

Pacific Advisory Fixed Indexed Annuity

This fixed indexed annuity offers a more conservative approach to saving for retirement. It combines the guarantees of a fixed annuity with the ability to pursue tax-deferred growth based on the movement of well-known indexes, without being directly invested in the market.

Rates Below are as of 01/16/26

5-Year Initial Option Period			
Annual Fixed Account Option	Purchase Payment	Interest Rate	
	\$250,000 or more	4.00%	
	Less than \$250,000	3.75%	
S&P 500®	Interest Crediting Option	Purchase Payment	Cap/Rate
	Annual Point-to-Point with Cap	\$250,000 or more	10.00%
		Less than \$250,000	9.50%
	Annual Performance-Triggered	\$250,000 or more	8.00%
		Less than \$250,000	7.50%
MSCI EAFE®	Interest Crediting Option	Purchase Payment	Cap/Rate
	Annual Point-to-Point with Cap	\$250,000 or more	10.25%
		Less than \$250,000	9.75%
	Annual Performance-Triggered	\$250,000 or more	8.25%
		Less than \$250,000	7.75%
Guaranteed Minimum Rates/Caps ²			
1-Year Index Term	Fixed Account Option	Point-to-Point with Cap	Performance-Triggered
Cap/Rate	2.70%	2.95%	2.95%

Talk to your financial professional today to learn more about Pacific Advisory Fixed Indexed Annuity.

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 received. After the first contract year, renewal caps and interest rates will be declared. Allowable advisory fee withdrawals 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.

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. They are not backed by the independent third party from which this annuity is purchased, including the broker/dealer, 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 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.

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 Life's product 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, Market Value Adjustment," in the contract.

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.

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.

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Pacific Life, its 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.

Pacific Life refers to Pacific Life Insurance Company and its subsidiary Pacific Life & Annuity Company. Insurance products can be issued in all states, except New York, by Pacific Life Insurance Company and in all states by Pacific Life & Annuity Company. Product/material availability and features may vary by state. Each insurance company is solely responsible for the financial obligations accruing under the products it issues.

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

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