Pacific Advisory Variable Annuity Investment Lineup by Cost

As of 5/2/22

Pacific Advisory Variable Annuity offers a lineup of cost-conscious investment options overseen by respected and experienced money managers. All investment options available through Pacific Advisory Variable Annuity have a net fund expense of 1.00% or less. While cost should not be the only factor when considering an investment option, it can play an important role in helping to optimize returns in your portfolio over time.

Consult with your financial professional to discuss all options to create a well-diversified plan that can help reduce risk, seek growth, and pursue your overall financial goals.

	Net Fund Expense (%)	Money Manager	Fund Name	Morningstar Category
	0.03	Schwab®	S&P 500 Index Portfolio	Large Blend
	0.10	Fidelity®	VIP Index 500 Portfolio	Large Blend
	0.10	Vanguard	VIF Total International Stock Market Index Portfolio	Foreign Large Blend
	0.12	DFA	VA Short-Term Fixed Portfolio	Ultrashort Bond
	0.12	Vanguard	VIF Moderate Allocation Portfolio	Allocation—50% to 70% Equity
	0.13	Fidelity®	VIP Extended Market Index Portfolio	Mid-Cap Blend
✪	0.13	Vanguard	VIF Conservative Allocation Portfolio	Allocation—30% to 50% Equity
	0.13	Vanguard	VIF Global Bond Index Portfolio	Intermediate Core Bond
	0.13	Vanguard	VIF Total Stock Market Index Portfolio	Large Blend
	0.14	BlackRock	S&P 500 Index V.I. Fund	Large Blend
	0.14	Vanguard	VIF Total Bond Market Index Portfolio	Intermediate Core Bond
	0.14	Vanguard	VIF Equity Index Portfolio	Large Blend
	0.14	Vanguard	VIF Short-Term Investment Grade Portfolio	Short-Term Bond
	0.17	Vanguard	VIF Mid-Cap Index Portfolio	Mid-Cap Blend
	0.20	American Funds®	IS The Bond Fund of America℠	Intermediate Core Bond
✪	0.20	Vanguard	VIF Balanced Portfolio	Allocation—50% to 70% Equity
	0.21	DFA	VA U.S. Large Value Portfolio	Large Value
	0.22	American Funds®	IS U.S. Government Securities Fund℠	Intermediate Government
	0.22	BlackRock	Small Cap Index V.I. Fund	Small Blend
	0.23	Fidelity®	VIP Government Money Market Portfolio	Money Market – Taxable
	0.24	DFA	VA Global Bond Portfolio	World Bond-USD Hedged

✪ Eligible for an optional living benefit.

Net fund expenses listed in the table are as of the most recent fund prospectus (adjusted for any fee waivers/reimbursements).

For more information, including the gross expense ratio, waivers, and/or expense reimbursements, 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.

Insurance products are issued by Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state.

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	Net Fund Expense (%)	Money Manager	Fund Name	Morningstar Category
	0.26	Vanguard	VIF High Yield Bond Portfolio	High Yield Bond
	0.26	Vanguard	VIF Real Estate Index Portfolio	Real Estate
	0.27	American Funds®	IS Capital Income Builder® Fund℠	World Allocation
	0.27	American Funds®	IS Washington Mutual Investors Fund℠	Large Value
	0.28	DFA	VA Global Moderate Allocation Portfolio	World Allocation
	0.28	DFA	VA International Value Portfolio	Foreign Large Value
	0.28	Vanguard	VIF Diversified Value Portfolio	Large Value
	0.29	American Funds®	IS Growth-Income Fund℠	Large Blend
	0.29	DFA	VA U.S. Targeted Value Portfolio	Small Value
✪	0.30	American Funds®	IS Asset Allocation Fund℠	Allocation—50% to 70% Equity
	0.30	DFA	VA Equity Allocation Portfolio	Large Blend
	0.30	TOPS®	Aggressive Growth ETF Portfolio	Allocation—85%+ Equity
	0.30	TOPS®	Growth ETF Portfolio	Allocation—70% to 85% Equity
	0.30	TOPS®	Moderate Growth ETF Portfolio	Allocation—50% to 70% Equity
	0.30	Vanguard	VIF Equity Income Portfolio	Large Value
✪	0.31	TOPS®	Balanced ETF Portfolio	Allocation—50% to 70% Equity
✪	0.33	TOPS®	Conservative ETF Portfolio	Allocation—15% to 30% Equity
	0.34	Vanguard	VIF Capital Growth Portfolio	Large Blend
	0.35	American Funds®	IS Growth Fund℠	Large Growth
✪	0.38	BlackRock	60/40 Target Allocation ETF V.I. Fund	Allocation—50% to 70% Equity
	0.38	Vanguard	VIF International Portfolio	Foreign Large Growth
	0.39	Fidelity®	VIP Investment Grade Bond Portfolio	Intermediate Core Bond
✪	0.39	PLFA	Pacific Dynamix® Conservative-Growth	Allocation—30% to 50% Equity
	0.39	PLFA	Pacific Dynamix® Growth	Allocation—70% to 85% Equity
✪	0.39	PLFA	Pacific Dynamix® Moderate-Growth	Allocation—50% to 70% Equity
✪	0.40	DFA	Balanced Allocation Portfolio	Allocation—50% to 70% Equity
	0.40	DFA	VA International Small Portfolio	Foreign Small/Mid Blend
	0.41	Vanguard	VIF Growth Portfolio	Large Growth
	0.42	American Funds®	IS Capital World Growth and Income Fund℠	World Large Stock
	0.42	American Funds®	IS Global Growth Fund℠	World Large Stock
	0.47	BlackRock	Total Return V.I. Fund	Intermediate Core-Plus Bond
	0.47	Franklin	Income VIP Fund	Allocation—30% to 50% Equity
	0.49	TOPS®	Managed Risk Growth ETF Portfolio	Allocation—70% to 85% Equity
	0.49	TOPS®	Managed Risk Moderate Growth ETF Portfolio	Allocation—50% to 70% Equity
	0.50	American Funds®	IS Capital World Bond Fund℠	World Bond
	0.50	PIMCO	VIT Low Duration Portfolio	Short-Term Bond
	0.50	PIMCO	VIT Total Return Portfolio	Intermediate Core-Plus Bond
	0.50	TOPS®	Managed Risk Balanced ETF Portfolio	Allocation—30% to 50% Equity
	0.51	PIMCO	VIT Long-Term U.S. Government Portfolio	Long Government
	0.51	Templeton	Global Bond VIP Fund	World Bond
	0.53	American Funds®	IS International Growth and Income Fund℠	Foreign Large Blend
	0.53	Western Asset Management	Core Plus VIT Portfolio	Intermediate Core-Plus Bond
	0.54	American Funds®	IS International Fund℠	Foreign Large Growth
	0.54	JPMorgan	Insurance Trust Core Bond Portfolio	Intermediate Core Bond
	0.57	American Funds®	IS New World Fund®	Diversified Emerging Mkts
	0.57	BlackRock	High Yield V.I. Fund	High Yield Bond

✪ Eligible for an optional living benefit.

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

	Net Fund Expense (%)	Money Manager	Fund Name	Morningstar Category
	0.60	Fidelity®	VIP Contrafund®	Large Growth
	0.60	PLFA	ESG Diversified Growth	Allocation—70% to 85% Equity
✪	0.62	Janus Henderson	VIT Balanced Portfolio	Allocation—50% to 70% Equity
✪	0.62	PLFA	ESG Diversified	Allocation—50% to 70% Equity
	0.63	Fidelity®	VIP Growth Opportunities Portfolio	Large Growth
	0.63	Franklin	Rising Dividends VIP Fund	Large Blend
	0.64	Fidelity®	VIP Value Strategies Portfolio	Mid-Cap Value
	0.65	American Funds®	IS Managed Risk Asset Allocation Fund℠	Allocation—50% to 70% Equity
	0.65	Fidelity®	VIP Consumer Discretionary Portfolio	Consumer Cyclical
	0.65	Fidelity®	VIP Energy Portfolio	Equity Energy
	0.66	BlackRock	Equity Dividend V.I. Fund	Large Value
	0.66	Franklin	Small Cap Value VIP Fund	Small Value
	0.69	Goldman Sachs	VIT Trend Driven Allocation Fund	Tactical Allocation
	0.70	Goldman Sachs	VIT Large Cap Value Fund	Large Value
	0.70	Invesco®	V.I. Nasdaq 100 Buffer Funds[1]	Options-Based
	0.70	Invesco®	V.I. S&P 500 Buffer Funds[1]	Options-Based
✪	0.70	JPMorgan	Hedged Equity	Options-Based
	0.70	MFS®	VIT Value Series	Large Value
	0.71	Janus Henderson	VIT Enterprise Portfolio	Mid-Cap Growth
	0.71	Pacific Asset Management	Floating Rate Income	Bank Loan
	0.73	Franklin	Mutual Shares VIP Fund	Allocation—85%+ Equity
	0.74	Goldman Sachs	VIT Strategic Growth Fund	Large Growth
	0.74	T. Rowe Price	Equity Income Portfolio	Large Value
	0.75	American Century	VP Mid Cap Value	Mid-Cap Value
✪	0.75	BlackRock	Global Allocation V.I. Fund	World Allocation
	0.75	T. Rowe Price	Blue Chip Growth Portfolio	Large Growth
	0.76	JPMorgan	Insurance Trust Mid Cap Value Portfolio	Mid-Cap Value
	0.78	Franklin	Strategic Income VIP Fund	Multisector Bond
	0.78	MFS®	VIT Utilities Series	Utilities
	0.83	Franklin	Small-Mid Cap Growth VIP Fund	Mid-Cap Growth
	0.83	Invesco	V.I. Discovery Mid Cap Growth Fund	Mid-Cap Growth
	0.84	Goldman Sachs	VIT Mid Cap Value Fund	Mid-Cap Blend
	0.84	Invesco	V.I. Main Street Small Cap Fund®	Small Blend
	0.86	Templeton	Foreign VIP Fund	Foreign Large Value
	0.87	MFS®	VIT New Discovery Series	Small Growth
	0.87	PIMCO	VIT Emerging Markets Bond Portfolio	Emerging Markets Bond
	0.88	Invesco	V.I. American Value Fund	Mid-Cap Value
✪	0.88	Invesco	V.I. Balanced-Risk Allocation Fund	Tactical Allocation
	0.88	MFS®	VIT International Growth Portfolio	Foreign Large Growth
	0.89	Invesco	V.I. EQV International Equity Fund	Foreign Large Growth
	0.91	Fidelity	VIP Emerging Markets Portfolio	Diversified Emerging Mkts
	0.94	T. Rowe Price	Health Sciences Portfolio	Health
	0.98	Invesco	V.I. Technology Fund	Technology
	1.00	Invesco Oppenheimer	V.I. International Growth Fund	Foreign Large Growth

✪ Eligible for an optional living benefit.

[1]Invesco® V.I. Defined Outcome Funds are not available in New York. To learn more about Invesco® V.I. Defined Outcome Funds, options and availability, please visit http://www.Invesco.com/Defined-Outcome-I for more information.

To learn more about the investment options available with Pacific Advisory Variable Annuity, contact your financial professional or visit PacificLife.com.

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