



Company	Pacific Life Insurance Company
A.M Best Rating	A+
Standard and Poor's Rating	AA-
Product Type	Variable
Product	Pacific Choice 2 Variable Annuity (FPDA)
Policy Form Number	ICC22:10-1352
Distribution Channels Sold In	B/D: Full Service National B/D: Independent Bank
Product Launch Date	7/18/2022
Bonus	N/A
Surrender Charge	5 Years 7.00, 7.00, 6.00, 5.00, 3.00, 0.00%
Share Class	B Share
Mortality and Expense Charge (M&E)	0.85% Assessed daily
Product Fee	N/A
Administration Charge	0.25%
Other Charge	N/A
*Total Annual Expense	1.10%
Annual Contract Fee	\$50
Annual Contract Fee Waived At	\$50,000
Minimum Guarantee/ Minimum Guaranteed Surrender Value	N/A
Strategies / Subaccounts Offered	1 Indexed, 4 Structured, 103 Variable, 0 Fixed

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Company	Pacific Life Insurance Company
Product	Pacific Choice 2 Variable Annuity (FPDA)
Net Subaccount Fee Range	0.28 - 2.38%
Free Transfers per Year	25
Transfer Fee	N/A
Rate Banding	No Banding
Current Fixed Account Rate(s)	N/A
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	3.00% six-month DCA+ 3.00% 12-month DCA+
Penalty-Free Withdrawals	Earnings, plus 10% of Remaining Premium immediately
Death Benefit	Full Account Value
Surrender Charge Waivers Available	Nursing Home Terminal Illness
Available Plan Types	401(a), 401(k), 403(b), 457(b), IRA, Keogh, NQ, Roth IRA, SEP IRA, SIMPLE IRA, Inherited NQ, Inherited IRA
Issue Ages	0 - 85
Minimum Initial Premiums	NQ \$10,000 Q \$2,000
Minimum Subsequent Premium	NQ \$250 Q \$50
Guaranteed Lifetime Withdrawal Benefit (GLWB)	Actively Marketed CoreIncome Advantage Select VII
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A



Company	Pacific Life Insurance Company
Product	Pacific Choice 2 Variable Annuity (FPDA)
Guaranteed Minimum Accumulation Benefit (GMAB)	Actively Marketed Investment Guard 10-Year (10%) III Investment Guard 10-Year (15%) III Investment Guard 10-Year (20%) III Investment Guard 5-Year III Investment Guard 7-Year (10%) III Investment Guard 7-Year (15%) III
Guaranteed Minimum Death Benefit (GMDB)	Actively Marketed Earnings Enhancement Death Benefit Return of Purchase Payments Death Benefit Stepped-Up Death Benefit (Quest & Choice 2) Return of Purchase Payments Death Benefit II (Choice 2) Stepped-Up Death Benefit II (Choice 2)
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	M&E Charge is reduced by 0.05% if the Account Value is between \$500,000 and \$999,999 and 0.10% if the Account Value is \$1,000,000 or more on the policy's quarterly anniversary. Six-month and 12-month Dollar Cost Averaging (DCA) programs available.
State Approvals	States Not Approved In: NY
Street Level Compensation	To be determined by Broker Dealer
Data thought to be current as of:	4/1/2026

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.



Rates Effective July 18, 2022

Company	Product	Rate Banding	Indices Offered	Index Crediting Frequency	Indexing Method	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Participation Rate / Cap / Spread	Performance Triggered Declared Rate
Pacific Life Insurance Company	Pacific Choice 2 Variable Annuity (FPDA)	N/A	Invesco V.I. Nasdaq 100 Buffer Fund – July	Annual	Annual Point-to-Point	100.00%	26.50% Annually	N/A	N/A	100% / N/A / N/A	N/A
Current Fixed Account Rate(s)							N/A				
Upcoming Fixed Account Rate(s)							N/A				
Other Crediting Strategy Information		N/A									



Rates Effective April 1, 2026

Company	Product	Rate Banding	Indices Offered	Crediting Frequency	Indexing Method	Buffer Modifier	Current Buffer Rate(s)	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Buffer Rate / Participation / Cap / Spread	Performance Triggered Declared Rate
Pacific Life Insurance Company	Pacific Choice 2 Variable Annuity (FPDA)	N/A	Invesco V.I. S&P 500 Buffer Fund – June	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	13.45% Annually	N/A	N/A	10.00% / 100% / N/A / N/A	N/A
			Invesco V.I. S&P 500 Buffer Fund - September	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	13.85% Annually	N/A	N/A	10.00% / 100% / N/A / N/A	N/A
			Invesco V.I. S&P 500 Buffer Fund – December	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	13.93% Annually	N/A	N/A	10.00% / 100% / N/A / N/A	N/A
			Invesco V.I. S&P 500 Buffer Fund – March	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	16.36% Annually	N/A	N/A	10.00% / 100% / N/A / N/A	N/A
Current Fixed Account Rate(s)		N/A											
Upcoming Fixed Account Rate(s)		N/A											
Other Crediting Strategy Information		<p>There are two asset protection investment strategy subaccounts that have a buffer and cap rate and provide a buffer against losses over a one-year "outcome period". Funds may be transferred into or out of these subaccounts at any time at the current fund price. Transferring into the subaccount after the beginning of the "outcome period" will result in a different buffer or cap. For example: if an "outcome period" has a 12.00% buffer, a 15.00% cap rate at the beginning of the "outcome period", and a transfer is made into the fund (or a new contract is purchased) halfway through the "outcome period", with the funds unit price down 8%. The transfer in would result in a 4% buffer and a 23% cap rate for the remainder of the "outcome period". The funds in these subaccounts are made up primarily of options, so the fund price may not fully reflect the movement in the underlying index at the time of a transfer.</p> <p>The fund and contract fees are included in the buffer's protection. For example: if the buffer is 12.00% and the fees are 2.00%, then the buffer will be 10.00%.</p> <p>Additional "outcome periods" are added quarterly within the subaccount series. These two funds are variable subaccounts and there is no guarantee that they will successfully achieve their objective and the owner may obtain additional losses.</p>											

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Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Pacific Life Insurance Company	Pacific Choice 2 Variable Annuity (FPDA)	Small-Cap Value Portfolio Class I	Advantis Investors	0.83%
		LVIP American Century VP Mid Cap Value Fund Service Class	American Century Investment Management, Inc.	1.01%
		BlackRock 60/40 Target Allocation ETF V.I. Fund Class I	BlackRock Advisors, LLC	0.32%
		BlackRock Global Allocation V.I. Fund Class III	BlackRock Advisors, LLC	1.01%
		Equity Index Portfolio Class I	BlackRock Investment Management, LLC	0.28%
		Health Sciences Portfolio Class I	BlackRock Investment Management, LLC	1.14%
		Large-Cap Growth Portfolio Class I	BlackRock Investment Management, LLC	0.86%
		Small-Cap Index Portfolio Class I	BlackRock Investment Management, LLC	0.58%
		Mid-Cap Value Portfolio Class I	Boston Partners Global Investors, Inc.	0.93%
		American Funds IS American High-Income Trust Class 4	Capital Research and Management Company	0.83%
		American Funds IS Asset Allocation Fund Class 4	Capital Research and Management Company	0.79%
		American Funds IS Capital Income Builder Class 4	Capital Research and Management Company	0.78%
		American Funds IS Capital World Bond Fund Class 4	Capital Research and Management Company	0.98%
		American Funds IS Capital World Growth and Income Fund Class 4	Capital Research and Management Company	0.92%
		American Funds IS Global Balanced Fund Class 4	Capital Research and Management Company	1.01%
		American Funds IS Global Growth Fund Class 4	Capital Research and Management Company	0.91%
		American Funds IS Global Small Capitalization Fund Class 4	Capital Research and Management Company	1.15%
		American Funds IS Growth Fund Class 4	Capital Research and Management Company	0.84%
		American Funds IS Growth-Income Fund Class 4	Capital Research and Management Company	0.78%
		American Funds IS International Fund Class 4	Capital Research and Management Company	1.03%
American Funds IS International Growth and Income Fund Class 4	Capital Research and Management Company	1.06%		
American Funds IS Managed Risk Asset Allocation Fund Class P2	Capital Research and Management Company	0.90%		

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Pacific Life Insurance Company	Pacific Choice 2 Variable Annuity (FPDA)	American Funds IS New World Fund Class 4	Capital Research and Management Company	1.07%
		American Funds IS The Bond Fund of America Fund Class 4	Capital Research and Management Company	0.73%
		American Funds IS U.S. Government Securities Fund Class 4	Capital Research and Management Company	0.75%
		American Funds IS Washington Mutual Investors Fund Class 4	Capital Research and Management Company	0.75%
		International Growth Portfolio Class I	ClearBridge Investments, LLC	0.95%
		Large-Cap Value Portfolio Class I	ClearBridge Investments, LLC	0.84%
		Mid-Cap Growth Portfolio Class I	Federated MDTA LLC	0.88%
		International Small-Cap Portfolio Class I	FIAM LLC	1.15%
		Technology Portfolio Class I	FIAM LLC	1.04%
		Mid-Cap Plus Bond Alpha Portfolio Class I	Fidelity Diversifying Solutions LLC	0.65%
		Fidelity VIP Contrafund Portfolio Service Class 2	Fidelity Management & Research Company	0.81%
		Fidelity VIP FundsManager 60% Portfolio Service Class 2	Fidelity Management & Research Company	0.81%
		Fidelity VIP Government Money Market Portfolio Service Class	Fidelity Management & Research Company	0.35%
		Fidelity VIP Strategic Income Portfolio Service Class 2	Fidelity Management & Research Company	0.89%
		First Trust Dorsey Wright Tactical Core Portfolio Class I	First Trust Advisors L.P.	1.30%
		First Trust/Dow Jones Dividend & Income Allocation Portfolio Class I	First Trust Advisors L.P.	1.18%
		Franklin Income VIP Fund Class 2	Franklin Advisers, Inc.	0.72%
		Franklin Rising Dividends VIP Fund Class 2	Franklin Advisers, Inc.	0.88%
		Templeton Global Bond VIP Fund Class 2	Franklin Advisers, Inc.	0.75%
		Small-Cap Equity Portfolio Class I	Franklin Advisory Services, LLC, BlackRock Investment Management, LLC	0.94%
Franklin Mutual Global Discovery VIP Fund Class 2	Franklin Mutual Advisers, LLC	1.16%		
Franklin Allocation VIP Fund Class 4	Franklin Templeton Services, LLC	0.92%		

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Pacific Life Insurance Company	Pacific Choice 2 Variable Annuity (FPDA)	Small Cap Growth Class I	Goldman Sachs Asset Management L.P.	0.84%
		Emerging Markets Portfolio Class I	Invesco Advisers, Inc.	1.04%
		Invesco V.I. Balanced-Risk Allocation Fund Series II	Invesco Advisers, Inc.	1.06%
		Invesco V.I. Equity and Income Fund Series II	Invesco Advisers, Inc.	0.82%
		Invesco V.I. Global Fund Service Shares	Invesco Advisers, Inc.	1.06%
		Invesco V.I. Global Real Estate Fund Series II	Invesco Advisers, Inc.	1.27%
		Invesco V.I. International Growth Fund Series II	Invesco Advisers, Inc.	1.25%
		Invesco V.I. S&P 500 Buffer Fund - December Series II	Invesco Advisers, Inc.	0.96%
		Invesco V.I. S&P 500 Buffer Fund - June Series II	Invesco Advisers, Inc.	0.96%
		Invesco V.I. S&P 500 Buffer Fund - March Series II	Invesco Advisers, Inc.	0.96%
		Invesco V.I. S&P 500 Buffer Fund - September Series II	Invesco Advisers, Inc.	0.96%
		Hedged Equity Portfolio Class I	J.P. Morgan Investment Management Inc.	0.85%
		Intermediate Bond Portfolio Class I	J.P. Morgan Investment Management Inc.	0.64%
		Large-Cap Core Portfolio Class I	J.P. Morgan Investment Management Inc.	0.68%
		Value Advantage Portfolio Class I	J.P. Morgan Investment Management Inc.	0.87%
		Focused Growth Portfolio Class I	Janus Henderson Investors US LLC	0.95%
		Janus Henderson Balanced Portfolio Service Shares	Janus Henderson Investors US LLC	0.87%
		Janus Henderson Flexible Bond Portfolio Service Shares	Janus Henderson Investors US LLC	0.82%
		Diversified Bond Portfolio Class I	Loomis, Sayles & Company, L.P.	0.64%
		Lord Abbett Bond Debenture Portfolio Class VC	Lord, Abbett & Co. LLC	1.14%
Lord Abbett Total Return Portfolio Class VC	Lord, Abbett & Co. LLC	0.71%		
MFS Total Return Series Service Class	Massachusetts Financial Services Company LLC	0.86%		
MFS Utilities Series Service Class	Massachusetts Financial Services Company LLC	1.04%		

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Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Pacific Life Insurance Company	Pacific Choice 2 Variable Annuity (FPDA)	Growth Portfolio Class I	MFS Investment Management	0.78%
		International Large-Cap Portfolio Class I	MFS Investment Management	1.00%
		Nomura VIP Asset Strategy Series Service Class	Nomura Investment Fund Advisers	0.85%
		Nomura VIP Energy Series Service Class	Nomura Investment Fund Advisers	1.11%
		Core Income Portfolio Class I	Pacific Asset Management	0.76%
		Floating Rate Income Portfolio Class I	Pacific Asset Management	0.92%
		High Yield Bond Portfolio Class I	Pacific Asset Management	0.63%
		Inflation Managed Portfolio Class I	Pacific Investment Management Company LLC	1.32%
		PIMCO Commodity RealReturn Strategy Portfolio Advisor Class	Pacific Investment Management Company LLC	2.38%
		PIMCO Income Portfolio Advisor Class	Pacific Investment Management Company LLC	1.16%
		Total Return Portfolio Class I	Pacific Investment Management Company LLC	0.92%
		Bond Plus Portfolio Class I	Pacific Life Fund Advisors LLC	0.64%
		ESG Diversified Growth Portfolio Class I	Pacific Life Fund Advisors LLC	0.79%
		ESG Diversified Portfolio Class I	Pacific Life Fund Advisors LLC	0.79%
		International Equity Plus Bond Alpha Portfolio Class I	Pacific Life Fund Advisors LLC	0.66%
		Large-Cap Plus Bond Alpha Portfolio Class I	Pacific Life Fund Advisors LLC	0.64%
		Pacific Dynamix - Aggressive Growth Portfolio Class I	Pacific Life Fund Advisors LLC	0.59%
		Pacific Dynamix - Conservative Growth Portfolio Class I	Pacific Life Fund Advisors LLC	0.59%
		Pacific Dynamix - Growth Portfolio Class I	Pacific Life Fund Advisors LLC	0.59%
		Pacific Dynamix - Moderate Growth Portfolio Class I	Pacific Life Fund Advisors LLC	0.59%
Portfolio Optimization Aggressive-Growth Portfolio Class I	Pacific Life Fund Advisors LLC	0.97%		
Portfolio Optimization Conservative Portfolio Class I	Pacific Life Fund Advisors LLC	0.90%		
Portfolio Optimization Growth Portfolio Class I	Pacific Life Fund Advisors LLC	0.94%		

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Pacific Life Insurance Company	Pacific Choice 2 Variable Annuity (FPDA)	Portfolio Optimization Moderate Portfolio Class I	Pacific Life Fund Advisors LLC	0.92%
		Portfolio Optimization Moderate-Conservative Portfolio Class I	Pacific Life Fund Advisors LLC	0.91%
		PSF Avantis Balanced Allocation Portfolio Class I	Pacific Life Fund Advisors LLC	0.65%
		QQQ Plus Bond Alpha Portfolio Class I	Pacific Life Fund Advisors LLC	0.60%
		Small-Cap Plus Bond Alpha Portfolio Class I	Pacific Life Fund Advisors LLC	0.69%
		Emerging Markets Debt Portfolio Class I	Principal Global Investors, LLC	1.04%
		Real Estate Portfolio Class I	Principal Real Estate Investors LLC	0.99%
		Value Portfolio Class I	Putnam Investment Management LLC	0.86%
		Capital Appreciation Portfolio Class I	T. Rowe Price Associates, Inc.	0.95%
		Dividend Growth Portfolio Class I	T. Rowe Price Associates, Inc.	0.87%
		Short Duration Bond Portfolio Class I	T. Rowe Price Associates, Inc.	0.64%
		VanEck VIP Global Resources Fund Class S	Van Eck Associates Corporation	1.30%
		International Value Portfolio Class I	Wellington Management Company LLP	0.91%
Other Crediting Strategy Information		<p>There are two asset protection investment strategy subaccounts that have a buffer and cap rate and provide a buffer against losses over a one-year "outcome period". Funds may be transferred into or out of these subaccounts at any time at the current fund price. Transferring into the subaccount after the beginning of the "outcome period" will result in a different buffer or cap. For example: if an "outcome period" has a 12.00% buffer, a 15.00% cap rate at the beginning of the "outcome period", and a transfer is made into the fund (or a new contract is purchased) halfway through the "outcome period", with the funds unit price down 8%. The transfer in would result in a 4% buffer and a 23% cap rate for the remainder of the "outcome period". The funds in these subaccounts are made up primarily of options, so the fund price may not fully reflect the movement in the underlying index at the time of a transfer.</p> <p>The fund and contract fees are included in the buffer's protection. For example: if the buffer is 12.00% and the fees are 2.00%, then the buffer will be 10.00%.</p> <p>Additional "outcome periods" are added quarterly within the subaccount series. These two funds are variable subaccounts and there is no guarantee that they will successfully achieve their objective and the owner may obtain additional losses.</p>		



Company	Pacific Life Insurance Company
Benefit Name	CoreIncome Advantage Select VII
Products Available On	Pacific Choice 2 Variable Annuity Pacific Choice Variable Annuity B Share Pacific Odyssey Variable Annuity Pacific Quest Variable Annuity B Share(Merrill Lynch)
Is Benefit a Rider?	Yes
Benefit Launch Date	11/1/2023
Can Benefit Be Terminated?	No
Benefit Issue Ages	0 - 85
Minimum Age at Which GLWB Payments Can Commence	65
Waiting Period to Exercise Benefit	N/A
Step-Up	Yes
Step-Up Frequency	Annually
Spousal Continuation	No
Benefit Base Bonus on GLWB	N/A
Increasing Income after Income Commencement	No
Current Annual Benefit Charge	1.00%
Maximum Annual Benefit Charge	2.00%
Charge Frequency	Quarterly
Charge Based on	Benefit Base
Rollup Interest Type	N/A
Rollup	N/A
Initial Rollup Period	N/A

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Company	Pacific Life Insurance Company
Benefit Name	CoreIncome Advantage Select VII
Reset on Rollup Period Permitted	No
Maximum Rollup Period	N/A
Impact of Withdrawals Prior to Income Commencement	Pro Rata or Dollar-for-Dollar for any withdrawal taken before the youngest Designated Life reaches age 65, whichever results in a lower Benefit Base amount.
Impact of Excess Withdrawals After Income Commencement	Pro Rata
Investment Restrictions	<p>Yes</p> <p>Allowable Options</p> <p>American Funds IS Asset Allocation Fund American Funds IS Managed Risk Asset Allocation Fund BlackRock Global Allocation V.I. Fund ESG Diversified Portfolio PSF Avantis Balanced Allocation Portfolio Fidelity VIP FundsManager 60% Portfolio First Trust/Dow Jones Dividend & Income Allocation Portfolio Franklin Allocation VIP Fund Hedged Equity Portfolio Invesco V.I. Balanced-Risk Allocation Fund Delaware Ivy VIP Asset Strategy Janus Aspen Series Balanced Portfolio MFS Total Return Series Pacific Dynamix - Conservative Growth Portfolio Pacific Dynamix - Moderate Growth Portfolio Portfolio Optimization Conservative Portfolio Portfolio Optimization Moderate-Conservative Portfolio Portfolio Optimization Moderate Portfolio State Street Total Return V.I.S. Fund DCA+ 6 or 12 months terms.</p>
Benefit Conflicts	Only one optional withdrawal benefit may be elected on the contract.



Company	Pacific Life Insurance Company
Benefit Name	CoreIncome Advantage Select VII
<p>Guaranteed Lifetime Withdrawal Benefit</p>	<p>Optional CoreIncome Advantage Select Rider guarantees annual withdrawals at a specified level (see below*), regardless if the Account Value goes to zero; Guaranteed Withdrawal Payments will remain unchanged. Withdrawals up to the Guaranteed Withdrawal Payment amount reduce the Benefit Base Dollar-for-Dollar. Annual automatic or owner-elected step-ups are available each contract anniversary, if the Account Value exceeds the Benefit Base. The rider charge may change automatically at each contract anniversary, based on the 10-Year Treasury Monthly Average, subject to maximums (see below). Joint Life annual charge of 1.25% is deducted quarterly from the Account Value and based on the Benefit Base.</p> <p>Spousal continuation not available if single life option is elected, but the spouse can repurchase a new rider, if available. Spousal continuation available if joint life option is elected. Designated Lives must be natural persons who are each other's spouses and age 85 or younger. For the joint life version, the youngest spouse's age is used to determine when Guaranteed Withdrawal Payments begin. Rider must be elected at issue or on any contract anniversary. Rider will terminate if the Account Value is reduced to zero prior to the Designated Life turns age 65. Rider will also terminate if there is a transfer out of the required investment allocations, the Account Value is reduced to zero by an excess withdrawal, or certain ownership changes. Joint owners are not permitted on the single life version of the rider.</p> <p>Rider not available for Inherited IRA, Inherited Roth, Inherited TSA or Non-Qualified Stretch. Joint owners are not allowed to purchase the single owner rider option. Additional plan types not allowed for joint life are 401(a), 401(k), Individual (k), Keogh or 457 plans.</p> <p>If a Life Only option is chosen at the maturity date, the annuity payments will be the greater of: the life only payout with a fixed amount under the terms of the contract, or the Guaranteed Withdrawal Payment in effect at that time.</p> <p style="text-align: center;">Max Charges</p>

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Company	Pacific Life Insurance Company
Benefit Name	CoreIncome Advantage Select VII
	(Single Life/Joint Life) 10-Year Treasury 10-Year Treasury 10-Year Treasury Monthly Average Monthly Average Monthly Average <u><2.00% 2.00% - 3.99% =>4.00%</u> 2.00%/2.50% 1.50%/2.00% 1.00%/1.50%
Benefit Payout Table	<u>Income % Based on Age of Commencement</u> (Single Life / Joint Life) Ages 65+ = 5.60%/ 5.00%
Benefit Close Date	N/A



Company	Pacific Life Insurance Company	Pacific Life Insurance Company	Pacific Life Insurance Company	Pacific Life Insurance Company
Benefit Name	Investment Guard 10-Year (10%) III	Investment Guard 10-Year (15%) III	Investment Guard 10-Year (20%) III	Investment Guard 5-Year III
Products Available On	Pacific Choice 2 Variable Annuity Pacific Odyssey Variable Annuity	Pacific Choice 2 Variable Annuity Pacific Odyssey Variable Annuity	Pacific Choice 2 Variable Annuity Pacific Odyssey Variable Annuity	Pacific Choice 2 Variable Annuity Pacific Odyssey Variable Annuity
Benefit Launch Date	5/1/2023	5/1/2023	5/1/2023	5/1/2023
Can Benefit Be Terminated?	No	No	No	No
Benefit Issue Ages	0 - 85	0 - 85	0 - 85	0 - 85
Waiting Period to Exercise Benefit	10 Years	10 Years	10 Years	5 Years
Step-Up	No	No	No	No
Step-Up Frequency	N/A	N/A	N/A	N/A
Step-Up Restarts Waiting Period	No	No	No	No
Spousal Continuation	Yes	Yes	Yes	Yes
Current Annual Benefit Charge	0.20%	0.30%	0.40%	0.55%
Maximum Annual Benefit Charge	3.50%	3.50%	3.50%	3.50%
Charge Frequency	Quarterly	Quarterly	Quarterly	Quarterly
Charge Based on	Benefit Base	Benefit Base	Benefit Base	Benefit Base
Rollup Interest Type	N/A	N/A	N/A	N/A
Rollup	N/A	N/A	N/A	N/A
Rollup Period	N/A	N/A	N/A	N/A
Reset on Rollup Period Permitted	No	No	No	No
Maximum Rollup Period	N/A	N/A	N/A	N/A
Impact of Withdrawals	Pro Rata	Pro Rata	Pro Rata	Pro Rata

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Company	Pacific Life Insurance Company	Pacific Life Insurance Company	Pacific Life Insurance Company	Pacific Life Insurance Company
Benefit Name	Investment Guard 10-Year (10%) III	Investment Guard 10-Year (15%) III	Investment Guard 10-Year (20%) III	Investment Guard 5-Year III
Investment Restrictions	<p>Yes</p> <p>Non Allowable Options: American Funds IS High-Income Trust Fund BlackRock Health Sciences Fund Delaware Ivy VIP Energy Emerging Markets Debt Portfolio High Yield Bond Portfolio Invesco V.I. Global Real Estate Fund Invesco V.I. NASDAQ 100 Buffer Fund (all versions) Invesco V.I. S&P 500 Buffer Fund (all versions) Lord Abbett Bond Debenture Portfolio MFS Small-Cap Growth Series MFS Technology Series MFS Utilities Series PIMCO VIT Commodity RealReturn Portfolio Real Estate Portfolio VanEck VIP Global Resources Fund</p>	<p>Yes</p> <p>Non Allowable Options: American Funds IS High-Income Trust Fund BlackRock Health Sciences Fund Delaware Ivy VIP Energy Emerging Markets Debt Portfolio High Yield Bond Portfolio Invesco V.I. Global Real Estate Fund Invesco V.I. NASDAQ 100 Buffer Fund (all versions) Invesco V.I. S&P 500 Buffer Fund (all versions) Lord Abbett Bond Debenture Portfolio MFS Small-Cap Growth Series MFS Technology Series MFS Utilities Series PIMCO VIT Commodity RealReturn Portfolio Real Estate Portfolio VanEck VIP Global Resources Fund</p>	<p>Yes</p> <p>Non Allowable Options: Invesco V.I. NASDAQ 100 Buffer Fund (all versions) Invesco V.I. S&P 500 Buffer Fund (all versions)</p>	<p>Yes</p> <p>Non Allowable Options: American Funds IS High-Income Trust Fund BlackRock Health Sciences Fund Delaware Ivy VIP Energy Emerging Markets Debt Portfolio High Yield Bond Portfolio Invesco V.I. Global Real Estate Fund Invesco V.I. NASDAQ 100 Buffer Fund (all versions) Invesco V.I. S&P 500 Buffer Fund (all versions) Lord Abbett Bond Debenture Portfolio MFS Small-Cap Growth Series MFS Technology Series MFS Utilities Series PIMCO VIT Commodity RealReturn Portfolio Real Estate Portfolio VanEck VIP Global Resources Fund</p>
Benefit Conflicts	Only one optional accumulation benefit may be elected.	Only one optional accumulation benefit may be elected.	Only one optional accumulation benefit may be elected.	Only one optional accumulation benefit may be elected.



Company	Pacific Life Insurance Company	Pacific Life Insurance Company	Pacific Life Insurance Company	Pacific Life Insurance Company
Benefit Name	Investment Guard 10-Year (10%) III	Investment Guard 10-Year (15%) III	Investment Guard 10-Year (20%) III	Investment Guard 5-Year III
Guaranteed Minimum Accumulation Benefit	Optional Investment Guard rider guarantees an add an additional amount will be added to the Account Value, if the Account Value on the last day of the ten-year waiting period is less than the first year's Premiums Paid. The additional amount is equal to the lesser of the difference between the Account Value and the first year's Premiums Paid, adjusted for withdrawals, or the Buffer percentage multiplied by the Benefit Base. The Buffer percentage is 10.00%. Premiums Paid after the first policy anniversary are not included in the Benefit Base, but will increase the Account Value, which may reduce the benefit. A new five, seven or ten-year term maybe elected at the of a term, subject to the eligibility requirements. Rider must be elected at issue and at least ten years before the maximum annuity date. Rider will terminate if there is a transfer out of the required investment allocations or upon certain ownership changes.	Optional Investment Guard rider guarantees an add an additional amount will be added to the Account Value, if the Account Value on the last day of the ten-year waiting period is less than the first year's Premiums Paid. The additional amount is equal to the lesser of the difference between the Account Value and the first year's Premiums Paid, adjusted for withdrawals, or the Buffer percentage multiplied by the Benefit Base. The Buffer percentage is 15.00%. Premiums Paid after the first policy anniversary are not included in the Benefit Base, but will increase the Account Value, which may reduce the benefit. A new five, seven or ten-year term maybe elected at the of a term, subject to the eligibility requirements. Rider must be elected at issue and at least ten years before the maximum annuity date. Rider will terminate if there is a transfer out of the required investment allocations or upon certain ownership changes.	Optional Investment Guard rider guarantees an add an additional amount will be added to the Account Value, if the Account Value on the last day of the ten-year waiting period is less than the first year's Premiums Paid. The additional amount is equal to the lesser of the difference between the Account Value and the first year's Premiums Paid, adjusted for withdrawals, or the Buffer percentage multiplied by the Benefit Base. The Buffer percentage is 20.00%. Premiums Paid after the first policy anniversary are not included in the Benefit Base, but will increase the Account Value, which may reduce the benefit. A new five, seven or ten-year term maybe elected at the of a term, subject to the eligibility requirements. Rider must be elected at issue and at least ten years before the maximum annuity date. Rider will terminate if there is a transfer out of the required investment allocations or upon certain ownership changes.	Optional Investment Guard rider guarantees an add an additional amount will be added to the Account Value, if the Account Value on the last day of the five-year waiting period is less than the first year's Premiums Paid. The additional amount is equal to the lesser of the difference between the Account Value and the first year's Premiums Paid, adjusted for withdrawals, or the Buffer percentage multiplied by the Benefit Base. The Buffer percentage is 10.00%. Premiums Paid after the first policy anniversary are not included in the Benefit Base, but will increase the Account Value, which may reduce the benefit. A new five, seven or ten-year term maybe elected at the of a term, subject to the eligibility requirements. Rider must be elected at issue and at least five years before the maximum annuity date. Rider will terminate if there is a transfer out of the required investment allocations or upon certain ownership changes.
Benefit Close Date	N/A	N/A	N/A	N/A



Side-by-Side Comparison

Guaranteed Minimum Accumulation Benefit

Company	Pacific Life Insurance Company	Pacific Life Insurance Company
Benefit Name	Investment Guard 7-Year (10%) III	Investment Guard 7-Year (15%) III
Products Available On	Pacific Choice 2 Variable Annuity Pacific Odyssey Variable Annuity	Pacific Choice 2 Variable Annuity Pacific Odyssey Variable Annuity
Benefit Launch Date	5/1/2023	5/1/2023
Can Benefit Be Terminated?	No	No
Benefit Issue Ages	0 - 85	0 - 85
Waiting Period to Exercise Benefit	7 Years	7 Years
Step-Up	No	No
Step-Up Frequency	N/A	N/A
Step-Up Restarts Waiting Period	No	No
Spousal Continuation	Yes	Yes
Current Annual Benefit Charge	0.40%	0.55%
Maximum Annual Benefit Charge	3.50%	3.50%
Charge Frequency	Quarterly	Quarterly
Charge Based on	Benefit Base	Benefit Base
Rollup Interest Type	N/A	N/A
Rollup	N/A	N/A
Rollup Period	N/A	N/A
Reset on Rollup Period Permitted	No	No
Maximum Rollup Period	N/A	N/A
Impact of Withdrawals	Pro Rata	Pro Rata



Company	Pacific Life Insurance Company	Pacific Life Insurance Company
Benefit Name	Investment Guard 7-Year (10%) III	Investment Guard 7-Year (15%) III
Investment Restrictions	<p style="text-align: center;">Yes</p> <p style="text-align: center;">Non Allowable Options:</p> <ul style="list-style-type: none"> American Funds IS High-Income Trust Fund BlackRock Health Sciences Fund Delaware Ivy VIP Energy Emerging Markets Debt Portfolio High Yield Bond Portfolio Invesco V.I. Global Real Estate Fund Invesco V.I. NASDAQ 100 Buffer Fund (all versions) Invesco V.I. S&P 500 Buffer Fund (all versions) Lord Abbett Bond Debenture Portfolio MFS Small-Cap Growth Series MFS Technology Series MFS Utilities Series PIMCO VIT Commodity RealReturn Portfolio Real Estate Portfolio VanEck VIP Global Resources Fund 	<p style="text-align: center;">Yes</p> <p style="text-align: center;">Non Allowable Options:</p> <ul style="list-style-type: none"> American Funds IS High-Income Trust Fund BlackRock Health Sciences Fund Delaware Ivy VIP Energy Emerging Markets Debt Portfolio High Yield Bond Portfolio Invesco V.I. Global Real Estate Fund Invesco V.I. NASDAQ 100 Buffer Fund (all versions) Invesco V.I. S&P 500 Buffer Fund (all versions) Lord Abbett Bond Debenture Portfolio MFS Small-Cap Growth Series MFS Technology Series MFS Utilities Series PIMCO VIT Commodity RealReturn Portfolio Real Estate Portfolio VanEck VIP Global Resources Fund
Benefit Conflicts	Only one optional accumulation benefit may be elected.	Only one optional accumulation benefit may be elected.



Company	Pacific Life Insurance Company	Pacific Life Insurance Company
Benefit Name	Investment Guard 7-Year (10%) III	Investment Guard 7-Year (15%) III
Guaranteed Minimum Accumulation Benefit	Optional Investment Guard rider guarantees an add an additional amount will be added to the Account Value, if the Account Value on the last day of the seven-year waiting period is less than the first year's Premiums Paid. The additional amount is equal to the lesser of the difference between the Account Value and the first year's Premiums Paid, adjusted for withdrawals, or the Buffer percentage multiplied by the Benefit Base. The Buffer percentage is 10.00%. Premiums Paid after the first policy anniversary are not included in the Benefit Base, but will increase the Account Value, which may reduce the benefit. A new five, seven or ten-year term maybe elected at the of a term, subject to the eligibility requirements. Rider must be elected at issue and at least seven years before the maximum annuity date. Rider will terminate if there is a transfer out of the required investment allocations or upon certain ownership changes.	Optional Investment Guard rider guarantees an add an additional amount will be added to the Account Value, if the Account Value on the last day of the seven-year waiting period is less than the first year's Premiums Paid. The additional amount is equal to the lesser of the difference between the Account Value and the first year's Premiums Paid, adjusted for withdrawals, or the Buffer percentage multiplied by the Benefit Base. The Buffer percentage is 15.00%. Premiums Paid after the first policy anniversary are not included in the Benefit Base, but will increase the Account Value, which may reduce the benefit. A new five, seven or ten-year term maybe elected at the of a term, subject to the eligibility requirements. Rider must be elected at issue and at least seven years before the maximum annuity date. Rider will terminate if there is a transfer out of the required investment allocations or upon certain ownership changes.
Benefit Close Date	N/A	N/A



Company	Pacific Life Insurance Company	Pacific Life Insurance Company	Pacific Life Insurance Company	Pacific Life Insurance Company
Benefit Name	Earnings Enhancement Death Benefit	Return of Purchase Payments Death Benefit	Stepped-Up Death Benefit (Quest & Choice 2)	Return of Purchase Payments Death Benefit II (Choice 2)
Products Available On	Pacific Choice 2 Variable Annuity Pacific Choice Variable Annuity B Share Pacific Choice Variable Annuity C Share Pacific Choice Variable Annuity L Share Pacific Destinations O-Series [®] Variable Annuity(Edward Jones) Pacific Journey Select Variable Annuity B Share Pacific Journey Select Variable Annuity L Share Pacific Navigator Variable Annuity B Share Pacific Navigator Variable Annuity L Share Pacific Quest Variable Annuity B Share(Raymond James) Pacific Value Select Variable Annuity	Pacific Choice 2 Variable Annuity Pacific Quest Variable Annuity B Share(Merrill Lynch) Pacific Quest Variable Annuity B Share(Raymond James)	Pacific Choice 2 Variable Annuity Pacific Quest Variable Annuity B Share(Merrill Lynch) Pacific Quest Variable Annuity B Share(Raymond James)	Pacific Choice 2 Variable Annuity
Benefit Launch Date	5/1/2014	6/1/2021	6/1/2021	7/18/2022
Benefit Type	Earnings Enhancement Benefit	Return of Principal	Highest Anniversary Value	Return of Principal
Can Benefit Be Terminated?	No	No	No	No
Rider Issue Ages	0 - 75	0 - 85	0 - 75	0 - 85
Step-Up	No	No	Yes	No
Step-Up Frequency	Annually	N/A	Annually	N/A
Spousal Continuation	Yes	Yes	Yes	Yes
Current Annual Benefit Charge	0.25%	0.10%	0.40%	0.10%
Maximum Annual Benefit Charge	0.25%	0.10%	0.40%	0.10%
Charge Frequency	Annually	Daily	Daily	Daily
Charge Based on	Account Value	Account Value	Account Value	Account Value

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Company	Pacific Life Insurance Company	Pacific Life Insurance Company	Pacific Life Insurance Company	Pacific Life Insurance Company
Benefit Name	Earnings Enhancement Death Benefit	Return of Purchase Payments Death Benefit	Stepped-Up Death Benefit (Quest & Choice 2)	Return of Purchase Payments Death Benefit II (Choice 2)
Rollup Interest Type	N/A	N/A	N/A	N/A
Rollup	N/A	N/A	N/A	N/A
Initial Rollup Period	N/A	N/A	N/A	N/A
Reset on Rollup Period Permitted	No	No	No	No
Maximum Rollup Period	N/A	N/A	N/A	N/A
Impact of Withdrawals	Dollar-for-Dollar	Pro Rata	Pro Rata	Pro Rata
Investment Restrictions	N/A	N/A	N/A	N/A
Benefit Conflicts	N/A	N/A	N/A	N/A



Company	Pacific Life Insurance Company	Pacific Life Insurance Company	Pacific Life Insurance Company	Pacific Life Insurance Company
Benefit Name	Earnings Enhancement Death Benefit	Return of Purchase Payments Death Benefit	Stepped-Up Death Benefit (Quest & Choice 2)	Return of Purchase Payments Death Benefit II (Choice 2)
Guaranteed Minimum Death Benefit	<p>Optional Earnings Enhancement Death Benefit (EEDB) provides a minimum death benefit that is equal to the base Death Benefit, plus a percentage of any earnings as a result of the owner's death (or annuitant's death for a non-natural owner).</p> <p>Earnings are the Account Value as of the date of death, less the Remaining Premium. Remaining Premium is increased for additional Premiums Paid, and reduced for withdrawals.</p> <p>Death Benefit is based on the age of the oldest owner at issue:</p> <p>Issue Ages 0 - 69 40% of Earnings</p> <p>Issue Ages 70+ 25% of Earnings</p> <p>Certain ownership changes will reset the EEDB amount. The EEDB payout percentage will be based on the age of the oldest owner (or annuitant in the case of a non-natural owner) at the time of the ownership change. Such changes will reset the Remaining Premium to equal the lesser of:</p> <ol style="list-style-type: none"> 1. The Full Account Value as of the date ownership was changed, or 2. The Remaining Premium as of the date ownership was changed. 	<p>Optional Return of Purchase Payments Death Benefit provides a minimum death benefit that is equal to:</p> <p>Greater of:</p> <ol style="list-style-type: none"> 1. Full Account Value, 2. Premiums Paid, less adjustment for withdrawals. <p>Certain ownership changes will reset the GMDB amount to equal the:</p> <p>Lesser of:</p> <ol style="list-style-type: none"> 1. Account Value after the owner change, or 2. Premiums Paid, less adjustment for withdrawals. <p>Spousal continuation available.</p>	<p>Optional Stepped-Up Death Benefit provides a minimum death benefit that is equal to:</p> <p>Greater of:</p> <ol style="list-style-type: none"> 1. Premiums Paid, adjusted for withdrawals, 2. Full Account Value, or 3. The Highest Anniversary Value before the oldest owner reaches age 81, plus additional Premium Paid since the anniversary, with a pro rata adjustment for withdrawals since the anniversary. <p>Certain ownership changes will reset the GMDB amount to equal the Remaining Premium as of the date ownership was changed.</p>	<p>Optional Return of Purchase Payments Death Benefit provides a minimum death benefit upon the death of the annuitant that is equal to:</p> <p>Greater of:</p> <ol style="list-style-type: none"> 1. Full Account Value, 2. Premiums Paid, less adjustment for withdrawals. <p>Spousal continuation available.</p> <p>Only available in CA.</p>



Company	Pacific Life Insurance Company	Pacific Life Insurance Company	Pacific Life Insurance Company	Pacific Life Insurance Company
Benefit Name	Earnings Enhancement Death Benefit	Return of Purchase Payments Death Benefit	Stepped-Up Death Benefit (Quest & Choice 2)	Return of Purchase Payments Death Benefit II (Choice 2)
	Spousal continuation not available for issue ages over 75.			
Benefit Close Date	N/A	N/A	N/A	N/A



Stepped-Up Death Benefit II (Choice 2)

Guaranteed Minimum Death Benefit

Company	Pacific Life Insurance Company
Benefit Name	Stepped-Up Death Benefit II (Choice 2)
Products Available On	Pacific Choice 2 Variable Annuity
Benefit Launch Date	7/18/2022
Benefit Type	Highest Anniversary Value
Can Benefit Be Terminated?	No
Rider Issue Ages	0 - 75
Step-Up	Yes
Step-Up Frequency	Annually
Spousal Continuation	No
Current Annual Benefit Charge	0.40%
Maximum Annual Benefit Charge	0.40%
Charge Frequency	Daily
Charge Based on	Account Value
Rollup Interest Type	N/A
Rollup	N/A
Initial Rollup Period	N/A
Reset on Rollup Period Permitted	No
Maximum Rollup Period	N/A
Impact of Withdrawals	Pro Rata
Investment Restrictions	N/A
Benefit Conflicts	N/A

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Stepped-Up Death Benefit II (Choice 2)

Guaranteed Minimum Death Benefit

Company	Pacific Life Insurance Company
Benefit Name	Stepped-Up Death Benefit II (Choice 2)
Guaranteed Minimum Death Benefit	<p>Optional Stepped-Up Death Benefit III provides a minimum death benefit that is equal to:</p> <p style="text-align: center;">Greater of:</p> <ol style="list-style-type: none"> 1. Premiums Paid, adjusted for withdrawals, 2. Full Account Value, or 3. The Highest Anniversary Value before the oldest owner reaches age 81, plus additional Premium Paid since the anniversary, with a pro rata adjustment for withdrawals since the anniversary. <p>Owner must also be an annuitant for the death benefit amount to be paid out.</p> <p style="text-align: center;">Benefit only available in the state of California.</p>
Benefit Close Date	N/A