



Company	Pacific Life Insurance Company
A.M Best Rating	A+
Standard and Poor's Rating	AA-
Product Type	Variable
Product	Pacific Life Retirement Growth and Income Annuity (FPDA first 90 days only)
Policy Form Number	ICC22:10-1021
Distribution Channels Sold In	B/D: Full Service National
Product Launch Date	12/5/2022
Bonus	N/A
Surrender Charge	5 Years 2.00, 2.00, 2.00, 2.00, 2.00, 0.00%
Share Class	B Share
Mortality and Expense Charge (M&E)	0.60% Assessed daily
Product Fee	N/A
Administration Charge	0.25%
Other Charge	N/A
*Total Annual Expense	0.85%
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A
Minimum Guarantee/ Minimum Guaranteed Surrender Value	N/A
Strategies / Subaccounts Offered	0 Indexed, 0 Structured, 2 Variable, 0 Fixed
Net Subaccount Fee Range	0.28 - 0.66%
Free Transfers per Year	N/A

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



Company	Pacific Life Insurance Company
Product	Pacific Life Retirement Growth and Income Annuity (FPDA first 90 days only)
Transfer Fee	N/A
Rate Banding	N/A
Current Fixed Account Rate(s)	N/A
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	N/A
Penalty-Free Withdrawals	10% of Account Value once under the GLWB rider
Death Benefit	Full Account Value
Surrender Charge Waivers Available	Nursing Home Terminal Illness Death RMD
Available Plan Types	IRA, NQ, Roth IRA
Issue Ages	45 - 80
Minimum Initial Premiums	Q/NQ \$50,000
Minimum Subsequent Premium	N/A
Guaranteed Lifetime Withdrawal Benefit (GLWB)	Actively Marketed Guaranteed Lifetime Withdrawal Benefit III
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A



Company	Pacific Life Insurance Company
Product	Pacific Life Retirement Growth and Income Annuity (FPDA first 90 days only)
Guaranteed Minimum Death Benefit (GMDB)	Actively Marketed Return of Purchase Payment Death Benefit (Retirement Growth and Income) Return of Purchase Payment Death Benefit II (Retirement Growth and Income)
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	Must be contracted through <i>Fidelity Advisor</i> to sell this product.
State Approvals	States Not Approved In: NY
Street Level Compensation	To be determined by Broker Dealer
Data thought to be current as of:	5/1/2025

* 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.



Pacific Life Retirement Growth and Income Annuity

Variable Subaccounts

Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Pacific Life Insurance Company	Pacific Life Retirement Growth and Income Annuity (FPDA first 90 days only)	Fidelity VIP FundsManager 60% Portfolio Investor Class	Fidelity Management & Research Company	0.66%
		Fidelity VIP Government Money Market Portfolio Investor Class	Fidelity Management & Research Company	0.28%
Other Crediting Strategy Information		Fidelity VIP Government Money Market Portfolio is only available during the freelook period for client's aged 60 and older or in the event of a fund liquidation.		



Guaranteed Lifetime Withdrawal Benefit III

Guaranteed Lifetime Withdrawal Benefit

Company	Pacific Life Insurance Company
Benefit Name	Guaranteed Lifetime Withdrawal Benefit III
Products Available On	Pacific Life Retirement Growth and Income Annuity
Is Benefit a Rider?	Yes
Benefit Launch Date	12/1/2023
Can Benefit Be Terminated?	No
Benefit Issue Ages	45 - 80
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	0.80%
Maximum Annual Benefit Charge	2.00%
Charge Frequency	Quarterly
Charge Based on	Benefit Base
Rollup Interest Type	Simple
Rollup	5.00%
Initial Rollup Period	10 Years
Reset on Rollup Period Permitted	No
Maximum Rollup Period	10 Years

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



Guaranteed Lifetime Withdrawal Benefit III

Guaranteed Lifetime Withdrawal Benefit

Company	Pacific Life Insurance Company
Benefit Name	Guaranteed Lifetime Withdrawal Benefit III
Impact of Withdrawals Prior to Income Commencement	Pro Rata
Impact of Excess Withdrawals After Income Commencement	Pro Rata
Investment Restrictions	<p>Yes</p> <p>Allowable Options: Fidelity VIP FundsManager 60% Portfolio</p>
Benefit Conflicts	N/A



Company	Pacific Life Insurance Company
Benefit Name	Guaranteed Lifetime Withdrawal Benefit III
<p>Guaranteed Lifetime Withdrawal Benefit</p>	<p>Mandatory Guaranteed Lifetime Withdrawal Benefit Rider guarantees annual withdrawals at a specified level (see below*), regardless if the Account Value goes to zero. Guaranteed 5.00% annual increase on Benefit Base, until the earlier of, the first withdrawal (excluding the one-time Penalty-Free Withdrawal) or a 10-year accumulation period. A withdrawal that reduces the Account Value to zero, and doesn't exceed the Protected Payment Amount, will receive lifetime withdrawals. Annual automatic or owner-elected step-ups are available each contract anniversary. When the Benefit Base steps up, the 5.00% roll-up is based on the stepped-up Benefit Base. The rider charge will not change after issue. One-time Penalty-Free Withdrawal can be taken of up to 10% of the Account Value and will not stop the annual rollup or lock-in the withdrawal percentage. The One-time Penalty-Free Withdrawal will reduce the Protected Payment Base and Rollup Benefit Base proportionately.</p> <p>Spousal continuation not available if single life option is elected and a withdrawal (excluding the one-time Penalty-Free Withdrawal) has occurred after age 59.5. If a withdrawal has not occurred, the surviving spouse may elect to continue as a joint life rider option. If the Joint Life option is elected, annual rider charge of 0.90% is deducted quarterly from the Account Value, based on the Benefit Base. Designated Lives must be natural persons who are each other's spouses and between ages 45-80. For the joint life version, the youngest spouse's age is used to determine Guaranteed Withdrawal Payment %. A change to the single/joint life option can be requested prior to the First Withdrawal (excluding the one-time Penalty-Free Withdrawal) after the youngest Designated Life's age 59.5. At least one of the original designated lives must remain on the contract after the change. Rider must be elected at issue. Rider will terminate if the Account Value is reduced to zero prior to the Designated Life turns age 59.5. Rider will also terminate if the Account Value is reduced to zero by an excess withdrawal, or certain ownership changes.</p> <p>Rider only available with IRA, Roth IRA and Non-qualified plan types.</p>

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



Guaranteed Lifetime Withdrawal Benefit III

Guaranteed Lifetime Withdrawal Benefit

Company	Pacific Life Insurance Company
Benefit Name	Guaranteed Lifetime Withdrawal Benefit III
	If a Life Only with Cash Refund 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.
Benefit Payout Table	<p><u>*Income % Based on Age of Commencement</u> (Single Life / Joint Life) Ages 59.5 - 64 = 5.15% / 4.65% Ages 65 - 69 = 5.90% / 5.40% Ages 70 - 74 = 6.40% / 5.90% Ages 75 - 79 = 6.65% / 6.15% Ages 80+ = 6.90% / 6.40%</p> <p>Guaranteed Withdrawal Payment % may increase with a step-up.</p>
Benefit Close Date	N/A



Company	Pacific Life Insurance Company	Pacific Life Insurance Company
Benefit Name	Return of Purchase Payment Death Benefit (Retirement Growth and Income)	Return of Purchase Payment Death Benefit II (Retirement Growth and Income)
Products Available On	Pacific Life Retirement Growth and Income Annuity	Pacific Life Retirement Growth and Income Annuity
Benefit Launch Date	12/5/2022	12/5/2022
Benefit Type	Return of Principal	Return of Principal
Can Benefit Be Terminated?	No	No
Rider Issue Ages	45 - 80	45 - 80
Step-Up	No	No
Step-Up Frequency	N/A	N/A
Spousal Continuation	Yes	Yes
Current Annual Benefit Charge	0.15%	0.15%
Maximum Annual Benefit Charge	0.15%	0.15%
Charge Frequency	Daily	Daily
Charge Based on	Account Value	Account Value
Rollup Interest Type	N/A	N/A
Rollup	N/A	N/A
Initial 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
Investment Restrictions	N/A	N/A
Benefit Conflicts	N/A	N/A



Company	Pacific Life Insurance Company	Pacific Life Insurance Company
Benefit Name	Return of Purchase Payment Death Benefit (Retirement Growth and Income)	Return of Purchase Payment Death Benefit II (Retirement Growth and Income)
Guaranteed Minimum Death Benefit	<p>Mandatory Return of Purchase Payments Death Benefit provides a minimum death benefit that is equal to the:</p> <p>Greater of:</p> <ol style="list-style-type: none"> 1. Full Account Value, or 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>Mandatory Return of Purchase Payments Death Benefit provides a minimum death benefit that is equal to the:</p> <p>Greater of:</p> <ol style="list-style-type: none"> 1. Full Account Value, or 2. Premiums Paid, less adjustment for withdrawals. <p>Spousal continuation available.</p> <p>Only available in CA.</p>
Benefit Close Date	N/A	N/A