Pacific Index Foundation 10-Year

Product

Company	**Pacific Life Insurance Company**
A.M Best Rating	A+
Standard and Poor's Rating	AA-
Product Type	Fixed Indexed
Product	**Pacific Index Foundation 10-Year** (FPDA first 60 days only)
Policy Form Number	ICC17:30-1800
Distribution Channels Sold In	B/D: Full Service National B/D: Independent Bank Independent
Product Launch Date	7/16/2017
Bonus	N/A
Surrender Charge	**10 Years** 9.00, 8.00, 8.00, 7.00, 6.00, 4.00, 4.00, 3.00, 2.00, 1.00, 0.00% +/- Market Value Adjustment (MVA)
Share Class	N/A
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A
***Total Annual Expense**	N/A
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A
Minimum Guarantee/ Minimum Guaranteed Surrender Value	**Varies** 91% @ 1 - 3%

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Strategies / Subaccounts Offered	4 Indexed, 0 Structured, 0 Variable, 1 Fixed
Net Subaccount Fee Range	N/A
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	Low Band / $100,000
Current Fixed Account Rate(s)	3.80% / 4.00% guaranteed for ten years
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	Initial interest rates and caps guaranteed for the length of the initial surrender charge duration.
Penalty-Free Withdrawals	**Year 1** 10% of Premiums Paid **Years 2+** 10% Account Value
Death Benefit	**Greater of:** Account Value plus appreciation-to-date or Minimum Guaranteed Surrender Value **OR** Enhanced Death Benefit if optional GMDB rider is elected (see GMDB section)
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, Inherited IRA
Issue Ages	0 - 85

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Minimum Initial Premiums	Q/NQ $25,000
Minimum Subsequent Premium	Q/NQ $1,000
Guaranteed Lifetime Withdrawal Benefit (GLWB)	**Actively Marketed** Enhanced Lifetime Income Benefit 3 II (Foundation)
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	**Actively Marketed** Death Benefit Rider
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	N/A
State Approvals	**Variations Approved In:** MT **States Not Approved In:** NY

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Street Level Compensation	**YEAR ONE** **Ages 0 - 80** A. 3.75% B. 3.25% & 0.25% trail in years 2+ C. 1.90% & 0.25% trail in years 2-6 & 1.00% in years 7+ D. 0.8750% & 0.8750% trail in years 2+ **Ages 81 - 85** A. 1.8750% B. 1.6250% & 0.1850% trail in years 2+ C. 1.00% & 0.1850% trail in years 2-6 & 0.80% in years 7+ D. 0.60% & 0.60% trail in years 2+
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 April 1, 2026

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 Index Foundation 10-Year** (FPDA first 60 days only)	Low Band / $100,000	S&P 500	Annual	Annual Point-to-Point	100.00% / 100.00%	7.30% / 7.85% Annually	N/A / N/A	N/A / N/A	100% / 7.30% Annually / N/A	N/A / N/A
			MSCI EAFE	Annual	Annual Point-to-Point	100.00% / 100.00%	7.30% / 7.85% Annually	N/A / N/A	N/A / N/A	100% / 7.30% Annually / N/A	N/A / N/A
			S&P 500	Annual	Performance Triggered	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A / N/A	6.50% / 6.95%
			MSCI EAFE	Annual	Performance Triggered	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A / N/A	6.50% / 6.95%
Current Fixed Account Rate(s)		3.80% / 4.00% guaranteed for ten years									
Upcoming Fixed Account Rate(s)		N/A									
Other Crediting Strategy Information		Performance triggered account credits company-declared rate if growth of index is zero or positive Initial interest rates and caps guaranteed for the length of the initial surrender charge duration.									

Company	**Pacific Life Insurance Company**
Benefit Name	**Enhanced Lifetime Income Benefit 3 II (Foundation)**
Products Available On	Pacific Index Foundation 10-Year Pacific Index Foundation 5-Year Pacific Index Foundation 7-Year
Is Benefit a Rider?	Yes
Benefit Launch Date	3/1/2023
Can Benefit Be Terminated?	Yes
Benefit Issue Ages	0 - 85
Minimum Age at Which GLWB Payments Can Commence	59.5
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	1.50%
Charge Frequency	Annually
Charge Based on	Benefit Base
Rollup Interest Type	Simple
Rollup	8.00%
Initial Rollup Period	10 Years
Reset on Rollup Period Permitted	Yes

Company	**Pacific Life Insurance Company**
Benefit Name	**Enhanced Lifetime Income Benefit 3 II (Foundation)**
Maximum Rollup Period	N/A
Impact of Withdrawals Prior to Income Commencement	Any withdrawal taken before the youngest Designated Life reaches age 59.5, will reduce the Benefit Base proportionately, or Dollar-for-Dollar, whichever results in a lower Benefit Base amount.
Impact of Excess Withdrawals After Income Commencement	Pro Rata
Investment Restrictions	N/A
Benefit Conflicts	Cannot elect GMDB in conjunction with this rider.
Guaranteed Lifetime Withdrawal Benefit	Optional Enhanced Lifetime Income Benefit III rider guarantees annual withdrawals at a specified level (see below*), regardless if Account Value goes to zero. Guaranteed 8.00% annual increase (simple interest) on Benefit Base for 10 years, or until the commencement of income, for each year a withdrawal is not taken. Client eligible to reset 10-year accumulation period at any contract anniversary. Automatic step-ups annually if Account Value exceeds highest Benefit Base. Annual rider charge is deducted from the Account Value but based on the Benefit Base. Spousal continuation available if joint life option is elected. For the joint life version, both Designated Lives must be natural persons who are each other’s spouses and age 85 or younger. For the joint life version, youngest spouse’s age is used to determine the Lifetime Annual Withdrawal Percentage. Rider must be elected at issue and may be terminated at client's request after year one. (See below for Income %)

Company	**Pacific Life Insurance Company**
Benefit Name	**Enhanced Lifetime Income Benefit 3 II (Foundation)**
Benefit Payout Table	**<u>*Income % Based on Age of Commencement</u>** (Single Life / Joint Life) Ages 59.5 - 64 = 5.00% / 4.50% Ages 65 - 69 = 5.50% / 5.00% Ages 70 - 79 = 6.00% / 5.50% Ages 80+ = 7.00% / 6.50% Single Life payouts are based on the age of the oldest owner or the youngest annuitant for non-natural owners. For the joint life version, the youngest spouse's age is used to determine Guaranteed Withdrawal Payment %.
Benefit Close Date	N/A

Company	**Pacific Life Insurance Company**
Benefit Name	**Death Benefit Rider**
Products Available On	Pacific Index Advisory℠ 5-Year Pacific Index Advisory℠ 7-Year Pacific Index Choice℠ 10 Pacific Index Choice℠ 6 Pacific Index Choice℠ 8 Pacific Index Dimensions 10-Year Pacific Index Dimensions 10-Year with MVA Pacific Index Dimensions 7-Year Pacific Index Dimensions 7-Year with MVA Pacific Index Edge 10-Year with MVA Pacific Index Edge 5-Year with MVA Pacific Index Edge 7-Year with MVA Pacific Index Foundation 10-Year Pacific Index Foundation 5-Year Pacific Index Foundation 7-Year Pacific Index Select 6-Year Pacific Index Select 8-Year
Benefit Launch Date	11/14/2011
Benefit Type	Rollup Benefit
Can Benefit Be Terminated?	No
Rider Issue Ages	0 - 80
Step-Up	No
Step-Up Frequency	N/A
Spousal Continuation	Yes
Current Annual Benefit Charge	0.40%
Maximum Annual Benefit Charge	0.40%
Charge Frequency	Annually
Charge Based on	Benefit Base

Company	Pacific Life Insurance Company
Benefit Name	**Death Benefit Rider**
Rollup Interest Type	Compound
Rollup	2.00%
Initial Rollup Period	20 Years
Reset on Rollup Period Permitted	No
Maximum Rollup Period	20 Years
Impact of Withdrawals	Pro Rata
Investment Restrictions	N/A
Benefit Conflicts	Cannot elect GLWB in conjunction with this rider.
Guaranteed Minimum Death Benefit	Optional Death Benefit Rider offers a potentially greater benefit upon the death of the first owner or last annuitant's death than the standard death benefit that would ordinarily be paid under the annuity. Guaranteed Minimum Death Benefit payable is equal to Premiums Paid, in addition to a guaranteed 2.0% annual increase on Death Benefit Base over 20-year accumulation period or to age 85, whichever is earlier. The annual increase on the Death Benefit Base may be increased via a 'Stacking Roll-Up,' which adds together the gain on the contract each year with the guaranteed 2.0% annual rollup. (i.e. 3.5% indexed interest earned + 2.0% guaranteed rollup = 5.5% total rollup). The rider charge is guaranteed for the life of the contract. Rider must be elected at issue (or within 60 days thereof) and cannot be terminated once elected.
Benefit Close Date	N/A