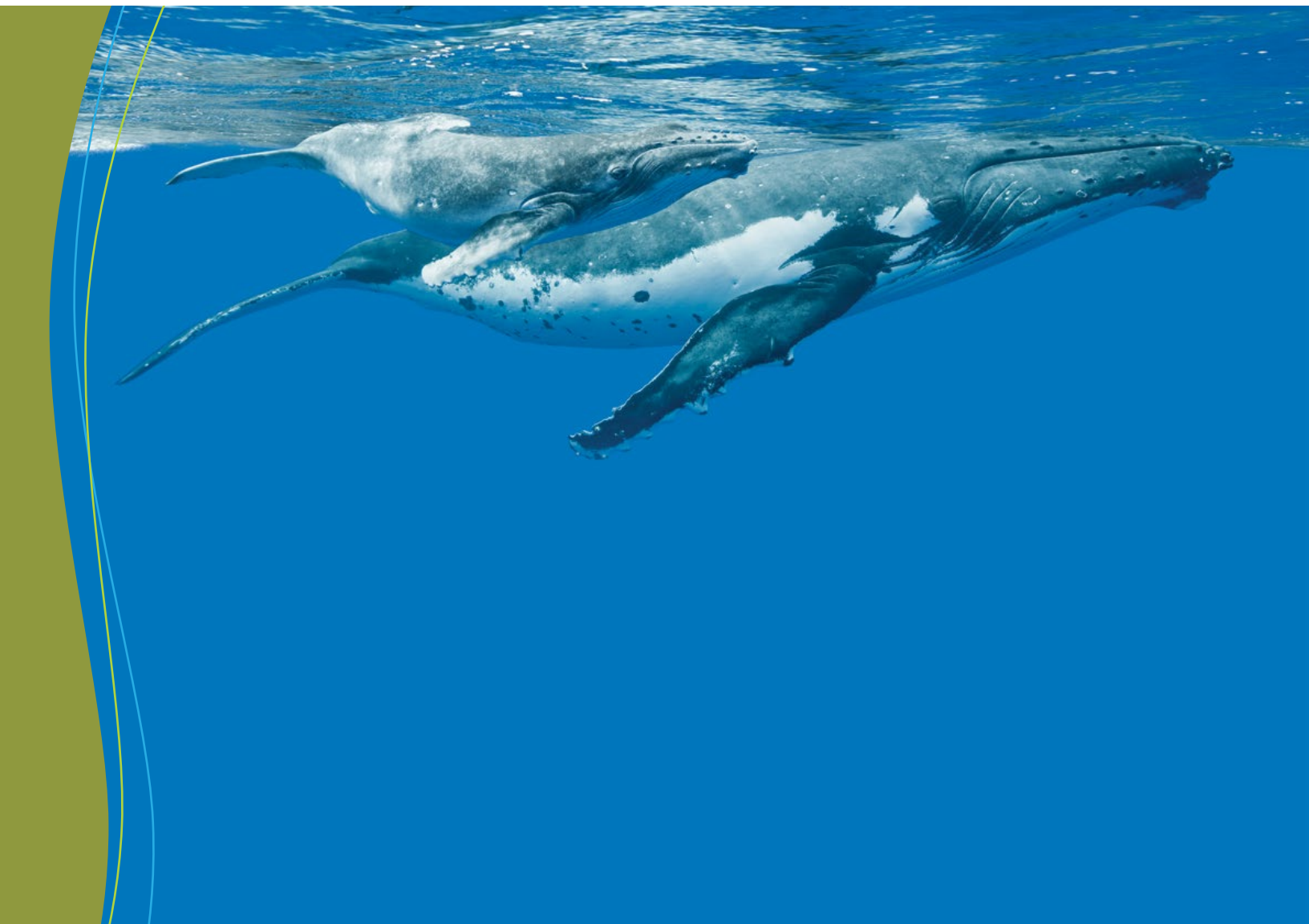




# PACIFIC INDEX DIMENSIONS<sup>®</sup>

A Deferred, Fixed Indexed Annuity



51° 20' 7.9" N  
172° 58' 7.5" E

## WHY CHOOSE A FIXED INDEXED ANNUITY

A fixed indexed annuity is a long-term contract between you and an insurance company that helps:

- Protect principal.
- Provide the opportunity for growth based on the movement of an index.
- Generate guaranteed lifetime retirement income.

As you plan for retirement, reflect on Pacific Life's icon, the humpback whale, which migrates thousands of miles each year to distant feeding grounds for the purpose of sustaining its life. When you retire, a Pacific Life fixed indexed annuity can help you go the distance by providing a sustainable source of income and strong guarantees. Consider adding a fixed indexed annuity to your retirement strategy today.

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. 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**

# HELP PREPARE FOR A SECURE RETIREMENT

As you develop your retirement strategy, it's important to determine how you will protect and grow your assets. Pacific Index Dimensions may be right for you if you are looking for:

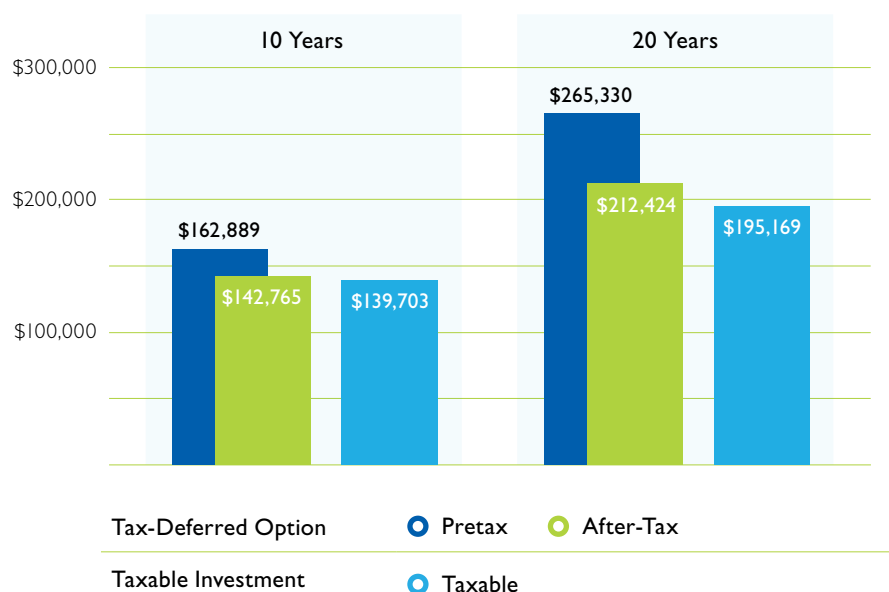
- Safety of principal.
- Growth potential without being invested in the market.
- Tax deferral.
- Access to your money.
- Lifetime income.
- A death benefit for beneficiaries.

Pacific Index Dimensions is a deferred, fixed indexed annuity that provides safety of principal and growth potential. It is not a security and does not participate directly in the stock market or any index, so your money is not invested in the market. However, you have the potential to earn interest based on the movement of three offered indexes and a fixed account that provides a guaranteed interest rate.

## The Power of Tax Deferral

Because an annuity is tax-deferred, interest will compound without current income tax. Your money grows faster because you don't pay taxes on the interest earned until you withdraw it or it is distributed to you.

The graph to the right illustrates the benefits of tax deferral. A \$100,000 initial purchase payment, compounded at 5% annually over 10 and 20 years, grows with taxes deferred. If the full amount is withdrawn after 20 years and taxes are paid on the lump-sum distribution, the amount would be \$212,424—more than the \$195,169 accumulated in a taxable investment over the same time frame.



Tax-deferral assumptions: Hypothetical example for illustrative purposes only. Assumes a nonqualified contract with a cost basis of \$100,000. After 20 years, the full amount before taxes equals the purchase payments plus interest, \$265,330. The amount withdrawn after taxes are paid is calculated by taking the full amount and subtracting the cost basis; it is then multiplied by 0.68 (32% ordinary income-tax rate) and adding back in the cost basis, for a total of \$212,424 after taxes.

Assumes a 32% ordinary income-tax rate, assessed yearly on the taxable investment and at period-end on the tax-deferred example. Actual tax rates may vary for different taxpayers and assets from that illustrated (e.g., capital gains and qualified dividend income). Actual performance of your investment also will vary. Lower maximum tax rates on capital gains and dividends would make the investment return for the taxable investment more favorable, thereby reducing the difference in performance in the examples shown. Consider your personal investment time horizon and income-tax brackets, both current and anticipated, when making an investment decision. Hypothetical returns are not guaranteed and do not represent performance of any particular investment. If Pacific Index Dimensions withdrawal charges were included (10% maximum withdrawal charge), the tax-deferred performance would be significantly lower.

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 features include lifetime income and death benefit options.

# SAFETY OF PRINCIPAL WITH GROWTH POTENTIAL

Along with the principal protection and guarantees that Pacific Index Dimensions provides, it also gives you choices called **Interest-Crediting Options** to earn interest on your contract. You may choose to earn interest through a Fixed Account Option, Index-Linked Options, or a combination of the two. Your financial professional can help you customize your contract to fit your unique retirement strategy and help determine the best way to allocate your purchase payment.





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## Determine How to Earn Interest—Fixed Account Option and/or Index-Linked Options

**The Fixed Account Option** earns a guaranteed interest rate for one year. On each contract anniversary, a renewal rate is declared, which is guaranteed to be no less than the minimum guaranteed interest rate specified in your contract.

**The Index-Linked Options** earn interest based on the positive movement of one of three indexes:

- **The S&P 500® Index**—Created in 1957, the S&P 500® index has become a standard for measuring U.S. stock-market performance. It offers a market capitalization-weighted index of 500 companies in leading industries of the U.S. economy.
- **MSCI EAFE® Index (Europe, Australasia, and the Far East)**—This index measures international equity performance and is composed of the MSCI country indexes that represent developed markets outside of North America—Europe, Australasia, and the Far East.
- **The BlackRock Endura® Index<sup>1</sup>**—Managed by BlackRock Index Services, LLC, this index is composed of U.S. equities that seek to have lower volatility compared to the broader U.S. equity market.<sup>2</sup> It seeks to minimize portfolio volatility to help deliver steady, long-term growth.

At the end of each contract year, you have the flexibility to reallocate your contract value.

Please note: Additional cash purchase payments up to \$100,000 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 on the next page. No interest will be earned or credited on amounts withdrawn prior to the end of an index term.

<sup>1</sup>The BlackRock iBLD Endura® VC 5.5 ER Index is referred to as the BlackRock Endura® Index for ease of reference.

<sup>2</sup>The index is composed of USMV (the iShares Edge® MSCI Min Vol USA ETF) and SHY (the iShares® 1–3 Year Treasury Bond ETF).



# HOW THE INTEREST-CREDITING METHODS WORK

The **Interest-Crediting Methods** are the strategies through which any earned interest is credited to your contract. All methods calculate the index return by comparing the price of the index at the end of the index term to its price at the beginning of the index term. The index term for each of the following Interest-Crediting Methods is one contract year.

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Assumptions                                                            |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|
| <h3>Point-to-Point with Cap Method</h3> <ul style="list-style-type: none"><li>○ S&amp;P 500® Index</li><li>○ MSCI EAFE® Index</li></ul> <p>When the index return is positive, interest is credited to your contract at the end of each contract year, up to the cap. The participation rate for this option will always be 100%.</p> <p><b>Cap:</b> The maximum rate of interest that can be credited at the end of each contract year.</p> <p>The index price return does not include the reinvestment of dividends.</p>                                                                                                                                                                                     | <p>➤ The example assumes a 5% cap.</p>                                 |
| <h3>Participation Rate Method</h3> <ul style="list-style-type: none"><li>○ S&amp;P 500® Index</li><li>○ MSCI EAFE® Index</li></ul> <p>A percentage of a positive index return, minus any spread amount, is credited as interest at the end of each contract year.</p> <p><b>Index Return x Participation Rate – Spread = Interest Credited</b></p> <p><b>Participation Rate:</b> The set percentage that determines how much of the positive index return will be credited at the end of an index term.</p> <p><b>Spread:</b> A percentage that is deducted after the index return is multiplied by the participation rate.</p> <p>The index price return does not include the reinvestment of dividends.</p> | <p>➤ The example assumes a 45% participation rate and a 0% spread.</p> |

To help you better understand how each of the Interest-Crediting Methods work in various environments, the hypothetical examples below and on the following page compare the interest credited with each option when the chosen index returns –15%, 5%, and 15% over a one-year time frame.

Hypothetical example. Caps, participation rates, and spreads are for illustrative purposes only.

|                                                                                    | -15% Index Return                                                                                                                                        | 5% Index Return                                                                                                                                                             | 15% Index Return                                                                                                                                                             |
|------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    | <p><b>0%</b></p> <p>The index return is negative, so no interest is credited to the contract; contract value remains the same, and there is no loss.</p> | <p><b>5%</b></p> <p>The index return is equal to the cap, so interest is credited to the contract.</p>                                                                      | <p><b>5%</b></p> <p>The index return is higher than the cap, so 5% interest is credited to the contract.</p>                                                                 |
|  | <p><b>0%</b></p> <p>The index return is negative, so no interest is credited to the contract; contract value remains the same, and there is no loss.</p> | <p><b>2.25%</b></p> <p>The 5% index return is multiplied by the 45% participation rate, and then the 0% spread is deducted. 2.25% interest is credited to the contract.</p> | <p><b>6.75%</b></p> <p>The 15% index return is multiplied by the 45% participation rate, and then the 0% spread is deducted. 6.75% interest is credited to the contract.</p> |

# INTEREST-CREDITING METHODS (CONT.)

## Assumptions

### Enhanced Participation Rate Method

- S&P 500® Index
- MSCI EAFE® Index

Similar to the Participation Rate method, a percentage of a positive index return is credited to your contract at the end of each contract year, but with this method, the participation rate is enhanced, meaning it is greater than the rate offered through the Participation Rate method. However, the spread for the Enhanced Participation Rate method will typically be larger than the spread for the Participation Rate method.

**Index Return x Enhanced Participation Rate – Spread = Interest Credited**

The index price return does not include the reinvestment of dividends.



The example assumes a 60% enhanced participation rate and a 2% spread.

### Performance-Triggered Method

- S&P 500® Index
- MSCI EAFE® Index

When the index return is flat or positive, a declared, fixed interest rate is credited to your contract at the end of each contract year.

The index price return does not include the reinvestment of dividends.



The example assumes a 4% declared interest rate.

### Point-to-Point with Spread Option

- BlackRock Endura® Index

When the index return is positive after the spread is deducted, interest will be credited to the contract at the end of each contract year.

**Index Return x Participation Rate – Spread = Interest Credited**



The example assumes a 100% participation rate and a 2% spread.

For the Participation Rate, Enhanced Participation Rate, and Point-to-Point with Spread methods, if the calculated return after the participation rate and spread are applied is positive, interest will be credited. If the return is zero or negative, interest will not be credited, but you will not have any loss of contract value due to negative index returns.



|   | -15% Index Return                                                                                                                                        | 5% Index Return                                                                                                                                                                | 15% Index Return                                                                                                                                                                |
|---|----------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ➤ | <p><b>0%</b></p> <p>The index return is negative, so no interest is credited to the contract; contract value remains the same, and there is no loss.</p> | <p><b>1%</b></p> <p>The 5% index return is multiplied by the 60% enhanced participation rate, and then the 2% spread is deducted. 1% interest is credited to the contract.</p> | <p><b>7%</b></p> <p>The 15% index return is multiplied by the 60% enhanced participation rate, and then the 2% spread is deducted. 7% interest is credited to the contract.</p> |
| ➤ | <p><b>0%</b></p> <p>The index return is negative, so no interest is credited to the contract; contract value remains the same, and there is no loss.</p> | <p><b>4%</b></p> <p>The index return is positive, so the declared interest rate is credited to the contract.</p>                                                               | <p><b>4%</b></p> <p>The index return is positive, so the declared interest rate is credited to the contract.</p>                                                                |
| ➤ | <p><b>0%</b></p> <p>The index return is negative, so no interest is credited to the contract; contract value remains the same, and there is no loss.</p> | <p><b>3%</b></p> <p>The 5% index return is multiplied by the 100% participation rate, and then the 2% spread is deducted. 3% interest is credited to the contract.</p>         | <p><b>13%</b></p> <p>The 15% index return is multiplied by the 100% participation rate, and then the 2% spread is deducted. 13% interest is credited to the contract.</p>       |

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. Guaranteed 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, and participation rates in excess of the minimum guaranteed in the contract, and spreads below the maximum guaranteed in the contract.

# GROWTH AND PROTECTION

## Index-Linked Options in Action

### Meet Don and Peggy

Don and Peggy are 60 years old and plan to retire in 10 years. They are conservative-to-moderate investors, and are looking to protect a \$100,000 portion of their retirement savings. They want to be sure they have guaranteed income when they fully retire, but also want their money to grow if there are gains in the market. By purchasing Pacific Index Dimensions, Don and Peggy's initial \$100,000 purchase payment is guaranteed not to lose value due to negative market performance, but they may also take advantage of positive movement of an index without actually being invested in the market.

### Assumptions for the following hypothetical examples:

- \$100,000 purchase payment made on December 31, 2008.
- They elect the 10-year initial guaranteed period and do not take any withdrawals during that 10-year period.
- For the entire 10-year time frame, the cap, declared interest rates, participation rates, and spreads remain unchanged.
- The Index-Linked Option chosen uses the S&P 500® index and a 1-year index term for the entire 10-year period.



A 10-year period is used in these examples, which are for illustrative purposes only, to help demonstrate how the Index-Linked Options work in both up and down markets using actual S&P 500® index returns and hypothetical performance data for the BlackRock Endura® Index.<sup>1</sup> A 10-year initial guaranteed period is not available in California. Hypothetical caps, participation rates, and spreads are used in these examples. Caps, declared interest rates, participation rates, and spreads are guaranteed only for the index term selected and are subject to change. This product was first available in 2015.

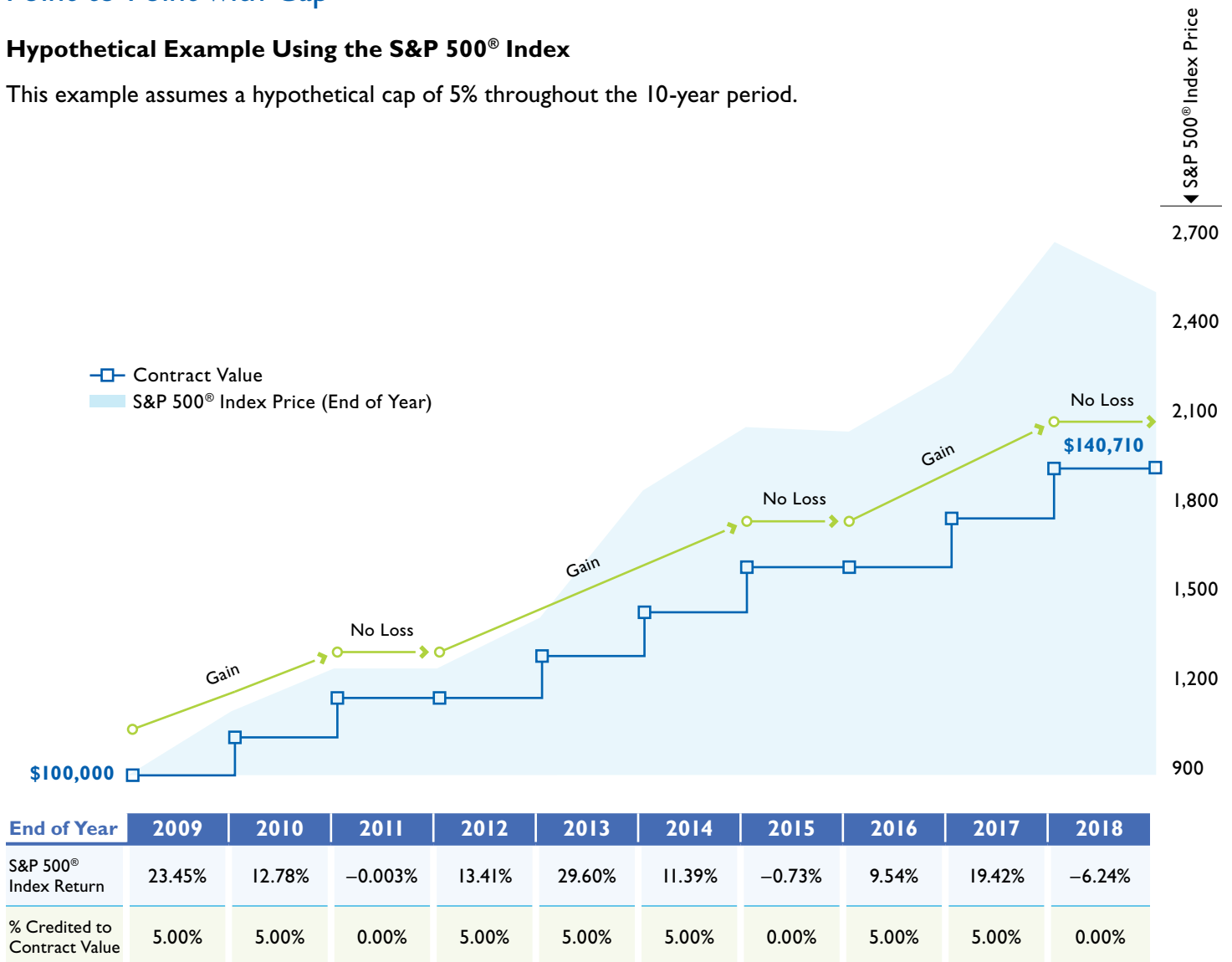
To help demonstrate how the Interest-Crediting Methods work, it is assumed that the entire \$100,000 is allocated to a single Index-Linked Option on day 1. However, as described on page 3, Don and Peggy have the ability to allocate their \$100,000 among one or any combination of the Index-Linked Options.

<sup>1</sup>The BlackRock Endura® Index was inceptioned on June 15, 2016. Data prior to the inception date is back-tested data (i.e., calculations of how the index might have performed over that time period had the index existed). The results shown include a substantial portion of back-tested index data, which should not be given the same consideration as live index data. The index performance shown is hypothetical and for illustrative purposes only. It does not represent the performance of a specific retirement product. Hypothetical data results are based on criteria applied retroactively with the benefit of hindsight and knowledge of factors that may have positively affected its performance, and cannot account for risk factors that may affect actual performance. Past performance does not guarantee future results. This information should not be relied on as investment advice, research, or a recommendation by BlackRock regarding (1) the underlying funds, (2) the use or suitability of the BlackRock iBLD Endura® VC 5.5 ER Index, or (3) any security in particular. For more information about how the back-tested numbers are derived, please refer to the back cover of this brochure.

## Point-to-Point with Cap

### Hypothetical Example Using the S&P 500® Index

This example assumes a hypothetical cap of 5% throughout the 10-year period.



## What Happens to Don and Peggy's Contract

### Flat or Negative Index Return

At the end of 2018, even though the index returned -6.24%, Don and Peggy's contract value remained steady at \$140,710, and they had no loss.

### Positive Index Return

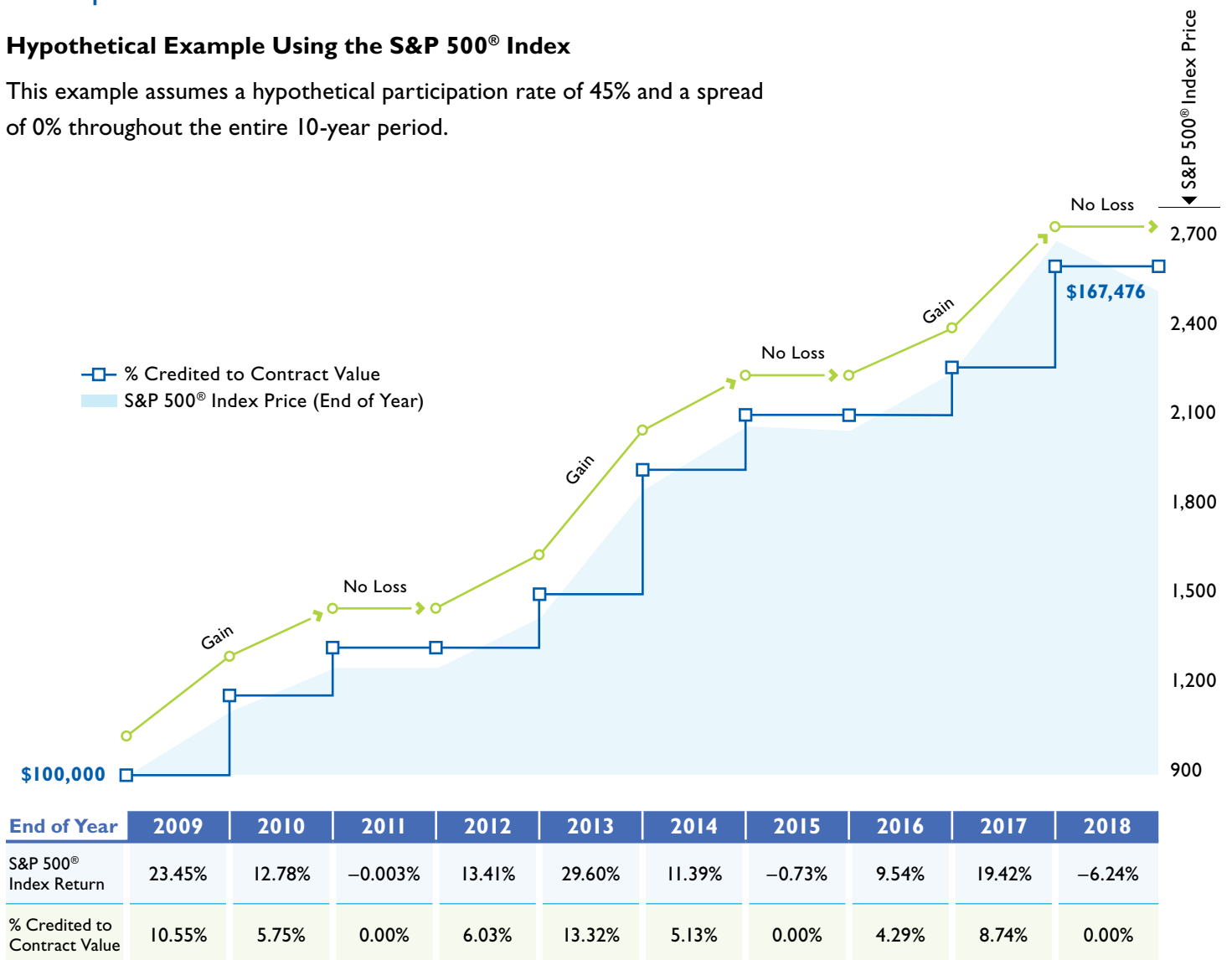
At the end of 2009, the index returned 23.45%, so Don and Peggy's contract was credited with 5% interest, which is the cap. If the index return was lower than the cap, then the index return would be credited to the contract.

At the end of 10 years, Don and Peggy's contract grew from \$100,000 to \$140,710.

## Participation Rate

### Hypothetical Example Using the S&P 500® Index

This example assumes a hypothetical participation rate of 45% and a spread of 0% throughout the entire 10-year period.



## What Happens to Don and Peggy's Contract

### Flat or Negative Index Return

At the end of 2018, even though the index returned -6.24%, Don and Peggy's contract value remained steady at \$167,476, and they had no loss.

### Positive Index Return

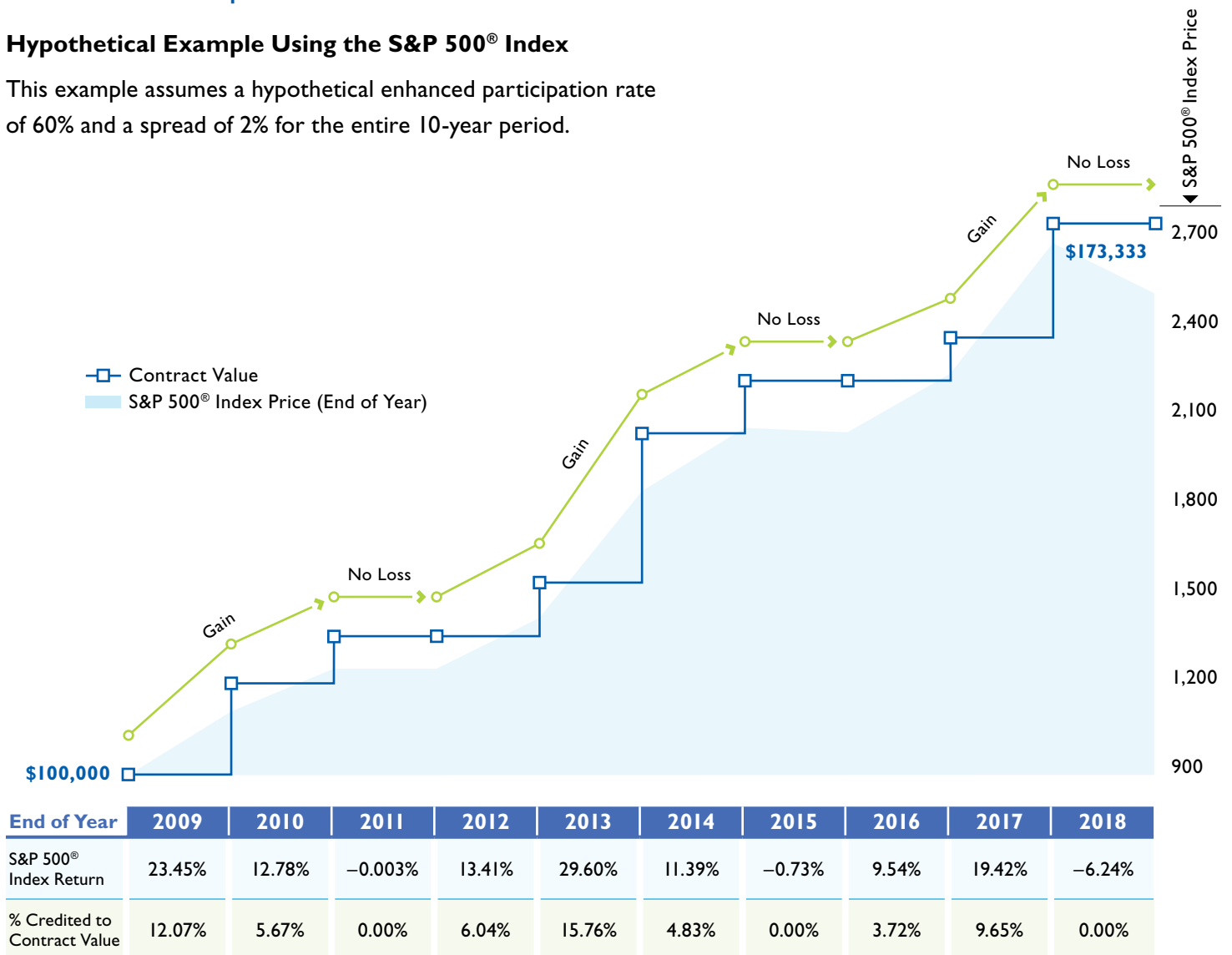
At the end of 2009, the index returned 23.45%, so Don and Peggy's contract was credited with 10.55% interest ( $[23.45\% \text{ index return} \times 45\% \text{ participation rate}] - 0\% \text{ spread}$ ).

At the end of 10 years, Don and Peggy's contract grew from \$100,000 to \$167,476.

## Enhanced Participation Rate

### Hypothetical Example Using the S&P 500® Index

This example assumes a hypothetical enhanced participation rate of 60% and a spread of 2% for the entire 10-year period.



## What Happens to Don and Peggy's Contract

### Flat or Negative Index Return

At the end of 2018, even though the index returned -6.24%, Don and Peggy's contract value remained steady at \$173,333, and they had no loss.

### Positive Index Return

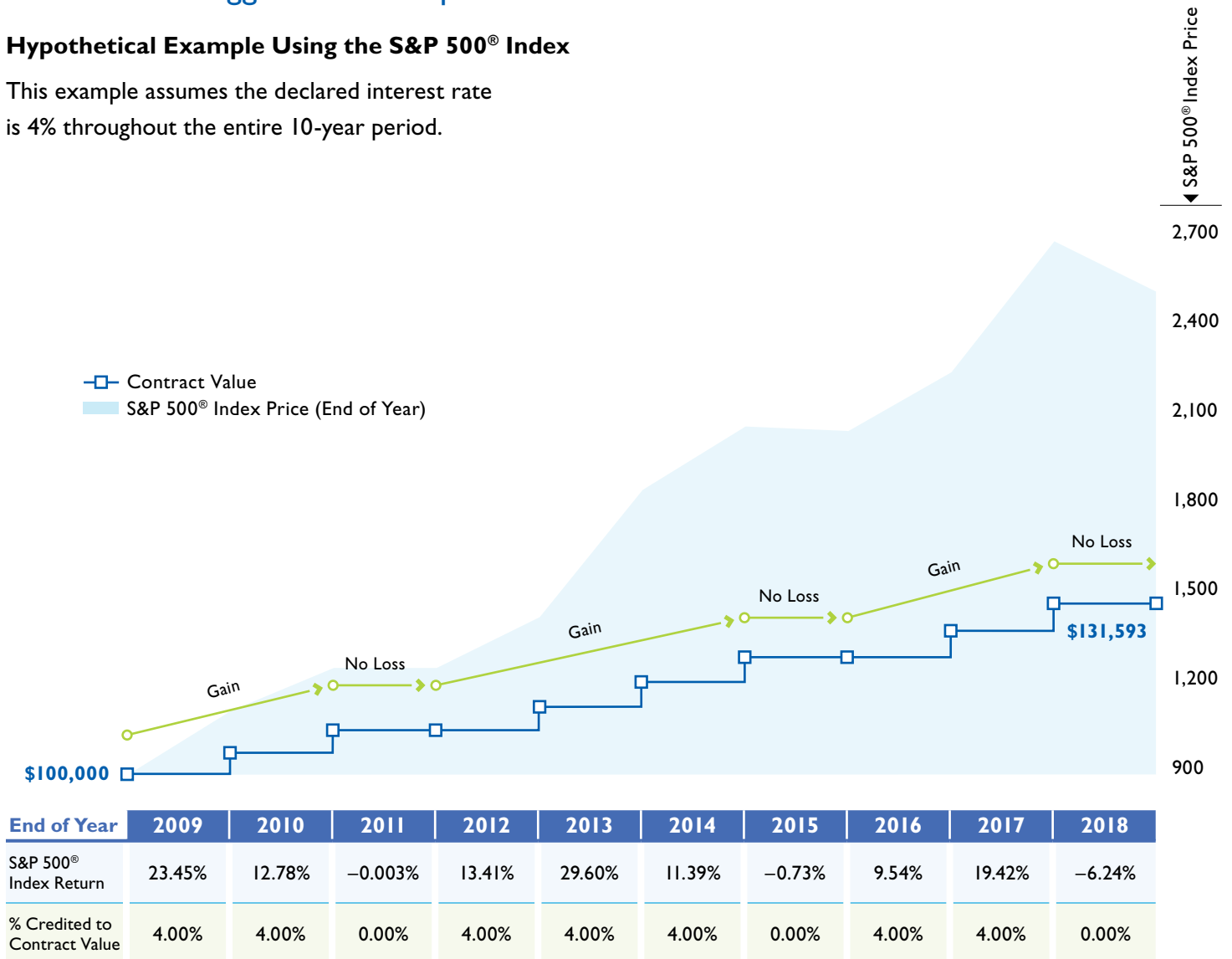
At the end of 2009, the index returned 23.45%, so Don and Peggy's contract was credited with 12.07% interest ( $[23.45\% \text{ index return} \times 60\% \text{ enhanced participation rate}] - 2\% \text{ spread}$ ).

At the end of 10 years, Don and Peggy's contract value is \$173,333.

## Performance-Triggered Index Option

### Hypothetical Example Using the S&P 500® Index

This example assumes the declared interest rate is 4% throughout the entire 10-year period.



## What Happens to Don and Peggy's Contract

### Negative Index Return

At the end of 2015, even though the index return was  $-0.73\%$  for the year, Don and Peggy's contract value remained steady at \$121,665. No interest was credited to the contract, and they had no loss.

### Flat or Positive Index Return

At the end of 2016, the index returned  $9.54\%$  for the year, so Don and Peggy's contract was credited with  $4\%$ , which is the declared interest rate. Even if the index return was less than the declared rate, such as a hypothetical  $1\%$  return, the declared rate of  $4\%$  would be credited to the contract.

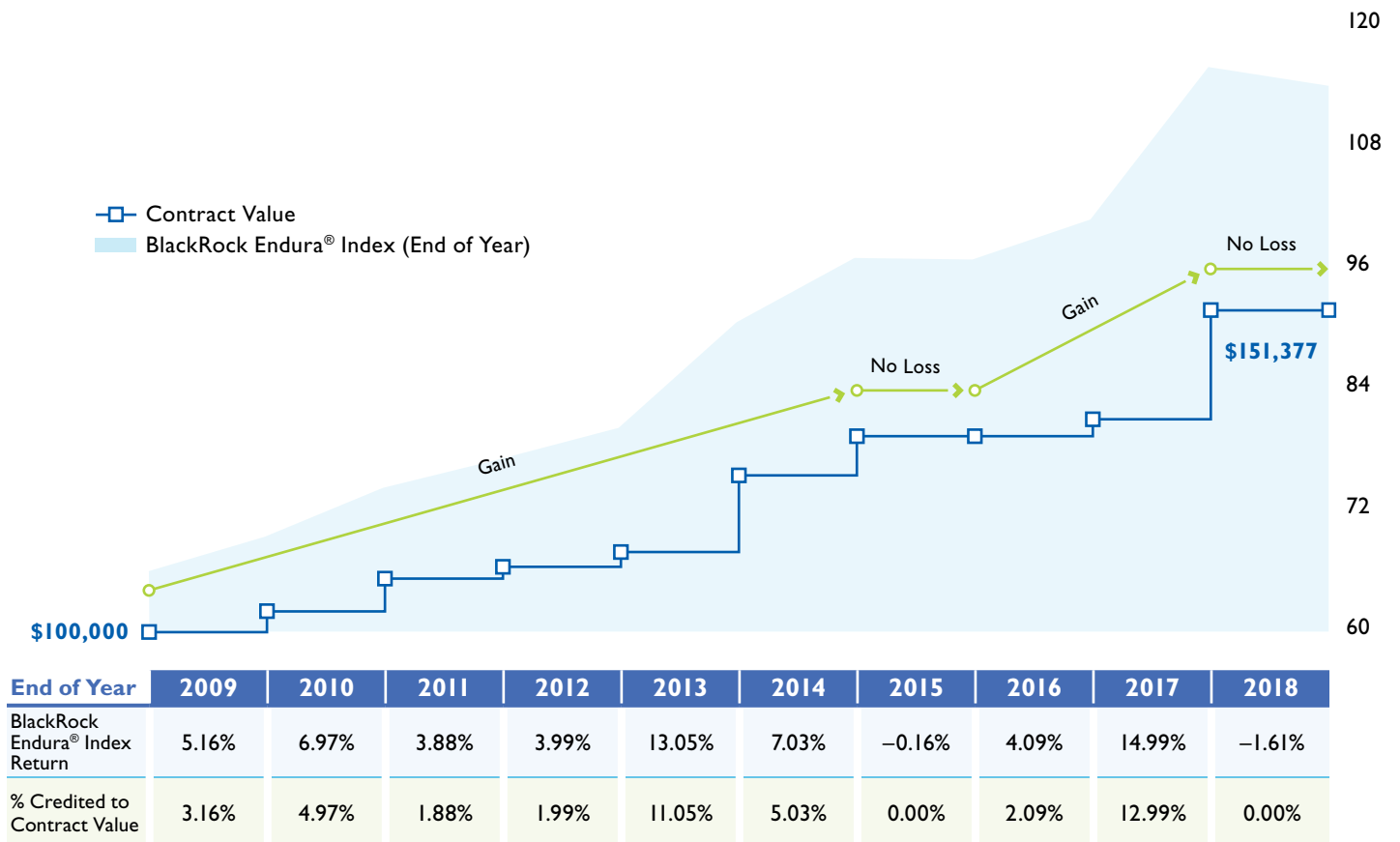
At the end of 10 years, Don and Peggy's contract grew from \$100,000 to \$131,593.



## Point-to-Point with Spread

### Hypothetical Example Using the BlackRock Endura® Index

This example assumes a 2% spread and a 100% participation rate throughout the entire 10-year period.



## What Happens to Don and Peggy's Contract

### Flat or Negative Index Return

At the end of 2018, even though the index returned -1.61%, Don and Peggy's contract value remained steady at \$151,377, they had no loss, and no interest was credited to the contract.

### Positive Index Return

At the end of 2013, the index returned 13.05%. This means 11.05% ([13.05% index return x 100% participation rate] - 2% spread) was credited to Don and Peggy's contract.

At the end of 10 years, Don and Peggy's contract value is \$151,377.

# ACCESS TO YOUR MONEY

## Full Withdrawals

If you make a full withdrawal of your contract value, or upon death or annuitization, you will receive the greater of your contract value minus any applicable withdrawal charges, market value adjustments (MVAs), and optional benefit charges, or the Guaranteed Minimum Surrender Value. The Guaranteed Minimum Surrender Value is 87.5% (90% in New Jersey) of your total purchase payments, minus any prior withdrawals, accumulated at a fixed interest rate. The rate is declared at contract issue and guaranteed to be no less than the minimum stated in your contract.



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## Partial Withdrawals

Because you can never predict the future, you still have the ability to access your money when you need it. Withdrawals may begin as soon as 30 days after contract issue and are available through:

- Systematic withdrawals: Withdraw at least \$500 either monthly, quarterly, semiannually, or annually.
- Partial withdrawals: Withdraw \$500 or more at any time.

## Withdrawal Charge Period

Withdrawal charges apply only for the withdrawal charge period you select at contract issue, either seven or 10 years (10-year period is not available in California). Withdrawal charges will generally decrease over time the longer you own your contract. See the product fact sheet accompanying this brochure for the withdrawal charge schedule, as these vary by state.

## Withdrawals without Charges

You may withdraw amounts up to 10% of your purchase payments in the first contract year and 10% of your contract value during the remainder of the withdrawal charge period (based on your contract value from the previous contract anniversary) without a withdrawal charge or market value adjustment (MVA). See page 16 for more information about MVAs.

Additionally, you may take withdrawals without a withdrawal charge or MVA for the following reasons:

- Required minimum distribution (RMD) withdrawals if calculated by Pacific Life.
- Withdrawals after the first contract year (after contract issue in Texas) if the owner or annuitant is diagnosed with a terminal illness and has a life expectancy of 12 months (24 months in Kansas) or fewer. Not available in California.
- Withdrawals after 90 days of contract issue if the owner or annuitant has been confined to an accredited nursing home for 30 days or more and the confinement began after the contract was issued. Not available in California or Massachusetts.
- Withdrawals after 90 days of contract issue if the owner or annuitant has been confined to an accredited facility that provides skilled nursing care and/or long-term care services for 30 days or more, and the confinement began after the contract was issued. Not available in California or Massachusetts.
- Death benefit proceeds.
- Withdrawals up to the Lifetime Annual Withdrawal Amount under the selected optional guaranteed minimum withdrawal benefit, if elected. For more information about the benefits and the exact withdrawal percentages you are able to take without a charge or MVA, please refer to the *Interest Enhanced Income Benefit 2* brochure.

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## Market Value Adjustments (MVAs)

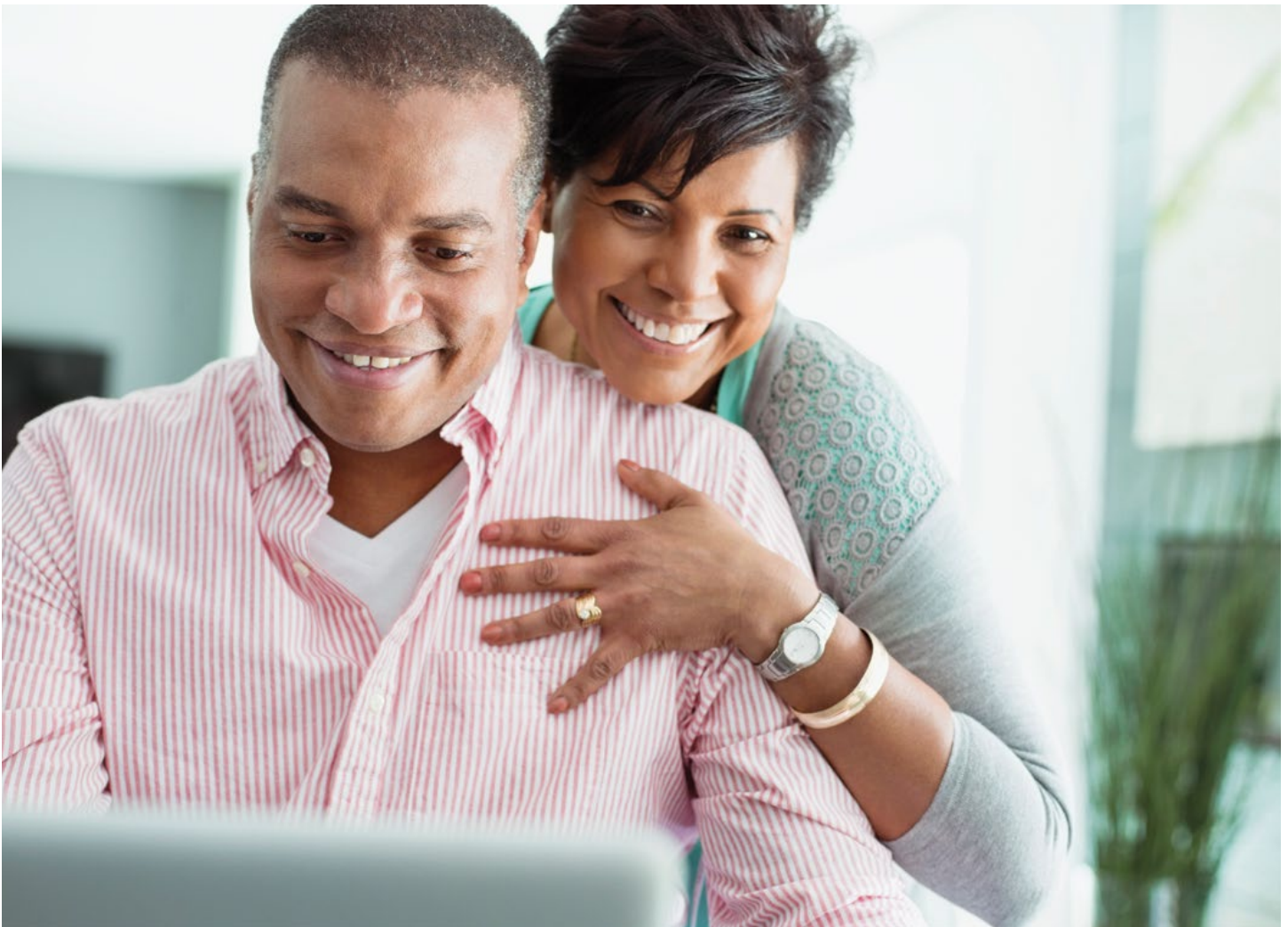
Withdrawals and contract values annuitized before the end of the withdrawal charge period that are in excess of 10% of the prior anniversary's contract value (10% of purchase payments in the first year), may be subject to an MVA (in addition to any applicable withdrawal charges) depending on your state.

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 contract was issued, 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 Guaranteed Minimum Surrender Value.

There is no MVA assessed on withdrawals made after the withdrawal charge period has expired.

The MVA does not apply in California, Minnesota, Missouri, Pennsylvania, Utah, or Washington.

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 an MVA also may apply. Withdrawals will reduce the contract value and the value of the death benefits, the Guaranteed Minimum Surrender Value, and also may reduce the value of any optional benefits. You should carefully consider your income needs before you purchase a contract.



# CREATE THE INCOME YOU NEED

There are two ways to generate guaranteed lifetime income with Pacific Index Dimensions.

## Annuity Income Payments

You may elect to receive annuity income payments for your life, or for your life and the life of another person. You may annuitize the greater of the contract value or the Guaranteed Minimum Surrender Value. Income payments may be received monthly, quarterly, semiannually, or annually. Amounts will differ based on the payout option and period selected. Usually, the longer the payout period, the lower the periodic payment amount.

Choose from the following options (subject to state availability and variations):

- **Life with Period Certain**<sup>1</sup>—Periodic payments will be made for life and guaranteed for a period of five years (10 years in Iowa). If you die before the end of the period, your beneficiary will receive the remaining income. If you live longer than the period certain, you will continue to receive the income until you die.
- **Joint and Survivor Life**—Periodic payments are guaranteed over your lifetime (as the primary annuitant) and the lifetime of another person (as the secondary annuitant). The secondary annuitant need not be a spouse.

The annuitization date is subject to state variations. In some states, you may elect to annuitize at any time one year after contract issue. In most states, the ability to annuitize is available when the youngest annuitant reaches age 100. See the product fact sheet accompanying this brochure for details. Partial annuitization is not available.

If annuity income payments begin during an index term, you do not lose out on potential interest crediting for the year in which income payments begin. You may receive an adjusted amount of interest based on the change in index price from the beginning of the term to the time you start income payments.

## Optional Guaranteed Minimum Withdrawal Benefit

Another way to receive guaranteed lifetime income payments for yourself, or for the lifetimes of you and your spouse, is to purchase a guaranteed minimum withdrawal benefit, which can provide guaranteed withdrawals for life beginning at age 59½. Talk to your financial professional about the optional benefits offered with Pacific Index Dimensions. Keep in mind, only one optional benefit may be elected per contract.

Please note: Annuitization of the contract will terminate the guaranteed minimum withdrawal benefit and any lifetime annual withdrawals being taken through the benefit.

Optional benefits are available for an additional cost.

<sup>1</sup>For qualified contracts, the maximum length of time for the Period Certain options may be less than 10 years, if necessary, to comply with RMD regulations for annuities.



# HELP PROVIDE FOR YOUR HEIRS

While you're probably focusing on how to enjoy your retirement savings, it's also important to help provide for your loved ones when you die. Pacific Index Dimensions can help you pass on your financial legacy to your beneficiaries.

The standard death benefit can help protect an amount for your beneficiaries and may avoid the cost and delays of probate. If death occurs before you begin taking income payments, the standard death benefit, which is equal to the greater of the contract value or the Guaranteed Minimum Surrender Value, will pass directly to your designated beneficiaries. Additionally, if you die during an index term, your beneficiaries do not lose out on potential interest crediting. They may receive an adjusted amount of interest based on the change in index price from the beginning of the term to the day Pacific Life receives, in satisfactory form, proof of death and instructions regarding payment.



## Optional Death Benefit

If you would like the opportunity to enhance the financial legacy you leave loved ones when you pass away, you may be able to purchase an optional death benefit. Talk to your financial professional about the optional benefits offered with Pacific Index Dimensions. Keep in mind, only one optional benefit may be elected per contract. This benefit is not available in California.



## Who's Who in an Annuity?

It's important to know who the key parties are in an annuity contract.

| Owner                                                                                                                                                               | Annuitant                                                                                                                                                                              | Beneficiary                                                                                                                                                     |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>The owner makes the decisions about the annuity, such as how much money to put into the contract. The owner also names the annuitants and the beneficiaries.</p> | <p>The owner and the annuitant may or may not be the same person. Either way, it's the annuitant's life expectancy that is used to set the dollar amount of future annuity income.</p> | <p>If the owner or annuitant dies before annuity payments begin, generally, the beneficiary is the one who may have the right to receive the death benefit.</p> |

There may be one or more owners, annuitants, and beneficiaries.



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## 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 recognition<sup>1</sup> 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 [PacificLife.com](http://PacificLife.com).

<sup>1</sup>Recipient of multiple DALBAR Service Awards since 1997. Refer to [www.DALBAR.com](http://www.DALBAR.com) for more information regarding awards, certifications, and rankings.

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.



## AWARD-WINNING CUSTOMER SERVICE

Pacific Life provides support to help you achieve your retirement goals.

### **Personal Customer Service**

**(800) 722-4448**

Call our toll-free number to access account information via our automated line or to speak directly with an annuity specialist.

### **Website**

**[PacificLife.com](http://PacificLife.com)**

Go online and select “Annuities” under the heading “Client Account Sign-In” to view your account information.

Discuss with your financial professional if Pacific Index Dimensions  
is appropriate for you as part of your overall retirement strategy.  
PacificLife.com

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*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.*

The Product and its MSCI EAFE<sup>®</sup> 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.

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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<sup>®</sup> VC 5.5 ER Index (hereinafter, the "BlackRock Endura<sup>®</sup> 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.

To derive back-tested data for the BlackRock Endura<sup>®</sup> Index, performance for periods longer than a year has been annualized using a geometric mean. Index returns are price-based total exchange-traded fund (ETF) returns (net of management fees) less 3-month LIBOR; for ETFs not in existence during the timeframe referenced, market and proxy benchmark returns are used which take index total returns less 3-month LIBOR. Proxy benchmarks are indexes that have similar historical exposures and characteristics to the ETFs they represent. Sharpe ratio uses the index's standard deviation and its excess return (difference between the index's return and the risk-free return of 3-Month LIBOR benchmark rate) to determine the reward per unit of risk. Back-tested data is calculated by Interactive Data Pricing and Reference Data LLC, the calculation agent of the BlackRock Endura<sup>®</sup> Index.

The indexes are not available for direct investment.

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. Pacific Index Dimensions is named "Modified Single Premium Deferred Fixed Annuity Contract" in New Jersey and Oregon. Interest Enhanced Income Benefit 2 is named, "Guaranteed Withdrawal Benefit XIX Rider—Single Life" and "Guaranteed Withdrawal Benefit XIX Rider—Joint Life" in the contract rider.

Pacific Life Insurance Company (Newport Beach, CA) is licensed to issue insurance products in all states except New York. Product availability and features may vary by state. Fixed annuity products are available through licensed third parties.

Contract Form Series: ICC15:30-1401, 30-1401OR, 30-1401ID (state variations may apply)

Rider Series: ICC15:20-1406, 20-1406, 20-1406-2, ICC15:20-1500, 20-1500ID, ICC15:20-1450, ICC15:20-1451, ICC15:20-1404, 20-1404, 20-1404-2, ICC15:20-1405, 20-1405, 20-1405-2, ICC17:20-1707, ICC16:20-1504, 20-1504 (state variations may apply)

Endorsement Series: 15-1403 (state variations may apply)

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# PACIFIC INDEX DIMENSIONS®

A Deferred, Fixed Indexed Annuity

## Purchase Payments

Limited-premium, fixed indexed annuity. 1035 exchange/transfer requests must be submitted with the application and the funds received within 60 days after contract issue. Additional cash purchase payments are permitted within the first 60 days after contract issue, up to a maximum of \$100,000.

Minimum: \$25,000 (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: 80 (Age 79 in Indiana)

## Withdrawal Charge Periods

Select one of two withdrawal charge periods:

- Seven years or 10 years.
- Set at contract issue.
- Only one withdrawal charge period may be selected per contract.

### Withdrawal Charges & Fees

No annual contract, mortality & expense, or administrative fees.

|                                     | Contract Year |     |      |      |      |      |      |      |      |      |     |
|-------------------------------------|---------------|-----|------|------|------|------|------|------|------|------|-----|
|                                     | 1             | 2   | 3    | 4    | 5    | 6    | 7    | 8    | 9    | 10   | 11+ |
| 7 Years<br>(Charge per Withdrawal)  | 10%           | 10% | 9.5% | 8.5% | 7.5% | 6.5% | 5.5% | 0%   |      |      |     |
| 10 Years<br>(Charge per Withdrawal) | 10%           | 10% | 9.5% | 8.5% | 7.5% | 6.5% | 5.5% | 4.5% | 3.5% | 2.5% | 0%  |

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

## Interest Breakpoints

Breakpoints apply for all Interest-Crediting Options and are based on the initial purchase payment:

- Less than \$100,000
- \$100,000 and more

If a subsequent purchase payment results in the total payments (minus withdrawals and applicable withdrawal charges) exceeding \$100,000, the higher breakpoint will be used in determining the interest credited at the end of the initial term. Once a higher breakpoint is reached, subsequent withdrawals during the initial term will not reduce the breakpoint used to determine interest credited at the end of the initial term. After the initial term, a higher breakpoint will be used to determine interest credited for renewal terms if the contract anniversary value exceeds \$100,000.

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. Product availability and features may vary by state.

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## 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 recognition<sup>1</sup> 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 [PacificLife.com](https://www.PacificLife.com).

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## Interest-Crediting Options

- Fixed Account Option
- Nine Index-Linked Options

## Fixed Account Option

- Interest credited daily.
- The initial rate is declared at contract issue and guaranteed for one year.
- A renewal interest rate will be declared on each contract anniversary.
- The renewal interest rate will never be lower than the minimum guaranteed interest rate stated in the contract.

## Index-Linked Options

Interest may be credited at the end of an index term depending on the amount of change in an index price minus the spread (if applicable). If there are additional purchase payments within the first 60 days after 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 term. This period may be less than the time frames listed below.

The initial caps, declared interest rates, participation rates, and spreads will depend on the Index-Linked Option chosen and the total of all purchase payments received (minus withdrawals and applicable withdrawal charges) in the first year. The initial caps, declared interest rates, participation rates, and spreads are set at issue and guaranteed for the first contract year.

On each contract anniversary, guaranteed rates, renewal caps, declared interest rates, participation rates, and spreads will be declared at the end of the 1-year term. Pacific Life determines, at its discretion, guaranteed 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.

| S&P 500® Index                                                                                                                                                                                                        | MSCI EAFE® Index (Europe, Australasia, and the Far East)                                                                                                                                                              | BlackRock Endura® Index <sup>1</sup>                                                |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"><li>○ 1-Year Point-to-Point with Cap</li><li>○ 1-Year Participation Rate</li><li>○ 1-Year Enhanced Participation Rate</li><li>○ 1-Year Performance-Triggered Index Option</li></ul> | <ul style="list-style-type: none"><li>○ 1-Year Point-to-Point with Cap</li><li>○ 1-Year Participation Rate</li><li>○ 1-Year Enhanced Participation Rate</li><li>○ 1-Year Performance-Triggered Index Option</li></ul> | <ul style="list-style-type: none"><li>○ 1-Year Point-to-Point with Spread</li></ul> |

## Transfers

- Effective on a contract anniversary, but can be requested up to 30 days after the contract anniversary.
- Transfer the value from the Fixed Account Option and expired index terms to any available Index-Linked Option or the Fixed Account Option.

## Guaranteed Minimum Surrender Value

The Guaranteed Minimum Surrender Value is equal to 87.5% of purchase payments, minus prior withdrawals, accumulated at a fixed interest rate set at contract issue. The Guaranteed Minimum Surrender Value is guaranteed for the life of the contract.

Applies at:

- Full withdrawal.
- Death.
- Annuitization.

You are guaranteed to receive the greater of the contract value (minus applicable optional benefit charges and/or withdrawal charges) or the Guaranteed Minimum Surrender Value.

<sup>1</sup>The BlackRock iBLD Endura® VC 5.5 ER Index is referred to as the BlackRock Endura® Index for ease of reference.

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## Withdrawals **Market Value Adjustments (MVAs)**

Withdrawals and contract values annuitized before the end of the withdrawal charge period, in excess of 10% of the prior anniversary's contract value (10% of purchase payments in the first year), may be subject to an MVA (in addition to any applicable withdrawal charges), so you should carefully consider your income needs before you purchase a contract.

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 contract was issued, 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 Guaranteed Minimum Surrender Value. There is no MVA assessed on withdrawals made after the withdrawal charge period has expired.

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## **Withdrawals without Charge**

Withdrawals are permitted 30 days after contract issue. In the first contract year, 10% of the total purchase payments are available without a withdrawal charge or MVA. In subsequent years, 10% of the previous contract anniversary's contract value is available annually with no withdrawal charge or MVA.

In addition, the withdrawal charge 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; 24 months in Kansas).
- Withdrawals after 90 days of contract issue if you are confined to an accredited nursing home for 30 days or more, as long as the confinement to a nursing home began after the contract was issued. Not available in Massachusetts.
- Withdrawals after 90 days of contract issue if the owner or annuitant has been confined to an accredited facility that provides skilled nursing care and/or long-term care services for 30 days or more, and the confinement began after the contract was issued. Not available in Massachusetts.
- Death benefit proceeds.
- Withdrawals up to the Lifetime Annual Withdrawal Amount under the optional Interest Enhanced Income Benefit 2. Please see the "Optional Benefits" section of this fact sheet.

Note: For Index-Linked Options, no interest is earned or credited on amounts withdrawn prior to the end of an index term.

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 an MVA also may apply. Withdrawals will reduce the contract value, the value of the death benefits, the Guaranteed Minimum Surrender Value, and also may reduce the value of any optional benefits.

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## Annuity Income Options

- The amount annuitized is equal to the greater of the contract value or the Guaranteed Minimum Surrender Value.
- Pro rata index-linked interest is credited to the contract value upon annuitization or death.
- Available when the youngest annuitant reaches age 100.<sup>1</sup>
- Payments available monthly, quarterly, semiannually, or annually.  
Payout options available:
  - Life with Period Certain (5 years; 10 years in Iowa<sup>2</sup>).
  - Joint and Survivor Life.

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## Standard Death Benefit

For no additional cost, the standard death benefit can help protect an amount for your beneficiaries and may avoid the cost and delays of probate. If death occurs before annuity income payments begin, the standard death benefit is equal to the greater of the contract value or the Guaranteed Minimum Surrender Value and is paid upon the death of the first owner or last annuitant. Pro rata index-linked interest is credited to the contract value on the Notice Date (the date Pacific Life receives the death benefit claim in good order).

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## Optional Benefits

**Interest Enhanced Income Benefit 2** is an optional guaranteed minimum withdrawal benefit. Prior to the maximum annuity date, this benefit can be an alternative to annuitization to receive guaranteed lifetime withdrawals beginning at or after age 59½. It offers an annual credit, which allows your withdrawal base to grow by the amount of interest credited to your contract plus a 5% roll-up for up to 10 years. This credit is not added to your contract value and is not a rate of return. The current annual charge for both Single Life and Joint Life is 0.75% of the Protected Payment Base (up to a maximum of 1.50%), deducted from the contract value. This optional benefit is subject to state availability and variations. Please refer to the *Interest Enhanced Income Benefit 2* brochure for more information.

**Interest Enhanced Death Benefit** is an optional benefit that guarantees your death benefit will grow annually by the amount of interest credited to your contract, plus an additional 2%, for either 20 years or until age 85, whichever is earlier. The charge for this benefit is 0.40% of the Death Benefit Base deducted annually from your contract value (not the Death Benefit Base). Your beneficiaries will receive the greater of your Interest Enhanced Death Benefit Base or the standard death benefit amount upon your death. This optional benefit is subject to state availability and variations. Please refer to the *Interest Enhanced Death Benefit* brochure for more information.

Please note: Only one optional benefit may be elected per contract.

Work with your financial professional to determine if one of the optional benefits offered with Pacific Index Dimensions is appropriate for your financial needs.

<sup>1</sup>In Florida, available one year after contract issue. An MVA may apply.

<sup>2</sup>For qualified contracts, the maximum length of time for the Period Certain options may be less than 10 years, if necessary, to comply with required minimum distribution (RMD) regulations for annuities.

## Talk to your financial professional today about a Pacific Index Dimensions fixed indexed annuity.

Fixed annuities are long-term contracts designed for retirement. Pacific Index Dimensions is not a security and does not participate directly in the stock market or any index, so it is not an investment. For more information, please refer to the *Pacific Index Dimensions Client Guide*. This fact sheet is NOT intended for use in the following states: AK, CA, CT, DE, MN, MO, MS, NJ, NV, NY, OH, OR, PA, SC, TX, UT, WA. If you have any questions, speak with your financial professional.

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*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.*

GMWB withdrawals are not annuity payouts. Annuity payouts generally receive a more favorable tax treatment than other withdrawals.

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The indexes are not available for direct investment. The S&P 500<sup>®</sup> and MSCI index performance does not include the reinvestment of dividends.

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. Interest Enhanced Income Benefit 2 is named, "Guaranteed Withdrawal Benefit XIX Rider—Single Life" and "Guaranteed Withdrawal Benefit XIX Rider—Joint Life" in the contract rider. In some states, Interest Enhanced Death Benefit is named "Optional Death Benefit Rider" in the contract rider.

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Contract Form Series: 30-1401, 30-1401ID (state variations may apply)

Rider Series: 20-1406, ICC15:20-1500, 20-1500ID, ICC17:20-1450, ICC17:20-1451, 20-1404, 20-1405, ICC17:20-1707, ICC16:20-1504, 20-1504 (state variations may apply)

Endorsement Series: 15-1403 (state variations may apply)

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