PACIFIC LIFE

Pacific Secure Income®

This deferred income annuity offers the ability to supplement other income sources later in life such as Social Security retirement benefits, or a pension. It can be an efficient way to maximize future income because the longer you wait to start receiving income, the higher the income amount will be.

Rates Below are as of 09/01/26

Talk to your financial professional today to learn more about Pacific Secure Income.

[1]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 stipulated in the Setting Every Community Up for Retirement Enhancement (SECURE) Act.

[2]Not available with a QLAC.

The following is applicable for all payout options:

Monthly income payments and annual payout rates for Period Certain options are based on a 60-year-old male. Due to the return of premium death benefit during deferral, if the age or gender of the annuitant differs, the monthly income payments and annual payout rates may differ.

Income payments for life-contingent options are guaranteed at least as long as an annuitant is living, provided an annuitant is alive on the designated Annuity Payment Start Date. Contracts in which a Single Life Only, Joint Life Only, or Joint and Survivor Life Only income option is selected do not provide a death benefit prior to or after the designated Annuity Payment Start Date.

Monthly income payments and annual payout rates are based on a nonqualified contract $100,000 purchase payment, the annuitant's date of birth, and based on purchase rates in effect as of 09/01/26.

Monthly income payments and annual payout rates may differ for other purchase payment amounts or for qualified contracts. Annual payout rates include interest and return of principal. They are not interest rates, and represent the annualized payouts as a percent of total purchase payment. The amounts shown are for illustrative purposes only and are not a guarantee of the amount the contract owner will receive.

Monthly income payments and annual payout rates for Joint Life options assume the same issue age for male and female and that benefit reduction was not elected.

Income options are subject to suitability review and may not be available at all ages.

Monthly income payments and annual payout rates reflected are before taxes. In the state of MT, and for qualified contracts in NY, income payments do not differentiate between male and female life expectancies. Income payments do not include applicable state premium taxes.

For income payments unique to your individual circumstances, contact your financial professional for an illustration.

Firm and state variations may apply. Check with your financial professional.

Fixed annuities are long-term contracts designed for retirement. Speak with your financial professional to determine if this product is right for you.

If withdrawals and other distributions of taxable amounts are taken prior to age 59½, an additional 10% federal income tax may apply. For nonqualified contracts, an additional 3.8% federal tax may apply on net investment income.

Qualified contracts, including traditional IRAs, SEP-IRAs, Roth IRAs, inherited IRAs, and inherited Roth IRAs, are eligible for favorable tax treatment under the Internal Revenue Code (IRC). Certain payout options and certain product features may not comply with various requirements for qualified contracts, which include required minimum distributions and substantially equal periodic payments under IRC Section 72(t). Therefore, certain product features, including the ability to exercise withdrawal features, may not be available or may have additional restrictions. The Income Payment Acceleration feature is available but will be considered a modification to the 72(t) program and may subject the series of 72(t) withdrawals to an additional 10% federal income tax. In addition, certain payout options may not be available for qualified contracts.

For Roth IRAs, upon the Roth IRA owner's death, distributions to the designated beneficiaries may be subject to IRS required minimum distribution rules. If the designated beneficiary is not the spouse, the beneficiary may be required to take a lump-sum payment of the present value of the guaranteed payments if a death benefit becomes available. For the purpose of qualified distributions from Roth IRA, since the 5-year waiting period is tracked by the Roth IRA holder, the designated beneficiary and/or spouse who elects to treat the Roth IRA as his or her own will also need to take on this responsibility going forward when claiming qualified distributions.

Income from annuity payments received from Pacific Secure Income can be aggregated or combined with income from other IRA contracts/assets for purposes of satisfying IRS required minimum distributions.

Pacific Secure Income can be used as a QLAC subject to state and firm availability. In order for the contract to be eligible as a QLAC, certain requirements under Treasury regulations must be met, including limits on the total amount of purchase payments that can be made to the contract. Compliance with the QLAC purchase payments limit is the owner's responsibility, and failure to adhere may result in the contract no longer being considered a QLAC, and would subject the value of the QLAC to required minimum distribution requirements that may not be accessible through the contract. In addition, there are restrictions on annuity payout options that can be elected under a QLAC contract, and the commutation, payment acceleration, and inflation protection features are not available. Changes to marital status may require a change to the annuity payout option and/or payments in order to maintain the QLAC status.

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.

Contract Form Series: 30-1294, 30-1305NJ

Rider Series: 20-1300, 20-1299

Endorsement: ICC15:15-1400

State variations to contract form series, rider series, and endorsements may apply

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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.

Pacific Life refers to Pacific Life Insurance Company and its subsidiary Pacific Life & Annuity Company. Insurance products can be issued in all states, except New York, by Pacific Life Insurance Company and in all states by Pacific Life & Annuity Company. Product/material availability and features may vary by state. Each insurance company is solely responsible for the financial obligations accruing under the products it issues.

The home office for Pacific Life & Annuity Company is located in Phoenix, Arizona. The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.

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