

Inspired Investing

Pacific Life Fund Advisors LLC

Investors who focus on environmental, social, and governance (ESG) factors want their dollars to drive positive change for the broader world while seeking competitive returns that help them reach their financial goals, but prudently they do not want to take on additional risk or pay a premium. This investment option provides a turnkey solution that may help solve for investors' financial and sustainability objectives.

Managed by Pacific Life Fund Advisors LLC (PLFA), PLFA ESG Diversified is a comprehensive strategy that seeks to provide transparent exposure to a broad range of ESG factors across asset classes without compromising risk-adjusted performance relative to Morningstar Category™ US VA 50–70% Equity, or Moderate Allocation, peers. It accomplishes this by deploying a robust investment approach across global equity and fixed-income asset classes through a fund-of-ESG-funds structure. This approach allows PLFA to select managers who can deliver competitive performance as well as strong ESG metrics (e.g., low carbon footprint, high workplace safety standards, and low controversy scores). Additionally, this strategy pushes the ESG industry forward in several innovative ways:

- **Benefit-Eligible:** Combines the assurance of lifetime income or downside protection from an optional benefit with the fund's objective of sustainability.
- **Combines Active and Passive Management:** A thoughtful approach to minimizing fees by utilizing a combination of actively and passively managed funds.
- **Transparency:** Provides your clients a clear picture of how they're invested across E, S, and G factors on a quarterly basis.

Reasons to consider using this investment option within a Pacific Life variable annuity:

- Eligible investment option for optional living benefits
- Turnkey asset allocation portfolio
- A blend of passive and active management
- Support for sustainable global initiatives through broad exposure to ESG factors



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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OF RETIREMENT*

For more information, please contact an advisory consultant.
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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 variable annuities are provided in the product and underlying fund prospectuses. These prospectuses should be read carefully before investing.

All investing involves risk, including the possible loss of the principal amount invested. The value of the variable investment options will fluctuate so that shares, when redeemed, may be worth more or less than the original cost. Please see the prospectus for a detailed description of investment risks.

Optional benefits are available for an additional cost.

Morningstar Category classifications represent asset-class categories provided by a third party, Morningstar, Inc. Categories listed within a range of equity exposure indicate the potential equity range for all the investments within the respective category and may not reflect the exact allocation makeup of a variable annuity investment option offered by Pacific Life. Morningstar Inc. is unaffiliated with Pacific Life Insurance Company, Pacific Select Distributors, LLC and their affiliates.

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