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Why a  
Registered  
Index-Linked  
Annuity?

You might consider a registered index-linked annuity if you:

Want market-like growth for your long-term retirement savings without investing directly in the market.

Are willing to accept some limits on growth in exchange for some protection against negative index returns.

Are interested in securing lifetime income and being able to leave a legacy through a beneficiary benefit.

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Why  
Pacific Life's  
Registered  
Index-Linked  
Annuity?

Pacific Life is a mutual holding company, owned by policyholders, so we can take a long-term view without needing to answer to shareholders. We are a leader in the life insurance and retirement industry

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Access to  
Your Money

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earnings. Such losses could be as high as 100%. The interim value is the amount in the crediting option that is available for transactions that occur during the term, including full surrenders, withdrawals, free withdrawal amounts, and pre-authorized withdrawals, optional charges, guaranteed withdrawal amounts under the guaranteed lifetime withdrawal benefit, death benefit payments, and annuitization. The interim value could be less than the investment in the crediting strategy option even if the index is performing positively.

Not all products, features, and benefits are available at all firms.

Pacific Life, its affiliates, its distributors, and respective representatives do not provide tax, accounting, or legal advice. An investor should seek advice based on the investor's particular circumstances from an independent tax advisor or attorney.

Pacific Life Insurance Company

***This material must be preceded or accompanied by the product prospectus, which contains information about the contract's features, risks, limitations, charges, and expenses. You should read the prospectus, which is available from your financial professional or by visiting [PacificLife.com/Prospectuses](http://PacificLife.com/Prospectuses), and consider its information carefully before investing.***

When allocating to an index that is linked to the performance of an ETF, that is not an investment in the ETF. Index-based ETFs seek to track the investment results of a specific market index. Due to a variety of factors, including the fees and expenses associated with an ETF, an ETF's performance may not fully replicate or may, in certain circumstances, diverge significantly from the performance of the underlying index.

The S&P 500® index is a product of S&P Dow Jones Indices LLC or its affiliates (SPDJI) and has been licensed for use by Pacific Life Insurance Company. S&P®, S&P 500®, US 500, The 500, iBo, iTra, and CDX TJETEMC/P Lang (en-US)/MCID 22 CDC BT0 Tc 10 0 0 10 36 414.8 Tm)-2.6 (o r)1.5 (e)-1 (p)-3.6 (r)1.5 (e)0.8 (s)-2.7 (en)4.4 (t)-5.3 (a)2.9 (t)2.5 (io)-1.6 (n)5.4 (s o)-2 (r -)-1.4 (