PACIFIC LIFE

Pacific Index Foundation®

Pacific Index Foundation offers longer guarantees than a traditional fixed annuity to those who want the certainty of rates and caps locked in for a longer period. This deferred, fixed indexed annuity provides growth potential based on the movement of well-known indexes with established histories.

All interest rates and caps listed below are guaranteed for the entire withdrawal charge period.

New Business Rates

Rates Below are as of 09/16/26

5-Year Withdrawal Charge Period

	Breakpoint	Interest Rate
Fixed Account Option (1-Year Term)	$100,000 or more	3.75%
	$25,000 to $99,999	3.50%

	Interest Crediting Option	Breakpoint	Cap/Rate
S&P 500® (1-Year Term)	Point-to-Point with Cap	$100,000 or more	8.75%
		$25,000 to $99,999	7.65%
	Performance-Triggered	$100,000 or more	7.50%
		$25,000 to $99,999	6.65%

	Interest Crediting Option	Breakpoint	Cap/Rate
MSCI EAFE® (1-Year Term)	Point-to-Point with Cap	$100,000 or more	8.75%
		$25,000 to $99,999	7.65%
	Performance-Triggered	$100,000 or more	7.50%
		$25,000 to $99,999	6.65%

7-Year Withdrawal Charge Period		
	Breakpoint	**Interest Rate**
Fixed Account Option (1-Year Term)	$100,000 or more	3.85%
	$25,000 to $99,999	3.65%

	Interest Crediting Option	**Breakpoint**	**Cap/Rate**
S&P 500® (1-Year Term)	Point-to-Point with Cap	$100,000 or more	8.80%
		$25,000 to $99,999	8.25%
	Performance-Triggered	$100,000 or more	7.60%
		$25,000 to $99,999	7.20%

	Interest Crediting Option	**Breakpoint**	**Cap/Rate**
MSCI EAFE® (1-Year Term)	Point-to-Point with Cap	$100,000 or more	8.80%
		$25,000 to $99,999	8.25%
	Performance-Triggered	$100,000 or more	7.60%
		$25,000 to $99,999	7.20%

10-Year Withdrawal Charge Period		
	Breakpoint	**Interest Rate**
Fixed Account Option (1-Year Term)	$100,000 or more	4.00%
	$25,000 to $99,999	3.80%

	Interest Crediting Option	**Breakpoint**	**Cap/Rate**
S&P 500® (1-Year Term)	Point-to-Point with Cap	$100,000 or more	8.85%
		$25,000 to $99,999	8.30%
	Performance-Triggered	$100,000 or more	7.70%
		$25,000 to $99,999	7.25%

	Interest Crediting Option	**Breakpoint**	**Cap/Rate**
MSCI EAFE® (1-Year Term)	Point-to-Point with Cap	$100,000 or more	8.85%
		$25,000 to $99,999	8.30%
	Performance-Triggered	$100,000 or more	7.70%
		$25,000 to $99,999	7.25%

Guaranteed Minimum Rates/Caps			
1-Year Index Term	**Fixed Account Option**	**Point-to-Point with Cap**	**Performance-Triggered**
Cap/Rate	2.95%	3.20%	3.20%

Guaranteed Minimum Surrender Value Even if your selected index or indexes have negative returns and your contract value earns no interest, you are still guaranteed growth in certain situations with the Guaranteed Minimum Surrender Value (GMSV). If you make a full withdrawal (surrender) of your contract value, or upon death or annuitization, you will receive at least 91% of your total purchase payments, minus withdrawals and applicable withdrawal charges, accumulated at 2.95% annually. The Guaranteed Minimum Surrender Value applies for the life of the contract.

Talk to your financial professional today to learn more about Pacific Index Foundation.

[1]The breakpoint determines the fixed and declared interest rates and the cap, and is based on the total purchase payments received (minus withdrawals and applicable withdrawal charges) in the first year.

[2]Guaranteed rates and caps will never be set below the minimum stated in the contract. Pacific Life determines, at its discretion, guaranteed rates and caps in excess of the stated minimum guaranteed in the contract.

Initial caps and rates are set at contract issue and are guaranteed for the length of the initial guaranteed period. The initial guaranteed period corresponds with the length of the withdrawal charge period. Interest rates and caps are based on the length of the withdrawal charge period and the total of all purchase payments received, minus withdrawals taken during the first year. After the initial guaranteed period, rates may change and renewal caps and rates will be declared. Only one period may be selected per contract.

Additional purchase payments are permitted within the first 60 days of contract issue. Interest will be credited proportionally based on the index return from the time the additional purchase payment is received to the end of the index term. This period may be less than the time frames listed above.

For the Fixed Account Option, interest will be credited daily at a rate that compounds over the course of one year to the annualized effective interest rate, assuming no withdrawals.

Products and features, including Index-Linked Options are subject to state and firm availability and variations.

Annuity withdrawals and other distributions of taxable amounts, including death 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, the value of the death benefits and the Guaranteed Minimum Surrender Value.

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.

Fixed indexed annuities are long-term contracts designed to protect your principal while providing growth opportunity based on the positive movement of an index in order to provide reliable monthly income during retirement. They are not securities and do not participate directly in the stock market or any index, so they are not investments. Pacific Life offers other fixed and fixed indexed annuities with similar features, optional benefits (available for an additional cost), and index linked options. Speak with your financial professional to determine if this product is right for you.

The Product and its MSCI EAFE® Index-Linked Options referred to herein are not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such Products or any index on which such Products are based. The Policy Contract contains a more detailed description of the limited relationship MSCI has with Pacific Life Insurance Company and any related products.

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®, SPX®, SPY®, US 500™, The 500™, iBoxx®, iTraxx®, and CDX® are trademarks of S&P Global, Inc., or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Pacific Life. Pacific Life's product is not sponsored or, sold by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® index.

The indexes are not available for direct investment, and index performance does not include the reinvestment of dividends.

Pacific Index Foundation is named "Limited Premium Deferred Fixed Annuity Contract with Index-Linked Interest Options," in the contract.

Interest rates, and caps are based on product/contract features and are declared by Pacific Life at its discretion. Initial caps and rates are set at contract issue and are guaranteed for the length of the withdrawal charge period. Subsequent rates may be higher or lower than the initial rates and may differ from those used for new contracts or for contracts issued at different times. Pacific Index Foundation's Guaranteed Minimum Cap and Performance Triggered Rate is 2.95% for 1 year point-to-point. The guaranteed minimum interest rate for the fixed account option is 2.70%.

Contract Form Series: ICC17:30-1800

Rider Series: ICC17:20-1704, ICC17:20-1707

PACIFIC LIFE

Pacific Index Dimensions®

Pacific Index Dimensions offers growth potential through a variety of interest-crediting options linked to transparent indexes, including participation-rate options for more earning potential.

New Business Rates

Rates Below are as of 09/16/26

7-Year Withdrawal Charge Period
Rates Displayed as N/A are Not Available Under Certain Options

	Breakpoint	Interest Rate
Fixed Account Option (1-Year Term)	$100,000 or more	3.40%
	$25,000 to $99,999	3.20%

	1-Year Index Term	Breakpoint	Cap/Rate	Participation Rate	Spread
S&P 500® (1-Year Term)	Enhanced Participation Rate	$100,000 or more	N/A	54.00%	2.00%
		$25,000 to $99,999	N/A	51.00%	2.00%
	Point-to-Point with Cap	$100,000 or more	7.45%	100.00%	N/A
		$25,000 to $99,999	7.25%	100.00%	N/A
	Participation Rate with Spread	$100,000 or more	N/A	39.00%	0.00%
		$25,000 to $99,999	N/A	37.00%	0.00%
	Performance-Triggered	$100,000 or more	6.25%	N/A	N/A
		$25,000 to $99,999	5.90%	N/A	N/A

	1-Year Index Term	Breakpoint	Cap/Rate	Participation Rate	Spread
MSCI EAFE® (1-Year Term)	Enhanced Participation Rate	$100,000 or more	N/A	54.00%	2.00%
		$25,000 to $99,999	N/A	51.00%	2.00%
	Point-to-Point with Cap	$100,000 or more	7.45%	100.00%	N/A
		$25,000 to $99,999	7.25%	100.00%	N/A
	Participation Rate with Spread	$100,000 or more	N/A	39.00%	0.00%
		$25,000 to $99,999	N/A	37.00%	0.00%
	Performance-Triggered	$100,000 or more	6.25%	N/A	N/A
		$25,000 to $99,999	5.90%	N/A	N/A

BlackRock Endura®	1-Year Index Term	Breakpoint	Participation Rate	Spread
	Point-to-Point with Spread	$100,000 or more	110.00%	0.00%
		$25,000 to $99,999	105.00%	0.00%

The BlackRock iBLD Endura® VC 5.5 ER Index is referred to as the BlackRock Endura® Index for ease of reference.

10-Year Withdrawal Charge Period

Rates Displayed as N/A are Not Available Under Certain Options

Fixed Account Option (1-Year Term)	Breakpoint	Interest Rate
	$100,000 or more	3.50%
	$25,000 to $99,999	3.30%

S&P 500® (1-Year Term)	1-Year Index Term	Breakpoint	Cap/Rate	Participation Rate	Spread
	Enhanced Participation Rate	$100,000 or more	N/A	55.00%	2.00%
		$25,000 to $99,999	N/A	52.00%	2.00%
	Point-to-Point with Cap	$100,000 or more	7.65%	100.00%	N/A
		$25,000 to $99,999	7.40%	100.00%	N/A
	Participation Rate with Spread	$100,000 or more	N/A	40.00%	0.00%
		$25,000 to $99,999	N/A	38.00%	0.00%
	Performance-Triggered	$100,000 or more	6.40%	N/A	N/A
		$25,000 to $99,999	6.05%	N/A	N/A

MSCI EAFE® (1-Year Term)	1-Year Index Term	Breakpoint	Cap/Rate	Participation Rate	Spread
	Enhanced Participation Rate	$100,000 or more	N/A	55.00%	2.00%
		$25,000 to $99,999	N/A	52.00%	2.00%
	Point-to-Point with Cap	$100,000 or more	7.65%	100.00%	N/A
		$25,000 to $99,999	7.40%	100.00%	N/A
	Participation Rate with Spread	$100,000 or more	N/A	40.00%	0.00%
		$25,000 to $99,999	N/A	38.00%	0.00%
	Performance-Triggered	$100,000 or more	6.40%	N/A	N/A
		$25,000 to $99,999	6.05%	N/A	N/A

BlackRock Endura®	1-Year Index Term	Breakpoint	Participation Rate	Spread
	Point-to-Point with Spread	$100,000 or more	115.00%	0.00%
		$25,000 to $99,999	110.00%	0.00%

The BlackRock iBLD Endura® VC 5.5 ER Index is referred to as the BlackRock Endura® Index for ease of reference.

Guaranteed Minimum/Maximums Rates Displayed as N/A are Not Available Under Certain Options					
	Minimum Cap/Rate	**Minimum Participation Rate**	**Maximum Participation Rate**	**Maximum Spread**	**Minimum Interest Rate**
Fixed Account Option	N/A	N/A	N/A	N/A	2.95%
Point-to-Point with Cap	3.20%	100.00%	N/A	N/A	N/A
Performance-Triggered	3.20%	N/A	N/A	N/A	N/A
Enhanced Participation Rate	N/A	15.00%	N/A	8.00%	N/A

Guaranteed Minimum Surrender Value You are guaranteed growth in certain situations with the Guaranteed Minimum Surrender Value (GMSV), even if your selected index or indexes have negative returns and your contract value earns no interest. If you make a full withdrawal (surrender) of your contract value, or upon death or annuitization, you will receive at least 87.5% (90% in New Jersey) of your total purchase payments, minus withdrawals and applicable withdrawal charges, accumulated at 2.95% annually. The Guaranteed Minimum Surrender Value applies for the life of the contract.

Talk to your financial professional today to learn more about Pacific Index Dimensions.

Please refer to the appropriate indexed annuity client guide and Contract Summary for more information, including other withdrawal charge periods available and index crediting options in addition to the S&P 500® options shown.

Additional purchase payments 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. This period may be less than the time frames listed above.

For the Fixed Account Option, interest will be credited daily at a rate that compounds over the course of one year to the annualized effective interest rate, assuming no withdrawals. Rates after the guaranteed term may change each year.

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.

The breakpoint determines which interest rate, cap, participation rate, or spread is applied to the contract value at the end of the index term. The breakpoint is determined by the initial purchase payment for the first index term (or the first contract year for the Fixed Account Option), and by the contract value on each contract anniversary for renewals.

Pacific Index Dimensions is not available in New York or Oregon. Products and features, including Index-Linked Options are subject to state and firm availability and variations.

California does not offer the 10-year withdrawal charge period.

In Pennsylvania, the 1-Year Enhanced Participation Rate interest-crediting method is called Participation Rate with Spread. The 1-Year Participation Rate interest-crediting method is not available in Pennsylvania.

Fixed indexed annuities are long-term contracts designed to protect your principal while providing growth opportunity based on the positive movement of an index in order to provide reliable monthly income during retirement. They are not securities and do not participate directly in the stock market or any index, so they are not investments. Pacific Life offers other fixed and fixed indexed annuities with similar features, optional benefits (available for an additional cost), and index linked options. Speak with your financial professional to determine if this product is right for you.

Annuity withdrawals and other distributions of taxable amounts, including death 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, the value of the death benefits and the Guaranteed Minimum Surrender Value.

The Product and its MSCI EAFE Index-Linked Options referred to herein are not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such Products or any index on which such Products are based. The Policy Contract contains a more detailed description of the limited relationship MSCI has with Pacific Life Insurance Company and any related products.