

Pacific Index Dimensions®

Rates Effective as of: **03/16/2020**

7-Year Withdrawal Charge Period				
S&P 500® Index-Linked Options				
Interest-Crediting Method	Breakpoint ¹	Cap/Rate ²	Participation Rate ³	Spread ⁴
1-Year Index Term				
Point-to-Point with Cap	< \$100,000	1.25%	100.00%	N/A
	≥ \$100,000	1.30%	100.00%	N/A
Participation Rate	< \$100,000	N/A	15.00%	0.00%
	≥ \$100,000	N/A	15.00%	0.00%
Enhanced Participation Rate	< \$100,000	N/A	20.00%	2.00%
	≥ \$100,000	N/A	24.00%	2.00%
Performance-Triggered	< \$100,000	1.25%	N/A	N/A
	≥ \$100,000	1.25%	N/A	N/A

7-Year Withdrawal Charge Period				
MSCI EAFE® Index-Linked Options				
Interest-Crediting Method	Breakpoint ¹	Cap/Rate ²	Participation Rate ³	Spread ⁴
1-Year Index Term				
Point-to-Point with Cap	< \$100,000	1.25%	100.00%	N/A
	≥ \$100,000	1.30%	100.00%	N/A
Participation Rate	< \$100,000	N/A	15.00%	0.00%
	≥ \$100,000	N/A	15.00%	0.00%
Enhanced Participation Rate	< \$100,000	1.25%	N/A	0.00%
	≥ \$100,000	N/A	24.00%	2.00%
Performance-Triggered	< \$100,000	1.25%	N/A	N/A
	≥ \$100,000	1.25%	N/A	N/A

7-Year Withdrawal Charge Period		
1-Year Fixed Account Option	Breakpoint	Interest Rate
	< \$100,000	1.00%
	≥ \$100,000	1.00%

7-Year Withdrawal Charge Period			
BlackRock Endura® Index-Linked Option			
Interest-Crediting Method	Breakpoint ¹	Participation Rate ³	Spread ⁴
1-Year Index Term			
Point-to-Point with Spread	< \$100,000	100.00%	5.40%
	≥ \$100,000	100.00%	4.85%

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

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.

All withdrawal charge periods may not be available at all times or in all states.

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

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

¹The 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 based on the total purchase payment received.

²A cap applies to the Point-to-Point Option and is the maximum amount of interest that can be earned for the index term if the return is positive and exceeds the cap. The rate is the interest rate that will be earned on the Performance-Triggered Index Option if the index return is flat or positive.

³A participation rate is a set percentage that determines how much of the positive index return will be credited at the end of an index term.

⁴A spread is a percentage that is deducted from the adjusted index return. The adjusted index return is the amount after the index return is multiplied by the participation rate.

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.

For the Index-Linked Options, initial caps, participation rates, and spreads are set at contract issue and guaranteed for one-contract year. Renewal caps, declared interest rates, participation rates, and spreads will be declared for subsequent one-year index terms and may change.

For more information, refer to the Contract Summary. A fixed indexed annuity is not a security and does not participate directly in the stock market or any index, so it is not an investment.

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. Not FDIC/NCUA insured. May lose value. Not insured by any federal government agency.
 H50071-19A 1 of 4

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10-Year Withdrawal Charge Period				
S&P 500® Index-Linked Options				
Interest-Crediting Method	Breakpoint ¹	Cap/Rate ²	Participation Rate ³	Spread ⁴
1-Year Index Term				
Point-to-Point with Cap	< \$100,000	1.25%	100.00%	N/A
	≥ \$100,000	1.70%	100.00%	N/A
Participation Rate	< \$100,000	N/A	15.00%	0.00%
	≥ \$100,000	N/A	17.00%	0.00%
Enhanced Participation Rate	< \$100,000	N/A	29.00%	2.00%
	≥ \$100,000	N/A	34.00%	2.00%
Performance-Triggered	< \$100,000	1.25%	N/A	N/A
	≥ \$100,000	1.60%	N/A	N/A

10-Year Withdrawal Charge Period		
1-Year Fixed Account Option	Breakpoint	Interest Rate
	< \$100,000	1.00%
	≥ \$100,000	1.00%

10-Year Withdrawal Charge Period				
MSCI EAFE® Index-Linked Options				
Interest-Crediting Method	Breakpoint ¹	Cap/Rate ²	Participation Rate ³	Spread ⁴
1-Year Index Term				
Point-to-Point with Cap	< \$100,000	1.25%	100.00%	N/A
	≥ \$100,000	1.70%	100.00%	N/A
Participation Rate	< \$100,000	N/A	15.00%	0.00%
	≥ \$100,000	N/A	17.00%	0.00%
Enhanced Participation Rate	< \$100,000	1.25%	N/A	0.00%
	≥ \$100,000	N/A	34.00%	2.00%
Performance-Triggered	< \$100,000	1.25%	N/A	N/A
	≥ \$100,000	1.60%	N/A	N/A

10-Year Withdrawal Charge Period			
BlackRock Endura® Index-Linked Option			
Interest-Crediting Method	Breakpoint ¹	Participation Rate ³	Spread ⁴
1-Year Index Term			
Point-to-Point with Spread	< \$100,000	100.00%	5.35%
	≥ \$100,000	100.00%	4.80%

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

All withdrawal charge periods may not be available at all times or in all states.

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

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

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Guaranteed Maximums/Minimums ⁵					
Interest-Crediting Method	Min. Cap/ Rate	Min. Participation Rate	Max. Participation Rate	Max. Spread	Min. Interest Rate
1-Year Index-Linked Options					
Point-to-Point with Cap	1.25%	100.00%	N/A	N/A	N/A
Participation Rate	N/A	15.00%	N/A	8.00%	N/A
Enhanced Participation Rate	N/A	15.00%	N/A	8.00%	N/A
Performance-Triggered	1.25%	N/A	N/A	N/A	N/A
Point-to-Point with Spread	N/A	100.00%	200.00%	6.00%	N/A
Fixed Account Option					
1-Year Fixed Account	N/A	N/A	N/A	N/A	1.00%

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 87.5% (90% in New Jersey) of your total purchase payments, minus withdrawals and applicable withdrawal charges, accumulated at 1.00% annually. The Guaranteed Minimum Surrender Value applies for the life of the contract.

⁵Guaranteed 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, guaranteed rates, renewal caps, declared interest rates, participations rates, and spreads in excess of the minimum or below the maximum guaranteed in the contract.

For more information, refer to the Contract Summary. A fixed indexed annuity is not a security and does not participate directly in the stock market or any index, so it is not an investment.

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.

BlackRock, Inc., and its affiliates ("BlackRock") is not the issuer or producer of any annuity product associated with Pacific Life Insurance Company, and BlackRock has no responsibilities, obligations, or duties to investors in such products. The BlackRock iBLD Endura® VC5.5 ER Index (hereinafter, the "BlackRock Endura® Index") is a product of BlackRock Index Services, LLC, and has been licensed for use by Pacific Life Insurance Company. BLACKROCK, BlackRock Endura® Index, and the corresponding logos are registered and unregistered trademarks of BlackRock. While Pacific Life Insurance Company may for itself execute transactions with BlackRock in or relating to the BlackRock Endura® Index in connection with its annuity products, investors acquire all such annuity products from Pacific Life Insurance Company and neither acquire any interest in the BlackRock Endura® Index nor enter into any relationship of any kind with BlackRock upon investing in such products. Pacific Life Insurance Company annuity products are not sponsored, endorsed, sold, or promoted by BlackRock. BlackRock makes no representation or warranty, express or implied, to the owners of any Pacific Life Insurance Company annuity product or any member of the public regarding the advisability of investing in such products, nor does it have any liability for any errors, omissions, or interruptions of the BlackRock Endura® Index. BlackRock shall not be liable in any way to the issuer, investors, or any other party in respect of the use or accuracy of the BlackRock Endura® Index or any data included therein.

The "S&P 500®" index is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI"), and has been licensed for use by Pacific Life Insurance Company. S&P 500® is a registered trademark of Standard & Poor's Financial Services LLC, a division of S&P Global ("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, endorsed, sold, or promoted 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. The S&P 500® and MSCI index performance do not include the reinvestment of dividends.

Pacific Index Dimensions is not available in New York.

Pacific Life, its affiliates, their 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.

Fixed annuities are long-term contracts designed for retirement. Guarantees, including interest rates and income payments, are backed by the claims-paying ability and financial strength of the issuing company. Not all products are available in all states or at all firms.

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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 will reduce the contract value and the value of the death benefits, and may reduce the value of any optional benefits.

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 include lifetime income and death benefit options.

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 and "Modified Single Premium Deferred Fixed Annuity Contract" in Oregon and New Jersey.

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.

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Mailing addresses:
Pacific Life Insurance Company
P.O. Box 2378, Omaha, NE 68103-2378
(800) 722-2333

www.PacificLife.com

Contract Form Series: ICC15:30-1401, 30-1401OR, 30-1401ID (state variations may apply)
Rider Series: ICC15:20-1406, 20-1406, ICC15:20-1404, 20-1404, ICC15:20-1405, 20-1405,
20-1406-2, 20-1404-2, ICC17-20-1707, ICC16-20-1504, 20-1504(state variations may apply)
Endorsement: 15-1403 (state variations may apply)

H50071-19A

4 of 4