

**Rates Effective as of: 05/16/2023**

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 Harbor**, a deferred, multi-year guaranteed fixed annuity with no withdrawal charges, offers principal protection and the opportunity to earn interest. Your contract value grows tax-deferred to help you save for retirement.

**3-Year Initial Guarantee Term****(All States except New York.)**

<b>Purchase Payment</b>	
<b>\$200,000 and more</b>	4.90%
<b>Less than \$200,000</b>	4.80%

**5-Year Initial Guarantee Term****(All States except New York.)**

<b>Purchase Payment</b>	
<b>\$200,000 and more</b>	5.10%
<b>Less than \$200,000</b>	5.05%

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 Harbor or visit our website.

PacificLife.com

The guaranteed minimum interest rate is 0.95% 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.

Please refer to the the Contract Summary for more information.

**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 annuities, please refer to the contract summary or speak with your financial professional.**

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.

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 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 tax may apply on net investment income. In certain instances, a Market Value Adjustment (MVA) may apply. Withdrawals will reduce the contract value.

Pacific Harbor is named "Individual Limited Premium Deferred Annuity Contract with Market Value Adjustment Feature" 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: ICC21:30-1449

Endorsement: ICC21:15-1435

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

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