



PACIFIC FRONTIERS® II

in Florida, New Jersey, New York, and Oregon

A Single-Premium,
Deferred Fixed Annuity

Purchase Payments

Single premium. All cash purchase payments must be submitted with the application. 1035 exchange/transfer requests must be submitted with the application and the funds must be received within 60 days after contract issue (90 days in NY).

Minimum: \$10,000 (nonqualified and qualified).

Maximum: \$1 million; total purchase payments greater than \$1 million require Pacific Life home-office approval in advance.

Age Guidelines

Maximum Annuitant/Owner Issue Age: 85

Maximum Annuitization Age: 95

Guaranteed Terms

Guaranteed interest-rate terms may range from one to 10 years. Current terms range from five to 10 years (subject to change). Only one guaranteed interest-rate term may be selected per contract. All initial guaranteed terms may not be available at all times.

Maturity of Guaranteed Terms

At the end of the guaranteed term, you may either:

- Renew to the same guaranteed term or transfer the contract value to a different available guaranteed term at the current guaranteed interest-rate. The renewal rate will never be lower than the minimum guaranteed interest rate stated in the contract.
- Withdraw a partial amount or the entire contract value without charges.

You have 30 days after the end of a guaranteed term to make an election, and during this time, no market value adjustment (MVA) will apply. If no election is made, the contract value will automatically transfer into the same guaranteed term, if available. There are two exceptions when determining the renewal guaranteed term:

- **Availability:** If the current guaranteed term is not available, the contract value will automatically transfer into the shortest guaranteed term available.
- **Annuity Date:** If the same guaranteed term exceeds the annuity date, the contract value will automatically transfer into the next shortest term that does not exceed the annuity date.

The new guaranteed term will receive the current interest rate.

All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company. Insurance products are issued by Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state.

**No bank guarantee • Not a deposit • May lose value
Not FDIC/NCUA insured • Not insured by any federal government agency**

Withdrawal Charges and Fees**Withdrawal Charges**

Seven years, or the length of the guaranteed term if shorter than seven years.

	Current Year of the Selected Guaranteed Term							
	1	2	3	4	5	6	7	8+
Charge per Withdrawal	7%	6%	5%	4%	3%	2%	1%	0%

When the initial guaranteed term matures, the contract is no longer subject to withdrawal charges. No annual contract, mortality & expense, and administration fees.

Guaranteed Payout Options**Annuitization**

Fixed annuitization only. Available one year after issue. Life Only, Life with Period Certain (5–30 years),¹ Joint and Survivor Life, or Period Certain Only (up to 30 years).¹ Payouts available monthly, quarterly, semiannually, or annually.

Death Benefit

If death occurs before annuity income payments begin, a death benefit equal to the contract value is paid upon the death of the first owner or last annuitant.

Withdrawals Market Value Adjustments (MVAs)

Withdrawals and contract values annuitized before the end of a guaranteed term, in excess of the previous 12 months' credited interest, may be subject to an MVA and withdrawal charge. The MVA is based on a formula designed to respond to interest-rate movements. As a general rule, if interest rates have stayed the same or risen since the beginning of the existing guaranteed term, 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 initial premium payment accumulated at the guaranteed minimum interest rate stated in the contract, minus prior withdrawals and any applicable withdrawal charges. There is no MVA on withdrawals made at the end of a guaranteed term.

Withdrawals without Charge

Withdrawals of interest credited over the previous 12 months can be taken without charge or an MVA.

In addition, withdrawal charges and the MVA will be waived for:

- Required minimum distribution (RMD) withdrawals (only if calculated by Pacific Life).
- Withdrawals after the first contract year if you are diagnosed with a terminal illness (life expectancy of 12 months or fewer).
- Withdrawals after the first contract year if you are confined to an accredited nursing home for 60 days or more, as long as the confinement to a nursing home began after the contract was issued.
- Death benefit proceeds.
- Annuity income payments (available after the first year; an MVA may apply).
- Surrenders on the maximum annuitization date.

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 tax may apply. A withdrawal charge and a market value adjustment (MVA) also may apply. Withdrawals may reduce the value of the death benefit.

Earnings Sweep

During the guaranteed term, you may withdraw amounts up to the interest credited during the previous 12 months without a withdrawal charge or MVA. You must withdraw a minimum of \$250. An earnings sweep may begin one month after the contract issue date.

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

WHY PACIFIC LIFE

Pacific Life has more than 150 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 recognition¹ for high-quality service standards.
- We offer products that address market environments during all stages of your life.
- We maintain strong financial strength ratings from major independent rating agencies.

Ratings may change. For more information and current financial strength ratings, please visit our website.

While ratings can be objective indicators of an insurance company's financial strength and can provide a relative measure to help select among insurance companies, they are not guarantees of the future financial strength and/or claims-paying ability of a company. The independent third party from which this annuity is purchased, including the broker/dealer, the insurance agency from which this annuity is purchased, and any affiliates of those entities, make no representations regarding the quality of the analysis conducted by the rating agencies. The rating agencies are not affiliated with the above-mentioned entities nor were they involved in any rating agency's analysis of the insurance companies.

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

Talk to your financial professional today about
a Pacific Frontiers II fixed annuity,
or visit our website for more information.

PacificLife.com

Pacific Frontiers II is a long-term contract designed for retirement. For more information, please refer to the *Pacific Frontiers II Client Guide*.

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

Pacific Life is a product provider. It is not a fiduciary and therefore does not give advice or make recommendations regarding insurance or investment products.

No guaranteed rate will be less than the minimum guaranteed rate stated in the contract. Pacific Life determines, at its discretion, annual interest rates in excess of the stated minimum guarantee in the contract.

Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. Insurance products are issued by Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state. Each insurance company is solely responsible for the financial obligations accruing under the products it issues. 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 annuities issued by Pacific Life (Newport Beach, CA) are available through licensed, independent third parties.

Contract Form Series: ICC09:30-1173, 30-1173OR (state variations may apply)
FAC0038ST-0918

Mailing addresses:

Pacific Life Insurance Company
P.O. Box 2378
Omaha, NE 68103-2378
(800) 722-4448

In New York, Pacific Life & Annuity Company
P.O. Box 2829
Omaha, NE 68103-2829
(800) 748-6907

