

**Rates Effective as of: 09/16/2023**

This rate sheet is not complete unless accompanied by all pages. Rates are subject to change without notice. For more information and current rates, please call (800) 722-4448.

**Pacific Advisory Fixed Indexed Annuity**, a deferred fixed indexed annuity with no withdrawal charges, offers safety of principal and tax-deferred growth potential by choosing interest-earning options that reflect your goals.

**5-Year Initial Option Period**  
(All states except New York.)

**S&P 500® Index Options**

Purchase Payment	Annual Point-to-Point Option Cap Rate	Annual Performance-Triggered Index Option Interest Rate
\$250,000 or more		
Less than \$250,000		

**MSCI EAFE® Index Options**

Purchase Payment	Annual Point-to-Point Option Cap Rate	Annual Performance-Triggered Index Option Interest Rate
\$250,000 or more		
Less than \$250,000		

**Annual Fixed Account Option**

Purchase Payment	
\$250,000 or more	
Less than \$250,000	

Initial caps and interest rates are set at contract issue and are guaranteed for one contract year. The initial caps and interest rates are based on the length of the Initial Option Period and the total of all purchase payments (minus withdrawals) received during the first contract year. After the first contract year, renewal caps and interest rates will be declared. Allowable advisory fee withdrawals<sup>1</sup> will not reduce the Index Term Value used to determine the Index-Linked Interest that may be credited at the end of the index term.

Additional purchase payments are permitted within the first 60 days of contract issue. Interest will be credited proportionally based on the index return from the time the additional purchase payment is received to the end of the index term. This period may be less than the time frames listed above.

<sup>1</sup>Allowable advisory fee withdrawals are withdrawals to pay advisory fees that do not exceed an annual rate of 1.50% of the contract value during the calendar year. Withdrawals from the contract to pay advisory fees will reduce the contract value.

All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company.

Talk to your financial professional today to learn more  
about Pacific Advisory Fixed Indexed Annuity or visit our website.

PacificLife.com

**This rate sheet is intended to provide educational information regarding fixed interest-earning options of the product. It should not be considered, and does not constitute, personalized financial advice. For more information about Pacific Life fixed indexed annuities, please refer to the contract summary or speak with your financial professional.**

Pacific Advisory Fixed Indexed Annuity is not available in New York.

Fixed indexed annuities are long-term contracts designed to protect your principal while providing growth opportunity based on the positive movement of an index in order to provide reliable monthly income during retirement. They are not securities and do not participate directly in the stock market or any index, so they are not investments. Pacific Life offers other fixed and fixed indexed annuities with similar features, optional benefits (available for an additional cost), and index linked options. Speak with your financial professional to determine if this product is right for you.

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.*

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 market value adjustment (MVA) also may apply. Withdrawals will reduce the contract value and the value of the death benefit.

The S&P 500® index is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by Pacific Life Insurance Company. S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx®, and CDX® are trademarks of S&P Global, Inc., or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Pacific Life Insurance Company. Pacific Advisory Fixed Indexed Annuity is not sponsored, endorsed, sold, or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® index.

The Product and its MSCI EAFE® Index-Linked Options referred to herein are not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such Products or any index on which such Products are based. The Policy Contract contains a more detailed description of the limited relationship MSCI has with Pacific Life Insurance Company and any related products.

The indexes are not available for direct investment, and index performance does not include the reinvestment of dividends.

Pacific Advisory Fixed Indexed Annuity is named "Individual Limited Premium Deferred Fixed Annuity Contract with Indexed-Linked Interest Options" in the contract.

Pacific Life Insurance Company (Newport Beach, CA) is licensed to issue insurance products in all states except New York. Product availability and features may vary by state.

Contract Form Series: ICC20:30-1045

Rider Series: ICC20:20-1046, ICC20:20-1047

Endorsement: ICC20:15-1407

*State variations to contract form series, rider series, and endorsements may apply.*

FAC2901RIA-0423W

2 of 2