

Pacific Harbor

This deferred, multi-year guaranteed fixed annuity offers certainty through rates that are guaranteed for the term selected. And unlike many fixed annuities, there are no withdrawal charges.

Rates Below are as of 01/16/26

3-Year Initial Guarantee Term	
Purchase Payment	Interest Rate
\$200,000 or more	4.60%
Less than \$200,000	4.35%

5-Year Initial Guarantee Term	
Purchase Payment	Interest Rate
\$200,000 or more	4.90%
Less than \$200,000	4.65%

Talk to your financial professional today to learn more about Pacific Harbor.

The guaranteed minimum interest rate is 0.05% per year.

The annuity purchase payment earns a guaranteed declared interest rate for the Initial Guarantee Term. After the Initial Guarantee Term expires, a new interest rate will be declared on each contract anniversary and will be guaranteed for one contract year. Interest will be credited daily at a rate that compounds over the course of one year to the annualized effective interest rate, assuming no withdrawals.

No guaranteed rate will be less than the Guaranteed Minimum Interest Rate stated in the contract. Pacific Life determines, at its discretion, annual interest rates in excess of the stated Guaranteed Minimum Interest Rate in the contract. All Initial Guarantee Terms may not be available at all times or in all states.

If a purchase payment received after issue causes the amount of the total purchase payments (minus withdrawals) to exceed the current breakpoint, the crediting rate may be increased.

Please refer to the the Contract Summary for more information.

Pacific Harbor is not available in New York.

Fixed annuities are long-term contracts designed to protect your principal while providing growth based on an interest-rate guarantee in order to provide reliable monthly income during retirement. Pacific Life offers other fixed annuities with similar features. Speak with your financial professional to determine if this product is right for you.

Annuity withdrawals are taxable as ordinary income when distributed and may be subject to a 10% additional federal income tax if withdrawn before age 59½. For nonqualified contracts, an additional 3.8% federal income tax may apply on net investment income. In certain instances, a Market Value Adjustment (MVA) may apply. Withdrawals will reduce the contract value.

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 Harbor is named "Individual Limited Premium Deferred Annuity Contract with Market Value Adjustment Feature" in the contract.

Contract Form Series: ICC21:30-1449

Endorsement: ICC21:15-1435

State variations to contract form series and endorsements may apply.

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