Pacific Choice 2 Variable Annuity
Product

Company	**Pacific Life & Annuity 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	10-1352
Distribution Channels Sold In	B/D: Full Service National B/D: Independent Bank
Product Launch Date	N/A
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	0 Indexed, 0 Structured, 99 Variable, 0 Fixed

Company	Pacific Life & Annuity 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	N/A
Current Fixed Account Rate(s)	N/A
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	6.00% 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)	N/A
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A

Company	**Pacific Life & Annuity Company**
Product	**Pacific Choice 2 Variable Annuity** (FPDA)
Guaranteed Minimum Accumulation Benefit (GMAB)	**Actively Marketed** Protected Investment Benefit 5-Year (Choice 2) Protected Investment Benefit 7-Year (Choice 2)
Guaranteed Minimum Death Benefit (GMDB)	**Actively Marketed** Return of Purchase Payment Death Benefit (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 $1,000,0000 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:** AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY
Street Level Compensation	**To be determined by Broker Dealer**
Data thought to be current as of:	11/3/2025

* 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.

Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Pacific Life & Annuity 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%

Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Pacific Life & Annuity Company	**Pacific Choice 2 Variable Annuity** (FPDA)	American Funds IS Managed Risk Asset Allocation Fund Class P2	Capital Research and Management Company	0.90%
		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%

Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Pacific Life & Annuity Company	**Pacific Choice 2 Variable Annuity** (FPDA)	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%
		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%
		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%
		Growth Portfolio Class I	MFS Investment Management	0.78%

Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Pacific Life & Annuity Company	**Pacific Choice 2 Variable Annuity** (FPDA)	International Large-Cap Portfolio Class I	MFS Investment Management	1.00%
		Nomura VIP Asset Strategy Series Service Class	Nomura Investment Fund Advisers	1.11%
		Nomura VIP Energy Series Service Class	Nomura Investment Fund Advisers	0.85%
		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%

Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Pacific Life & Annuity 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		N/A		

Company	Pacific Life & Annuity Company	Pacific Life & Annuity Company
Benefit Name	Protected Investment Benefit 5-Year (Choice 2)	Protected Investment Benefit 7-Year (Choice 2)
Products Available On	Pacific Choice 2 Variable Annuity	Pacific Choice 2 Variable Annuity
Benefit Launch Date	10/1/2024	10/1/2024
Can Benefit Be Terminated?	No	No
Benefit Issue Ages	0 - 85	0 - 85
Waiting Period to Exercise Benefit	5 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	1.20%	1.20%
Maximum Annual Benefit Charge	2.50%	2.50%
Charge Frequency	Quarterly	Quarterly
Charge Based on	First Year Premiums Paid	First Year Premiums Paid
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 & Annuity Company	Pacific Life & Annuity Company
Benefit Name	**Protected Investment Benefit 5-Year (Choice 2)**	**Protected Investment Benefit 7-Year (Choice 2)**
Investment Restrictions	**Yes** **Allowable Options:** American Funds IS Asset Allocation American Funds IS Managed Risk Asset Allocation Fund BlackRock Global Allocation V.I. Fund PSF Advantis Balanced Allocation Portfolio PSF ESG Diversified Portfolio Fidelity VIP FundsManager 60% Portfolio First Trust/Dow Jones Dividend & Income Allocation Portfolio Franklin Allocation VIP Fund JP Morgan Hedged Equity Portfolio Invesco V.I. Balanced Risk Allocation Fund Macquarie VIP Asset Management Janus Aspen Series Balanced Portfolio MFS Total Return Series Pacific Dynamix - Conservative Growth Portfolio Pacific Dynamix - Moderate Conservative Portfolio Pacific Dynamix - Growth Portfolio Optimization Conservative Portfolio Portfolio Optimization Moderate-Conservative Portfolio Optimization Moderate Portfolio Optimization Growth DCA+ 6 or 12 months terms	**Yes** **Allowable Options:** American Funds IS Asset Allocation American Funds IS Managed Risk Asset Allocation Fund BlackRock Global Allocation V.I. Fund PSF Advantis Balanced Allocation Portfolio PSF ESG Diversified Portfolio Fidelity VIP FundsManager 60% Portfolio First Trust/Dow Jones Dividend & Income Allocation Portfolio Franklin Allocation VIP Fund JP Morgan Hedged Equity Portfolio Invesco V.I. Balanced Risk Allocation Fund Macquarie VIP Asset Management Janus Aspen Series Balanced Portfolio MFS Total Return Series Pacific Dynamix - Conservative Growth Portfolio Pacific Dynamix - Moderate Conservative Portfolio Pacific Dynamix - Growth Portfolio Optimization Conservative Portfolio Portfolio Optimization Moderate-Conservative Portfolio Optimization Moderate Portfolio Optimization Growth DCA+ 6 or 12 months terms
Benefit Conflicts	Only one optional accumulation benefit may be elected.	Only one optional accumulation benefit may be elected.

Company	Pacific Life & Annuity Company	Pacific Life & Annuity Company
Benefit Name	**Protected Investment Benefit 5-Year (Choice 2)**	**Protected Investment Benefit 7-Year (Choice 2)**
Guaranteed Minimum Accumulation Benefit	Optional Protected Investment Benefit rider guarantees that the Account Value will not be less than 90% of first year's Premiums Paid on the last day of the five-year waiting period. 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. Rider charge is guaranteed for the life of the rider. 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.	Optional Protected Investment Benefit rider guarantees that the Account Value will not be less than 100% of first year's Premiums Paid on the last day of the seven-year waiting period. 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. Rider charge is guaranteed for the life of the rider. 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

Company	Pacific Life & Annuity Company	Pacific Life & Annuity Company
Benefit Name	Return of Purchase Payment Death Benefit (Choice 2)	Stepped-Up Death Benefit II (Choice 2)
Products Available On	Pacific Choice 2 Variable Annuity	Pacific Choice 2 Variable Annuity
Benefit Launch Date	10/1/2024	10/1/2024
Benefit Type	Return of Principal	Highest Anniversary Value
Can Benefit Be Terminated?	No	No
Rider Issue Ages	0 - 85	0 - 75
Step-Up	No	Yes
Step-Up Frequency	N/A	Annually
Spousal Continuation	Yes	Yes
Current Annual Benefit Charge	0.10%	0.40%
Maximum Annual Benefit Charge	0.10%	0.40%
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 & Annuity Company**	**Pacific Life & Annuity Company**
Benefit Name	**Return of Purchase Payment Death Benefit (Choice 2)**	**Stepped-Up Death Benefit II (Choice 2)**
Guaranteed Minimum Death Benefit	Optional Return of Purchase Payments Death Benefit provides a minimum death benefit that is equal to the: **Greater of:** 1. Full Account Value, or 2. Premiums Paid, less adjustment for withdrawals. Certain ownership changes will reset the GMDB amount to equal the: **Lesser of:** 1. Account Value after the owner change, or 2. Premiums Paid, less adjustment for withdrawals. Spousal continuation available.	Optional Stepped-Up Death Benefit provides a minimum death benefit that is equal to: **Greater of:** 1. Premiums Paid, less adjustment 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. Certain ownership changes will reset the GMDB amount to equal the Remaining Premium as of the date ownership was changed. Spousal continuation available.
Benefit Close Date	N/A	N/A