservative Allocation	0.63	0.59 ²
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 ⁴

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.

²PLFA 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.

³Fidelity® 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.

⁴Fee waiver expires on April 30, 2026.

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.

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.

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. Withdrawals will reduce the contract value and the value of the death benefits, and may reduce any optional benefits.

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.

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.

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 Insurance Company contracts Morningstar Inc., for a fee, as a third-party advisor. In this capacity, Morningstar independently provides performance metrics on the underlying investment options for Pacific Life. Pacific Life and its affiliates have not independently verified this information.

©2024 Morningstar, Inc. All Rights Reserved. The Morningstar Category information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

Pacific Life & Annuity Company is licensed to issue insurance products in all states, including New York. Product/material availability and features may vary by state.

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

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

Contract Form Series: 10-278NY-1
Rider Series: 20-2354, 20-2355
VAF3188-RIA-NY-00
11/25 E528

For financial professional use only. Not for use with the public.



PACIFIC LIFE

ADVISORY