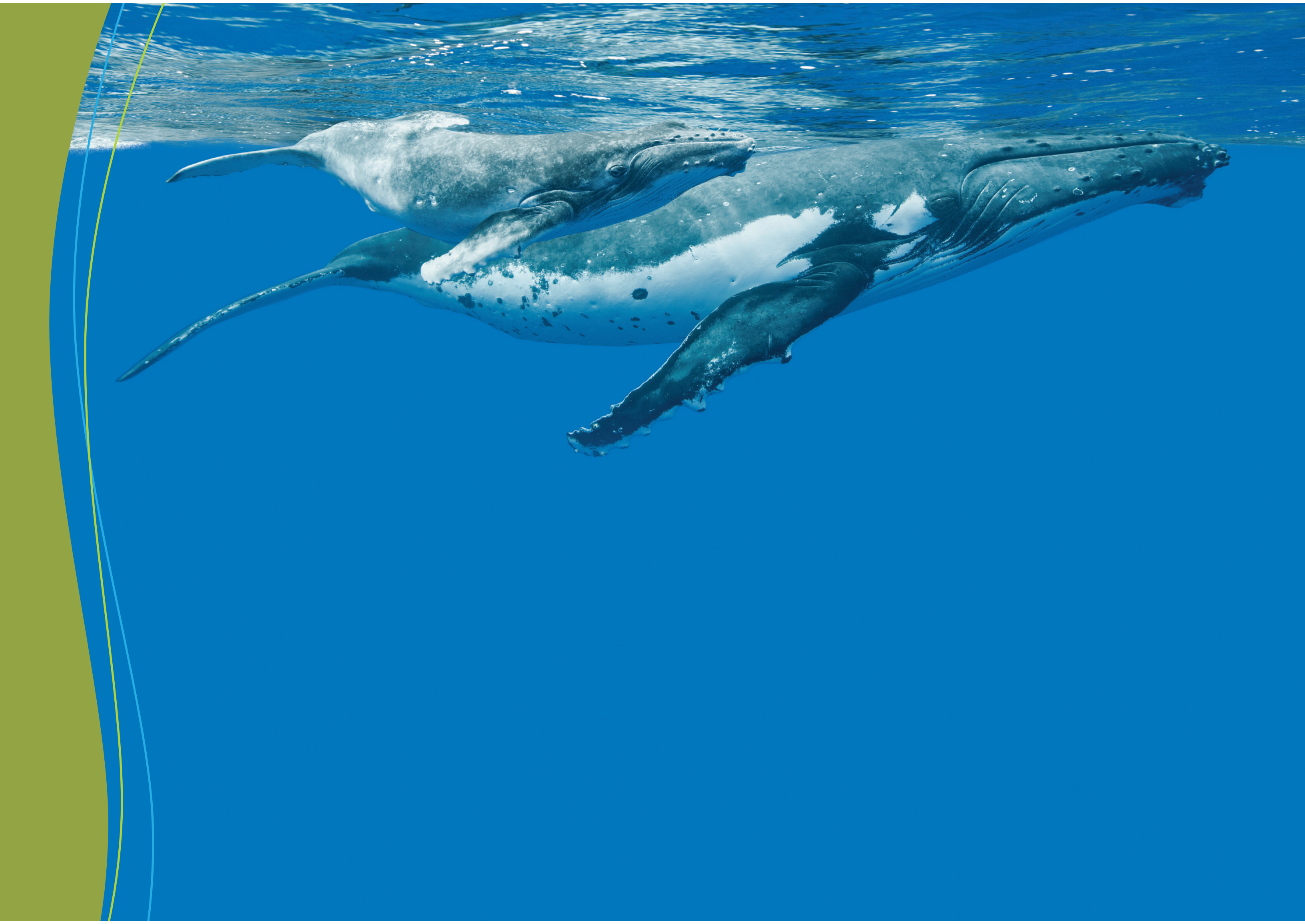
PACIFIC LIFE

PACIFIC INDEX DIMENSIONS®

A Deferred, Fixed Indexed Annuity



Pacific Life Insurance Company

25-101A

FAC1005-0825 8/25 E828

51° 20′ 7.9″N
172° 58′ 7.5″E

WHY CHOOSE A FIXED INDEXED ANNUITY

20°56′9.6″N, 156°46′12″W

A fixed indexed annuity is a long-term contract between you and an insurance company that helps:

- Protect principal.
- Provide the opportunity for growth based on the movement of an index.
- Generate protected lifetime retirement income.

As you plan for retirement, reflect on Pacific Life's icon, the humpback whale, which migrates thousands of miles each year to distant feeding grounds for the purpose of sustaining its life. When you retire, a Pacific Life fixed indexed annuity can help you go the distance by providing a sustainable source of income and strong guarantees. Consider adding a fixed indexed annuity to your retirement strategy today.

All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company.

HELP PREPARE FOR A SECURE RETIREMENT

As you develop your retirement strategy, it's important to determine how you will protect and grow your assets. Pacific Index Dimensions may be right for you if you are looking for:

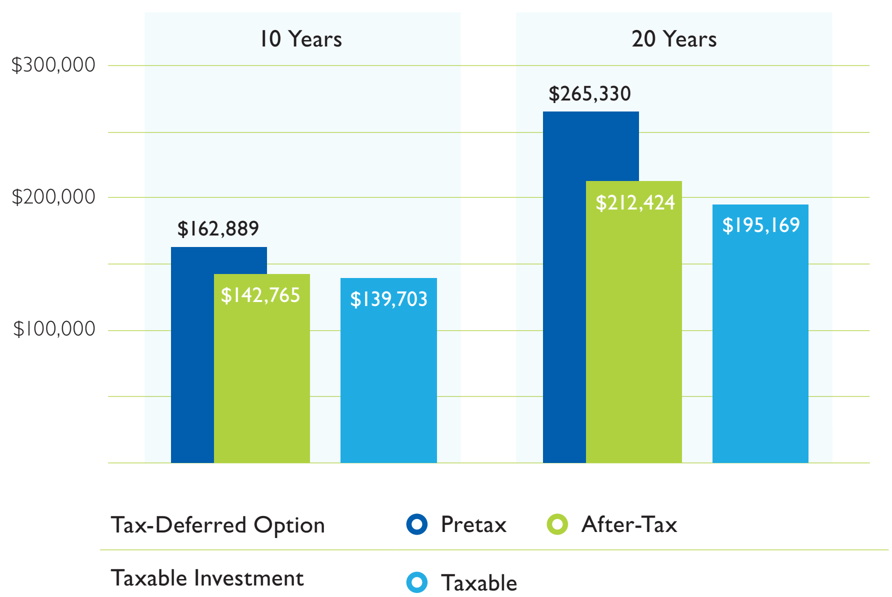
- Safety of principal.
- Growth potential without being invested in the market.
- Tax deferral.
- Access to a portion of your money.
- Lifetime income.
- A beneficiary benefit for loved ones.

Pacific Index Dimensions is a deferred, fixed indexed annuity that provides safety of principal and growth potential. It is not a security and does not participate directly in the stock market or any index, so your money is not invested in the market. However, you have the potential to earn interest based on the movement of three offered indexes and a fixed account that provides a guaranteed interest rate.

The Power of Tax Deferral

Because an annuity is tax-deferred, interest will compound without current income tax. Your money grows faster because you don't pay taxes on the interest earned until you withdraw it or it is distributed to you.

The graph to the right illustrates the benefits of tax deferral. A $100,000 initial purchase payment, compounded at 5% annually over 10 and 20 years, grows with taxes deferred. If the full amount is withdrawn after 20 years and taxes are paid on the lump-sum distribution, the amount would be $212,424—more than the $195,169 accumulated in a taxable investment over the same time frame.



Investment Growth Calculator: Compare taxable, tax-deferred and tax free investment growth. CalcXML, accessed June 20, 2024.

A beneficiary benefit is referred to as a death benefit in the contract summary.

Tax-deferral assumptions: Hypothetical example for illustrative purposes only. Assumes a nonqualified contract with a cost basis of $100,000. After 20 years, the full amount before taxes equals the purchase payments plus interest, $265,330. The amount withdrawn after taxes are paid is calculated by taking the full amount and subtracting the cost basis; it is then multiplied by 0.68 (32% ordinary income-tax rate) and adding back in the cost basis, for a total of $212,424 after taxes.

Assumes a 32% ordinary income-tax rate, assessed yearly on the taxable investment and at period-end on the tax-deferred example. Actual tax rates may vary for different taxpayers and assets from that illustrated (e.g., capital gains and qualified dividend income). Actual performance of your investment also will vary. Lower maximum tax rates on capital gains and dividends would make the investment return for the taxable investment more favorable, thereby reducing the difference in performance in the examples shown. Consider your personal investment time horizon and income-tax brackets, both current and anticipated, when making an investment decision. Hypothetical returns are not guaranteed and do not represent performance of any particular investment. If Pacific Index Dimensions withdrawal charges were included (10% maximum withdrawal charge), the tax-deferred performance would be significantly lower.

Under current law, a nonqualified annuity that is owned by an individual is generally entitled to tax deferral. IRAs and qualified plans—such as 401(k)s and 403(b)s—are already tax-deferred. Therefore, a deferred annuity should be used only to fund an IRA or qualified plan to benefit from the annuity's features other than tax deferral. These features include lifetime income and beneficiary benefit options.

SAFETY OF PRINCIPAL WITH GROWTH POTENTIAL

Along with the principal protection and guarantees that Pacific Index Dimensions provides, it also gives you choices called **Interest-Crediting Options** to earn interest on your contract value. You may choose to earn interest through a Fixed Account Option, Index-Linked Options, or a combination of the two. Your financial professional can help you customize your contract to fit your unique retirement strategy and help determine the best way to allocate your purchase payment.

Determine How to Earn Interest—Fixed Account Option and/or Index-Linked Options

The Fixed Account Option earns a guaranteed interest rate for one year. On each contract anniversary, a renewal rate is declared, which is guaranteed to be no less than the minimum guaranteed interest rate specified in your contract.

The Index-Linked Options earn interest based on the movement of one of three indexes:

- **S&P 500®**—This index is widely regarded as the best single gauge of large-cap U.S. equities. The index includes 500 leading companies and covers approximately 80% of available market capitalization.
- **MSCI EAFE® Index (Europe, Australasia, and the Far East)**—This index measures international equity performance and is composed of the MSCI country indexes that represent developed markets outside of North America: Europe, Australasia, and the Far East.
- **The BlackRock Endura® Index**[1]—Managed by BlackRock Index Services, LLC, this index is composed of U.S. equities that seek to have lower volatility compared to the broader U.S. equity market.[2] It seeks to minimize portfolio volatility to help deliver steady, long-term growth.

At the end of each term, you have the flexibility to reallocate your contract value.

Please note: Additional cash purchase payments up to $100,000 are permitted within the first 60 days of contract issue. Interest will be credited proportionately based on the index return from the time the additional purchase payment is received to the end of the index term. No interest will be earned or credited on amounts withdrawn prior to the end of an index term.

[1]The BlackRock iBLD Endura® VC 5.5 ER Index is referred to as the BlackRock Endura® Index for ease of reference.
[2]The index is composed of USMV (the iShares Edge® MSCI Min Vol USA ETF) and SHY (the iShares® 1–3 Year Treasury Bond ETF).

HOW THE INTEREST-CREDITING METHODS WORK

The **Interest-Crediting Methods** are the strategies through which any earned interest is credited to your contract. Most methods calculate the index return by comparing the price of the index at the end of the index term to its price at the beginning of the index term. The index term for each of the following Interest-Crediting Methods is one contract year.

Assumptions

Point-to-Point with Cap Method

- **S&P 500**
- **MSCI EAFE® Index**

When the index return is positive, interest is credited to your contract value at the end of each contract year, up to the cap. The participation rate for this option will always be 100%.

Cap: The maximum rate of interest that can be credited at the end of each contract year.

The index price return does not include the reinvestment of dividends for the S&P 500 and MSCI EAFE® Index.

The example assumes a 8% cap.

Participation Rate Method

- **S&P 500**
- **MSCI EAFE® Index**

When the index return is positive after the spread is deducted, interest may be credited to the contract value at the end of your chosen index term.

Index Return x Participation Rate – Spread = Interest Credited

Participation Rate: The set percentage that determines how much of the positive index return will be credited at the end of an index term.

Spread: A percentage that is deducted after the index return is multiplied by the participation rate.

The index price return does not include the reinvestment of dividends for the S&P 500 and MSCI EAFE® Index.

The example assumes a 40% participation rate and a 0% spread.

Please note: Interest-Crediting Options are subject to state and firm availability. Please work with your financial professional for information about product and feature availability, and refer to the contract summary.

To help you better understand how each of the Interest-Crediting Methods work in various environments, the hypothetical examples below and on the following page compare the interest credited with each option when the chosen index returns –15%, 5%, and 15% over a one-year time frame.

Hypothetical example. Caps, participation rates, and spreads are for illustrative purposes only.

	–15% Index Return	5% Index Return	15% Index Return
	0% The index return is negative, so no interest is credited; contract value remains the same, and there is no loss.	**5%** The index return is lower than the cap, so 5% interest is credited to the contract.	**8%** The index return is higher than the cap, so 8% interest is credited to the contract.
	0% The index return is negative, so no interest is credited; contract value remains the same, and there is no loss.	**2%** The 5% index return is multiplied by the 40% participation rate, and then the 0% spread is deducted; 2% interest is credited to the contract.	**6%** The 15% index return is multiplied by the 40% participation rate, and then the 0% spread is deducted; 6% interest is credited to the contract.

INTEREST-CREDITING METHODS (CONT.)

Assumptions

Enhanced Participation Rate Method

- **S&P 500**
- **MSCI EAFE® Index**

Similar to the Participation Rate method, a percentage of a positive index return is credited to your contract value at the end of your chosen index term, but with this method, the participation rate is enhanced, meaning it is greater than the rate offered through the Participation Rate method. However, the spread for the Enhanced Participation Rate method will typically be larger than the spread for the Participation Rate method.

Index Return x Enhanced Participation Rate – Spread = Interest Credited

The index price return does not include the reinvestment of dividends for the S&P 500 and MSCI EAFE® Index.

The example assumes a 60% enhanced participation rate and a 2% spread.

Performance-Triggered Method

- **S&P 500**
- **MSCI EAFE® Index**

When the index return is flat or positive, a declared, fixed interest rate is credited to your contract value at the end of each contract year.

The index price return does not include the reinvestment of dividends.

The example assumes a 7% declared interest rate.

Point-to-Point with Spread Option

- **BlackRock Endura® Index**

When the index return is positive after the spread is deducted, interest may be credited to the contract value at the end of each contract year.

Index Return x Participation Rate – Spread = Interest Credited

The example assumes a 100% participation rate and a 0% spread.

For the Participation Rate, Enhanced Participation Rate, and Point-to-Point with Spread methods, if the calculated return after the participation rate and spread are applied is positive, interest will be credited. If the return is zero or negative, interest will not be credited, but you will not have any loss of contract value due to negative index returns.

	–15% Index Return	5% Index Return	15% Index Return
	0% The index return is negative, so no interest is credited; contract value remains the same, and there is no loss.	**1%** The 5% index return is multiplied by the 60% enhanced participation rate, and then the 2% spread is deducted; 1% interest is credited to the contract.	**7%** The 15% index return is multiplied by the 60% enhanced participation rate, and then the 2% spread is deducted; 7% interest is credited to the contract.
	0% The index return is negative, so no interest is credited; contract value remains the same, and there is no loss.	**7%** The index return is positive, so the declared interest rate is credited to the contract.	**7%** The index return is positive, so the declared interest rate is credited to the contract.
	0% The index return is negative, so no interest is credited; contract value remains the same, and there is no loss.	**5%** The 5% index return is multiplied by the 100% participation rate, and the spread is 0%; 5% interest is credited to the contract.	**15%** The 15% index return is multiplied by the 100% participation rate, and the spread is 0%; 15% interest is credited to the contract.

Caps, declared interest rates, participation rates, and spreads are set at contract issue and guaranteed for the length of the initial index term. After the initial index term, renewal caps, declared interest rates, participation rates, and spreads will be declared and are guaranteed for the length of the new index term. Rates, renewal caps, declared interest rates, participation rates, and spreads will never be set below the minimum or above the maximum stated in the contract. Pacific Life determines, at its discretion, rates, renewal caps, declared interest rates, and participation rates in excess of the minimum guaranteed in the contract, and spreads below the maximum guaranteed in the contract.

GROWTH AND PROTECTION

Index-Linked Options in Action

Meet Don and Peggy

Don and Peggy are 60 years old and plan to retire in 10 years. They are conservative-to-moderate investors, and are looking to protect a $100,000 portion of their retirement savings. They want to be sure they have guaranteed income when they fully retire, but also want their money to grow if there are gains in the market. By purchasing Pacific Index Dimensions, Don and Peggy's initial $100,000 purchase payment is guaranteed not to lose value due to negative market performance, but they may also take advantage of positive movement of an index without actually being invested in the market.

Assumptions for the following hypothetical examples:

- $100,000 purchase payment made on December 31, 2014.
- They elect the 10-year initial guaranteed period and do not take any withdrawals during that 10-year period.
- For the entire 10-year time frame, the cap, declared interest rates, participation rates, and spreads remain unchanged.

A 10-year period is used in these examples, which are for illustrative purposes only, to help demonstrate how the Index-Linked Options work in both up and down markets using actual S&P 500 returns and hypothetical performance data for the BlackRock Endura® Index.[1] A 10-year initial guaranteed period is not available in California. Hypothetical caps, participation rates, and spreads are used in these examples. Caps, declared interest rates, participation rates, and spreads are guaranteed only for the index term selected and are subject to change. This product was first available in 2015.

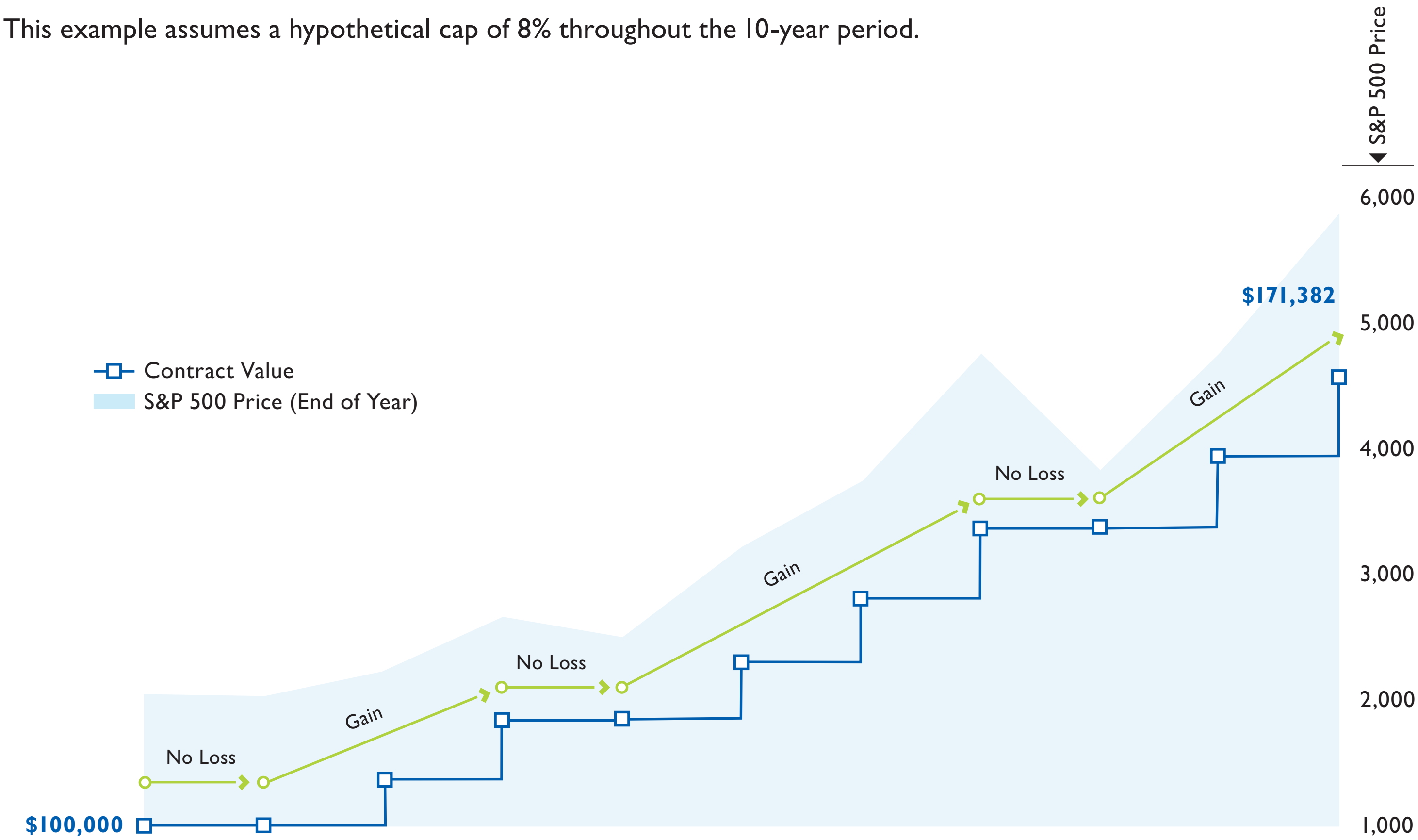
To help demonstrate how the Interest-Crediting Methods work, it is assumed that the entire $100,000 is allocated to a single Index-Linked Option on day 1. However, as described on page 3, Don and Peggy have the ability to allocate their $100,000 among one or any combination of the Index-Linked Options.

[1]The BlackRock Endura® Index was incepted on June 15, 2016. Data prior to the inception date is back-tested data (i.e., calculations of how the index might have performed over that time period had the index existed). The results shown include a substantial portion of back-tested index data, which should not be given the same consideration as live index data. Past performance does not guarantee future results. Data for time periods prior to the index inception date is hypothetical and is provided for informational purposes only to indicate historical performance had the index been available over the relevant time period. Hypothetical data results are based on criteria applied retroactively with the benefit of hindsight and knowledge of factors that may have positively affected its performance, and cannot account for risk factors that may affect actual performance. This information should not be relied on as investment advice, research, or a recommendation by BlackRock regarding (1) the underlying funds, (2) the use or suitability of the BlackRock iBLD Endura® VC 5.5 ER Index, or (3) any security in particular. For more information about how the back-tested numbers are derived, please refer to the back cover of this brochure.

Point-to-Point with Cap

Hypothetical Example Using the S&P 500

This example assumes a hypothetical cap of 8% throughout the 10-year period.



End of Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Historical S&P 500 Return	–0.73%	9.54%	19.42%	–6.24%	28.88%	16.26%	26.89%	–19.44%	24.23%	23.31%
% Credited to Contract Value	0.00%	8.00%	8.00%	0.00%	8.00%	8.00%	8.00%	0.00%	8.00%	8.00%

What Happens to Don and Peggy's Contract

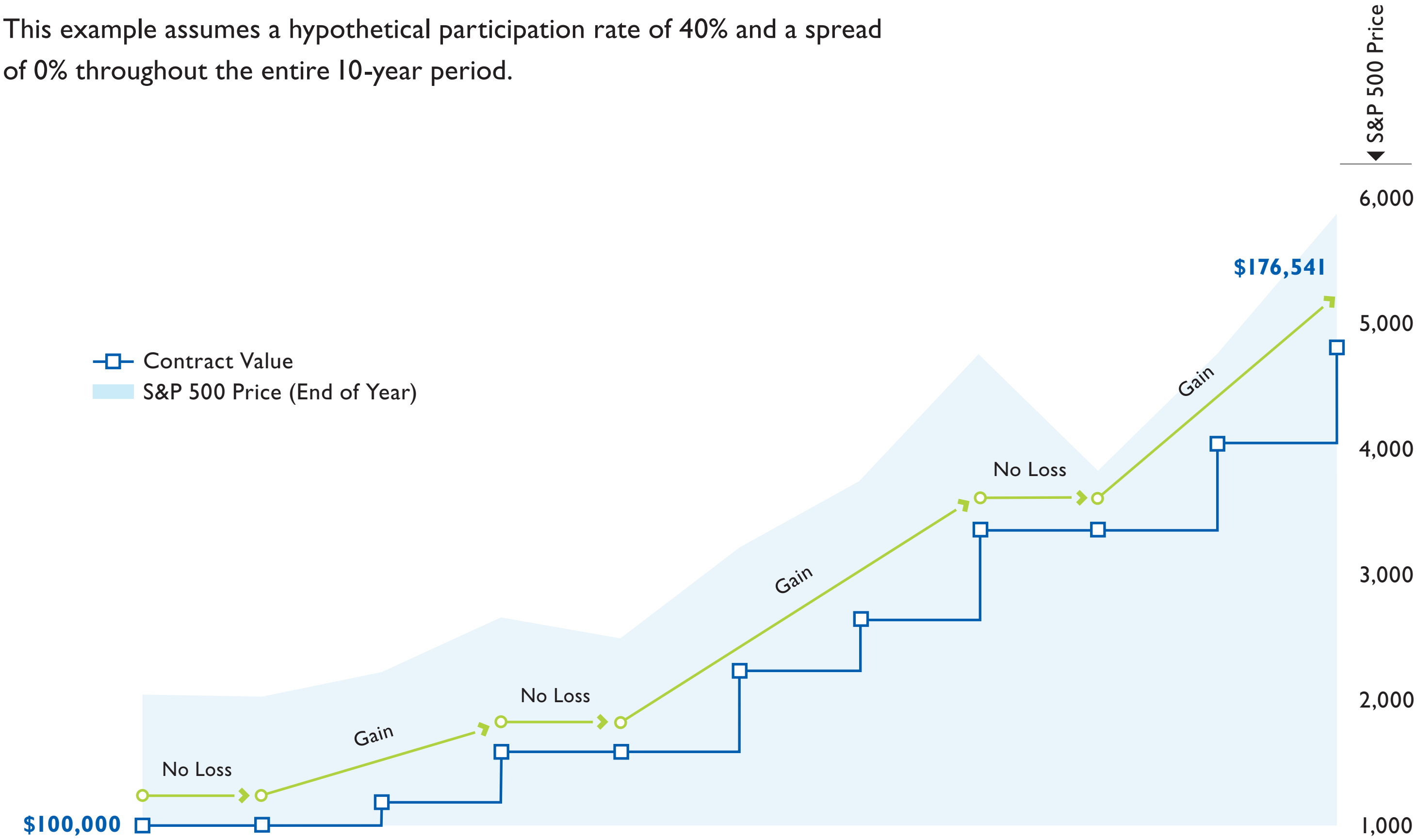
Flat or Negative Index Return	At the end of 2018, even though the index returned –6.24%, Don and Peggy's contract value remained steady at $116,640, and they had no loss.
Positive Index Return	At the end of 2019, the index returned 28.88%, so Don and Peggy's contract was credited with 8% interest, which is the cap. If the index return was lower than the cap, then the index return would be credited to the contract.

At the end of 10 years, Don and Peggy's contract value is $171,382.

Participation Rate

Hypothetical Example Using the S&P 500

This example assumes a hypothetical participation rate of 40% and a spread of 0% throughout the entire 10-year period.



End of Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Historical S&P 500 Return	–0.73%	9.54%	19.42%	–6.24%	28.88%	16.26%	26.89%	–19.44%	24.23%	23.31%
% Credited to Contract Value	0.00%	3.81%	7.77%	0.00%	11.55%	6.50%	10.76%	0.00%	9.69%	9.32%

What Happens to Don and Peggy's Contract

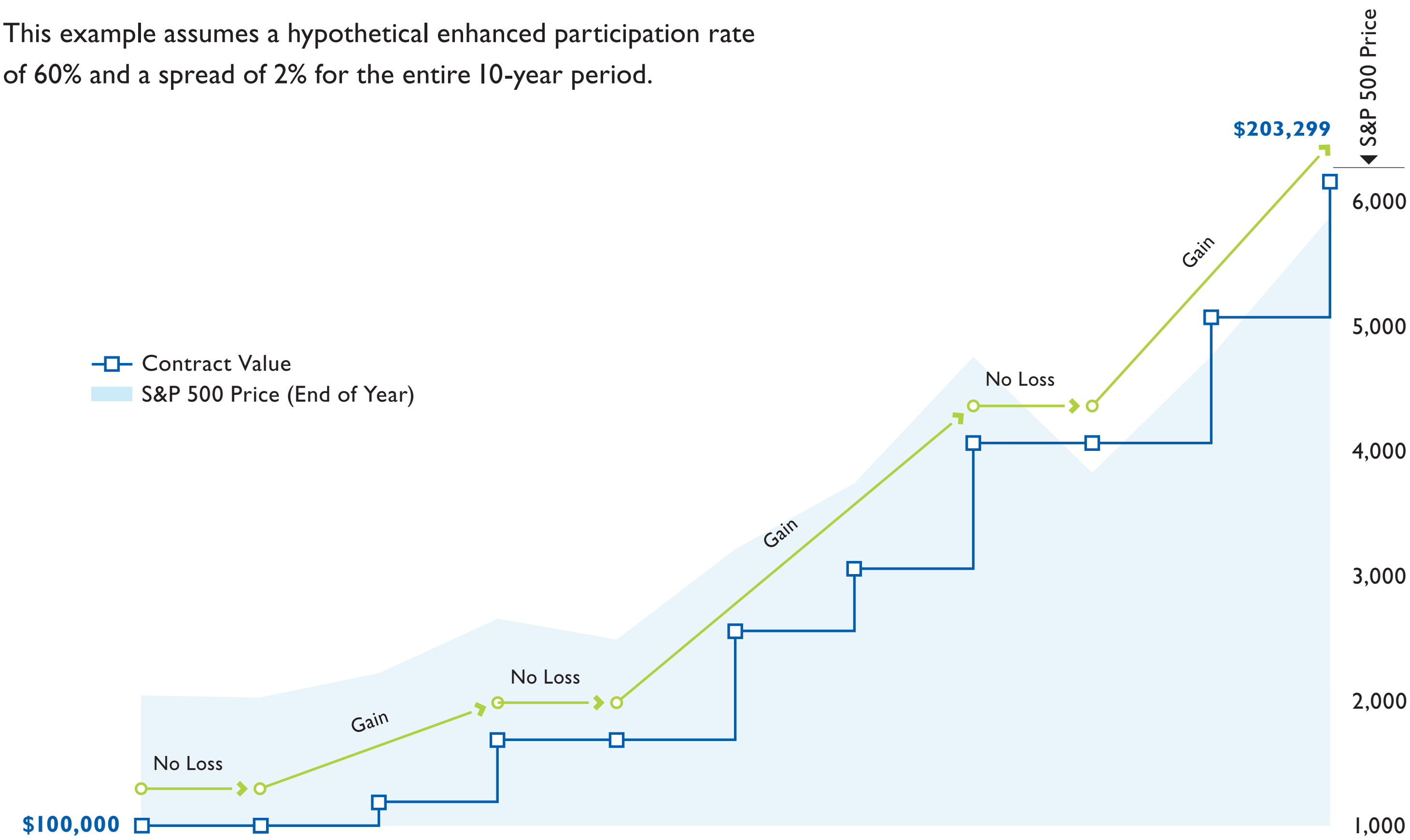
Flat or Negative Index Return	At the end of 2018, even though the index returned –6.24%, Don and Peggy's contract value remained steady at $111,878, and they had no loss.
Positive Index Return	At the end of 2019, the index returned 28.88%, so Don and Peggy's contract was credited with 11.55% interest ([28.88% index return x 40% participation rate] – 0% spread).

At the end of 10 years, Don and Peggy's contract value is $176,541.

Enhanced Participation Rate

Hypothetical Example Using the S&P 500

This example assumes a hypothetical enhanced participation rate of 60% and a spread of 2% for the entire 10-year period.



End of Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Historical S&P 500 Return	–0.73%	9.54%	19.42%	–6.24%	28.88%	16.26%	26.89%	–19.44%	24.23%	23.31%
% Credited to Contract Value	0.00%	3.72%	9.65%	0.00%	15.33%	7.76%	14.14%	0.00%	12.54%	11.99%

What Happens to Don and Peggy's Contract

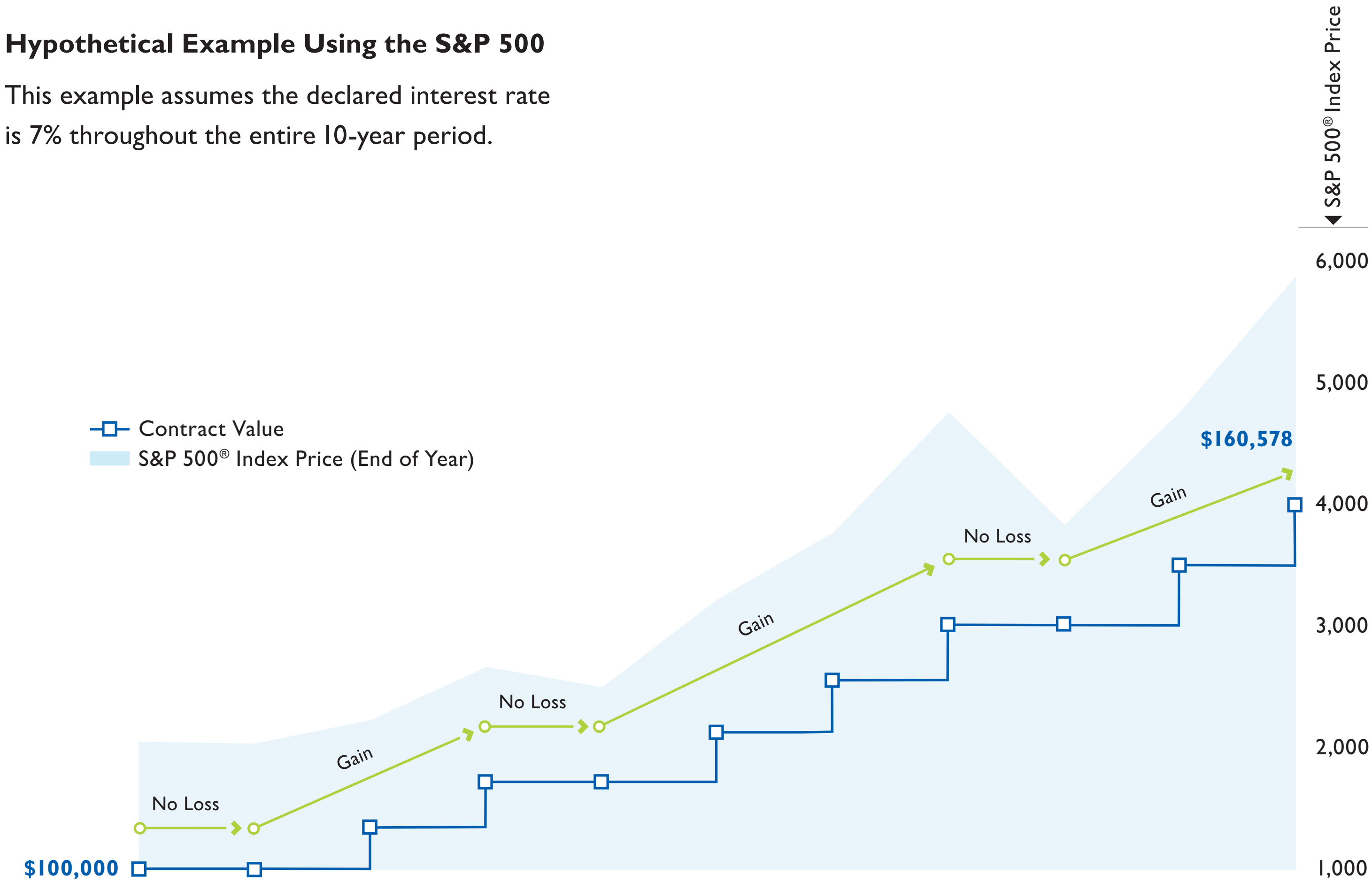
Flat or Negative Index Return	At the end of 2022, even though the index returned –19.44%, Don and Peggy's contract value remained steady at $161,315, and they had no loss.
Positive Index Return	At the end of 2019, the index returned 28.88%. This means 15.33% ([28.88% index return x 60% enhanced participation rate] –2% spread) was credited to Don and Peggy's contract.

At the end of 10 years, Don and Peggy's contract value is $203,299.

Performance-Triggered Index Option

Hypothetical Example Using the S&P 500

This example assumes the declared interest rate is 7% throughout the entire 10-year period.



End of Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Historical S&P 500 Return	−0.73%	9.54%	19.42%	−6.24%	28.88%	16.26%	26.89%	−19.44%	24.23%	23.31%
% Credited to Contract Value	0.00%	7.00%	7.00%	0.00%	7.00%	7.00%	7.00%	0.00%	7.00%	7.00%

What Happens to Don and Peggy's Contract

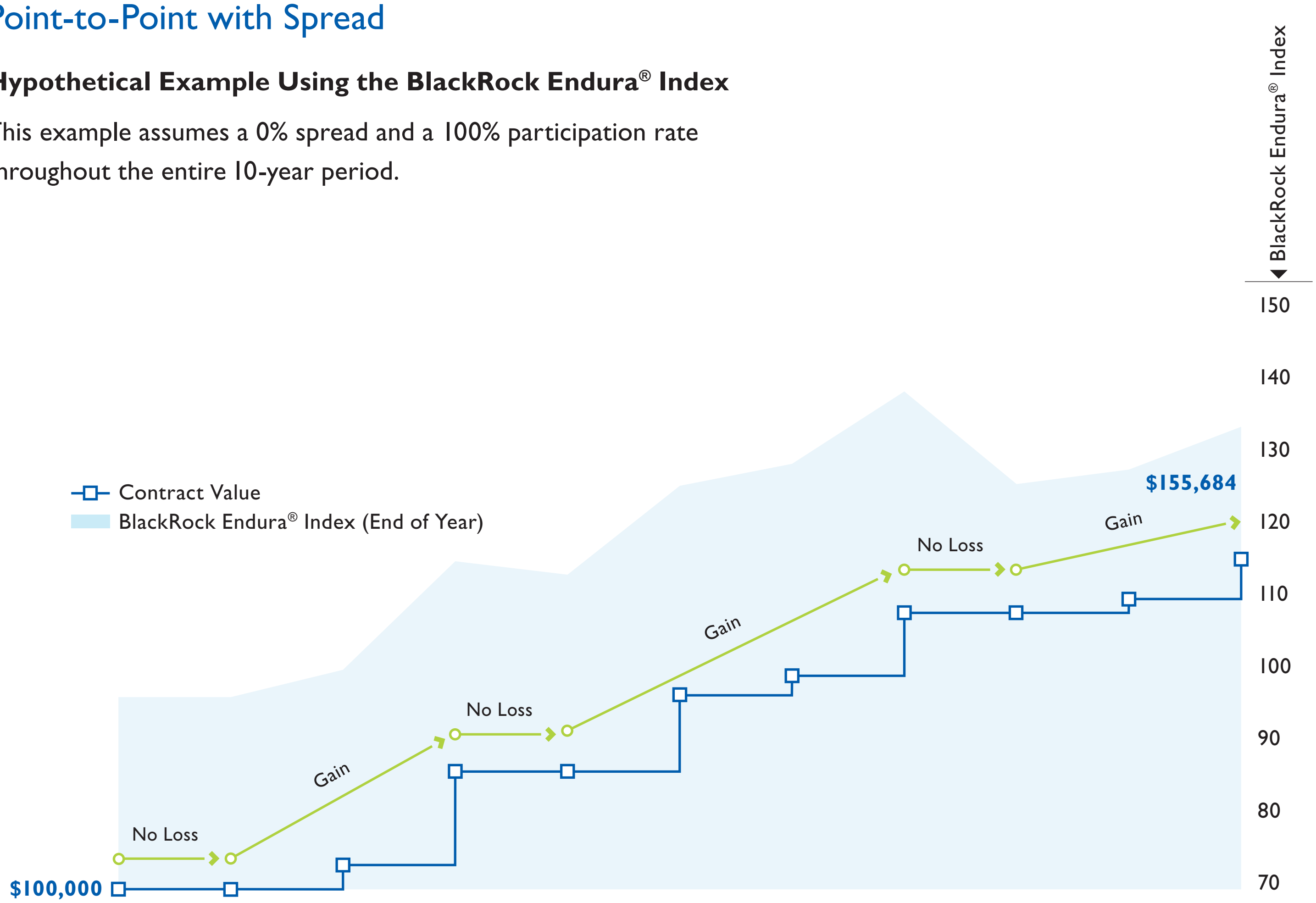
Negative Index Return	At the end of 2018, even though the index return was −6.24% for the year, Don and Peggy's contract value remained steady at $114,490. No interest was credited to the contract, and they had no loss.
Flat or Positive Index Return	At the end of 2019, the index returned 28.88% for the year, so Don and Peggy's contract was credited with 7%, which is the declared interest rate. Even if the index return was less than the declared rate, such as a hypothetical 1% return, the declared rate of 7% would be credited to the contract.

At the end of 10 years, Don and Peggy's contract value is $160,578.

Point-to-Point with Spread

Hypothetical Example Using the BlackRock Endura® Index

This example assumes a 0% spread and a 100% participation rate throughout the entire 10-year period.



End of Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Historical BlackRock Endura® Index Return	–0.16%	4.09%	14.99%	–1.61%	10.85%	2.42%	7.78%	–9.24%	1.59%	4.63%
% Credited to Contract Value	0.00%	4.09%	14.99%	0.00%	10.85%	2.42%	7.78%	0.00%	1.59%	4.63%

What Happens to Don and Peggy's Contract

Flat or Negative Index Return	At the end of 2018, even though the index returned –1.61%, Don and Peggy's contract value remained steady at $119,693, they had no loss, and no interest was credited to the contract.
Positive Index Return	At the end of 2019, the index returned 10.85%. This means 10.85% ([10.85% index return x 100% participation rate] – 0% spread) was credited to Don and Peggy's contract.

At the end of 10 years, Don and Peggy's contract value is $155,684.

ACCESS TO YOUR MONEY

Full Withdrawals

If you make a full withdrawal of your contract value, or upon death or annuitization, you will receive the greater of your contract value minus any applicable withdrawal charges, market value adjustments (MVAs), and optional benefit charges, or the Guaranteed Minimum Surrender Value. The Guaranteed Minimum Surrender Value is 87.5% (90% in New Jersey) of your total purchase payments, minus any prior withdrawals, accumulated at a fixed interest rate. The rate is declared at contract issue and guaranteed to be no less than the minimum stated in your contract.

Partial Withdrawals

Because you can never predict the future, you still have the ability to access your money when you need it. Withdrawals may begin as soon as 30 days after contract issue and are available through:

- Systematic withdrawals: Withdraw at least $500 either monthly, quarterly, semiannually, or annually.
- Partial withdrawals: Withdraw $500 or more at any time.

Withdrawal Charge Period

Withdrawal charges apply only for the withdrawal charge period you select at contract issue, either seven or 10 years (10-year period is not available in California). Withdrawal charges generally will decrease over time the longer you own your contract. See the product fact sheet accompanying this brochure for the withdrawal charge schedule, as these vary by state.

Withdrawals without Charges

You may withdraw amounts up to 10% of your purchase payments in the first contract year and 10% of your contract value during the remainder of the withdrawal charge period (based on your contract value from the previous contract anniversary) without a withdrawal charge or market value adjustment (MVA). See page 16 for more information about MVAs.

Additionally, you may take withdrawals without a withdrawal charge or MVA for the following reasons:

- Required minimum distribution (RMD) withdrawals[1] if calculated by Pacific Life.
- Withdrawals after the first contract year (after contract issue in Texas) if the owner or annuitant is diagnosed with a terminal illness and has a life expectancy of 12 months (24 months in Kansas) or fewer. Not available in California.
- Withdrawals after 90 days of contract issue if the owner or annuitant has been confined to an accredited nursing home for 30 days or more and the confinement began after the contract was issued. Not available in California or Massachusetts.
- Withdrawals after 90 days of contract issue if the owner or annuitant has been confined to an accredited facility that provides skilled nursing care and/or long-term care services for 30 days or more, and the confinement began after the contract was issued. Not available in California or Massachusetts.
- Beneficiary benefit proceeds.

[1]If there is any change to the Internal Revenue Code or Treasury regulations related to RMDs, Pacific Life reserves the right to modify or eliminate the treatment of RMD withdrawals, but only to the extent necessary to comply with the change to the rules.

Market Value Adjustments (MVAs)

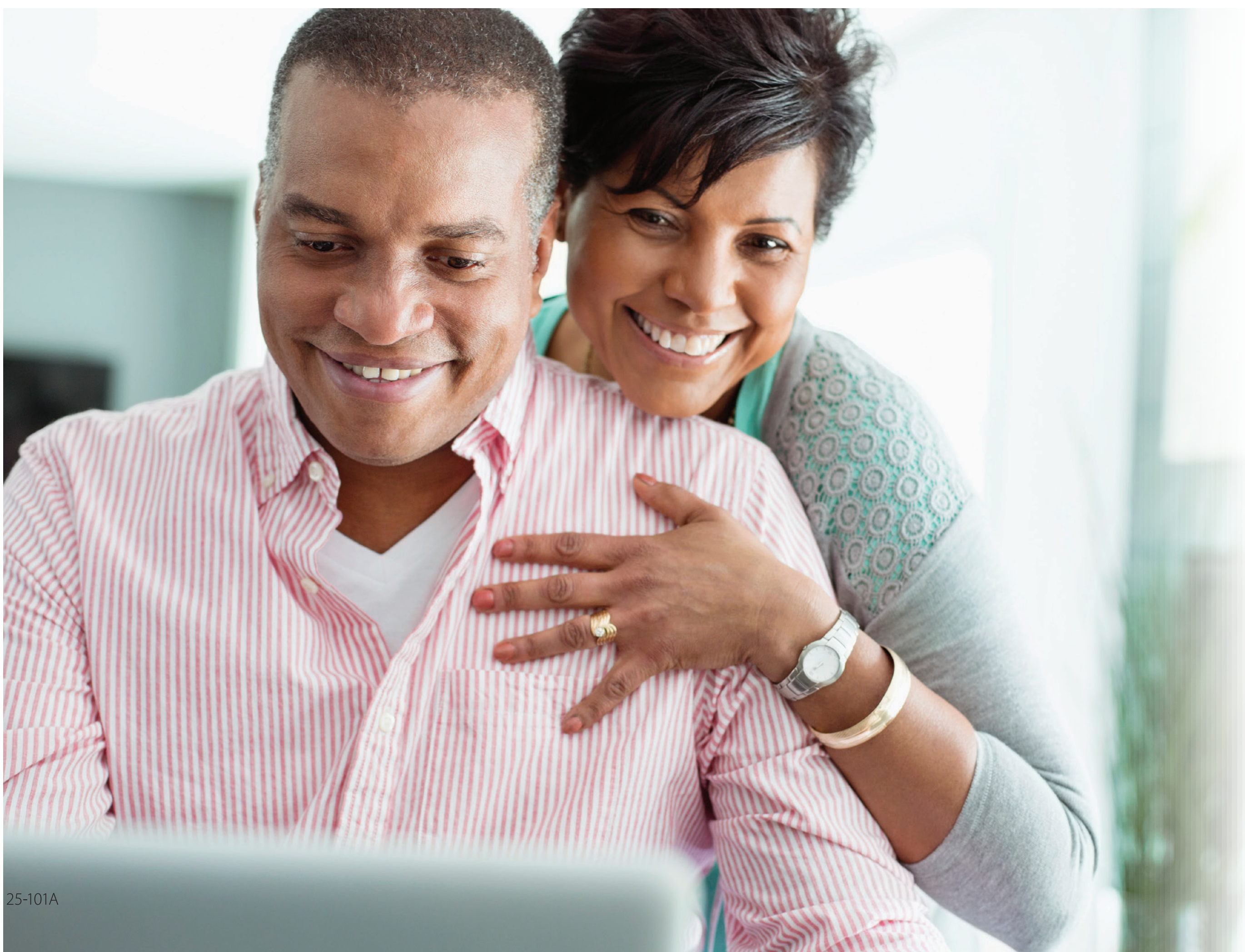
Withdrawals and contract values annuitized before the end of the withdrawal charge period that are in excess of 10% of the prior anniversary's contract value (10% of purchase payments in the first year), may be subject to an MVA (in addition to any applicable withdrawal charges) depending on your state.

The MVA is based on a formula designed to respond to interest-rate movements. As a general rule, if interest rates have risen since the contract was issued, the MVA can reduce the amount withdrawn. If interest rates have fallen, the MVA can increase the amount withdrawn, up to a specified maximum. In no event will the MVA cause the withdrawal amount to be less than the Guaranteed Minimum Surrender Value.

There is no MVA assessed on withdrawals made after the withdrawal charge period has expired.

The MVA does not apply in California, Minnesota, Missouri, Pennsylvania, Utah, or Washington.

Annuity withdrawals and other distributions of taxable amounts, including beneficiary benefit payouts, will be subject to ordinary income tax. For nonqualified contracts, an additional 3.8% federal tax may apply on net investment income. If withdrawals and other distributions are taken prior to age 59½, an additional 10% federal income tax may apply. A withdrawal charge and an MVA also may apply. Withdrawals will reduce the contract value and the value of the beneficiary benefits and the Guaranteed Minimum Surrender Value. You should carefully consider your income needs before you purchase a contract.



CREATE THE INCOME YOU NEED

Pacific Index Dimensions can help you generate protected lifetime income.

Annuity Income Payments

You may elect to receive annuity income payments for your life, or for your life and the life of another person. You may annuitize the greater of the contract value or the Guaranteed Minimum Surrender Value. Income payments may be received monthly, quarterly, semiannually, or annually. Amounts will differ based on the payout option and period selected. Usually, the longer the payout period, the lower the periodic payment amount.

Choose from the following options (subject to state availability and variations):

- **Life with Period Certain**[1]—Periodic payments will be made for life and guaranteed for a period of five years (10 years in Iowa). If you die before the end of the period, your beneficiary will receive the remaining income. If you live longer than the period certain, you will continue to receive the income until you die.
- **Joint and Survivor Life**—Periodic payments are guaranteed over your lifetime (as the primary annuitant) and the lifetime of another person (as the secondary annuitant). The secondary annuitant need not be a spouse.

The annuitization date is subject to state variations. In some states, you may elect to annuitize at any time one year after contract issue. In most states, the ability to annuitize is available when the youngest annuitant reaches age 100. See the product fact sheet accompanying this brochure for details. Partial annuitization is not available.

> If annuity income payments begin during an index term, you do not lose out on potential interest crediting for the year in which income payments begin. You may receive an adjusted amount of interest based on the change in index price from the beginning of the term to the time you start income payments.

[1]For qualified contracts, the maximum length of time for the Period Certain options may be less than 30 years, if necessary, to comply with RMD regulations for annuities.

HELP PROVIDE FOR YOUR HEIRS

While you're probably focusing on how to enjoy your retirement savings, it's also important to help provide for your loved ones when you die. Pacific Index Dimensions can help you pass on your financial legacy to your beneficiaries.

The standard death benefit can help protect an amount for your beneficiaries and may avoid the cost and delays of probate. If death occurs before you begin taking income payments, the standard death benefit, which is equal to the greater of the contract value or the Guaranteed Minimum Surrender Value, will pass directly to your designated beneficiaries. Additionally, if you die during an index term, your beneficiaries do not lose out on potential interest crediting. They may receive an adjusted amount of interest based on the change in index price from the beginning of the term to the day Pacific Life receives, in satisfactory form, proof of death and instructions regarding payment.

The beneficiary benefit is not considered life insurance and taxable amounts are considered ordinary taxable income to your beneficiaries when paid.

Optional Interest Enhanced Death Benefit

If you would like the opportunity to enhance the financial legacy you leave loved ones when you pass away, you may be able to purchase an optional enhanced beneficiary benefit for an additional cost. Talk to your financial professional about the optional beneficiary benefit offered with Pacific Index Dimensions. This benefit is not available in California.

Who's Who in an Annuity?

It's important to know who the key parties are in an annuity contract.

Owner	Annuitant	Beneficiary
The owner makes the decisions about the annuity, such as how much money to put into the contract. The owner also names the annuitants and the beneficiaries.	The owner and the annuitant may or may not be the same person. Either way, it's the annuitant's life expectancy that is used to set the dollar amount of future annuity income.	If the owner or annuitant dies before annuity payments begin, generally, the beneficiary is the one who may have the right to receive the beneficiary benefit.

There may be one or more owners, annuitants, and beneficiaries.

WHY PACIFIC LIFE

Pacific Life has nearly 160 years of experience, and we remain committed to providing quality products, service, and stability to meet your needs today and throughout your lifetime.

It's essential for you to choose a strong and stable company that can help you achieve your future income needs. Since 1868, individuals and their families have relied on the strength of Pacific Life to help protect their financial security.

- Pacific Life Insurance Company is organized under a mutual holding company structure and operates for the benefit of its policyholders and contract owners.
- We have achieved ongoing recognition[1] for high-quality service standards.
- We offer products that address market environments during all stages of your life.
- Pacific Life has been named one of the 2025 World's Most Ethical Companies®[2] by the Ethisphere Institute, a global leader in defining and advancing the standards of ethical business practices.
- We maintain strong financial-strength ratings from major independent rating agencies.

Ratings may change. For more information and current financial-strength ratings, please visit PacificLife.com.

2025 WORLD'S MOST ETHICAL COMPANIES® ETHISPHERE™

[1]Recipient of multiple DALBAR Service Awards since 1997. Refer to www.DALBAR.com for more information regarding awards, certifications, and rankings.

[2]Based on the Ethisphere Institute's Ethics Quotient®. "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

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AWARD-WINNING CUSTOMER SERVICE

Pacific Life provides support to help you achieve your retirement goals.

Personal Customer Service

(800) 722-4448

Call our toll-free number to access account information via our automated line or to speak directly with an annuity specialist.

Website

PacificLife.com

Go online and under the heading "Login," select "Annuities." To view your account information, select "Client Annuities."

Discuss with your financial professional if Pacific Index Dimensions is appropriate for you as part of your overall retirement strategy.
SecureYourFuture.PacificLife.com

Pacific Index Dimensions is not available in New York or Oregon.

All individuals selling this product must be licensed insurance agents.

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The indexes are not available for direct investment.

Pacific Index Dimensions is named "Limited Premium Deferred Fixed Annuity Contract" in the contract. Alternatively, the product is also named "Modified Guaranteed Equity Index Fixed Annuity Contract" in Illinois. Pacific Index Dimensions is named "Modified Single Premium Deferred Fixed Annuity Contract" in New Jersey. In some states, Interest Enhanced Death Benefit is named "Optional Death Benefit Rider" in the contract rider.

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 Life Insurance Company is licensed to issue insurance products in all states except New York. Product/material availability and features may vary by state.

The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.

Contract Form Series: 30-1401, 30-1401ID, 30-1401MA

Rider Series: ICC15:20-1406, 20-1406, ICC15:20-1500, 20-1500ID, 20-1500, ICC15:20-1404, 20-1404, 20-1405, ICC17:20-1707, ICC16:20-1504, 20-1504

Endorsement Series: 15-1403, 15-1403MA

State variations to contract form series, rider series, and endorsements may apply.