

Pacific Index ChoiceSM

Rates Effective as of: 05/01/2016

6-Year Initial Guaranteed Period				
S&P 500 [®] Index				
Index-Linked Options	Breakpoint ¹	Credit Enhancement	Cap/Rate ²	Initial Index Term ³ Yield Opportunity ⁴
1-Year Point-to-Point	< \$100,000	0.25%	3.35%	3.61%
	≥ \$100,000	0.25%	3.75%	4.01%
2-Year Point-to-Point	< \$100,000	0.25%	7.05%	7.32%
	≥ \$100,000	0.25%	7.95%	8.22%
Declared Index Interest	< \$100,000	0.25%	3.20%	3.46%
	≥ \$100,000	0.25%	3.60%	3.86%

6-Year Initial Guaranteed Period				
MSCI ACWI [®] Index				
Index-Linked Options	Breakpoint ¹	Credit Enhancement	Cap/Rate ²	Initial Index Term ³ Yield Opportunity ⁴
1-Year Point-to-Point	< \$100,000	0.25%	3.35%	3.61%
	≥ \$100,000	0.25%	3.75%	4.01%
2-Year Point-to-Point	< \$100,000	0.25%	7.05%	7.32%
	≥ \$100,000	0.25%	7.95%	8.22%
Declared Index Interest	< \$100,000	0.25%	3.20%	3.46%
	≥ \$100,000	0.25%	3.60%	3.86%

6-Year Initial Guaranteed Period				
Interest-Crediting Option	Breakpoint	Credit Enhancement	Rate	First Year Effective Yield
Fixed Account	N/A	0.25%	1.95%	2.20%

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 initial guaranteed periods may not be available at all firms.

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

¹The breakpoint determines the interest rate credited and is based on the total purchase payment received (minus withdrawals and applicable withdrawal charges) in the first year.

²A cap applies to the 1-Year Point-to-Point Option and the 2-Year 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 Declared Index Interest Option if the index return is flat or positive.

³For the 1-Year Point-to-Point Option and the Declared Index Interest Option, the initial index term is one year. For the 2-Year Point-to-Point Option, the initial index term is two years.

⁴The yield opportunity assumes the index return was positive and exceeded the cap for the initial index term and includes the credit enhancement.

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.

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8-Year Initial Guaranteed Period				
S&P 500[®] Index				
Index-Linked Options	Breakpoint¹	Credit Enhancement	Cap/Rate²	Initial Index Term³ Yield Opportunity⁴
1-Year Point-to-Point	< \$100,000	0.25%	3.75%	4.01%
	≥ \$100,000	0.25%	4.20%	4.46%
2-Year Point-to-Point	< \$100,000	0.25%	8.05%	8.32%
	≥ \$100,000	0.25%	8.45%	8.72%
Declared Index Interest	< \$100,000	0.25%	3.55%	3.81%
	≥ \$100,000	0.25%	3.95%	4.21%

8-Year Initial Guaranteed Period				
MSCI ACWI[®] Index				
Index-Linked Options	Breakpoint¹	Credit Enhancement	Cap/Rate²	Initial Index Term³ Yield Opportunity⁴
1-Year Point-to-Point	< \$100,000	0.25%	3.75%	4.01%
	≥ \$100,000	0.25%	4.20%	4.46%
2-Year Point-to-Point	< \$100,000	0.25%	8.05%	8.32%
	≥ \$100,000	0.25%	8.45%	8.72%
Declared Index Interest	< \$100,000	0.25%	3.55%	3.81%
	≥ \$100,000	0.25%	3.95%	4.21%

8-Year Initial Guaranteed Period				
Interest-Crediting Option	Breakpoint	Credit Enhancement	Rate	First Year Effective Yield
Fixed Account	N/A	0.25%	2.15%	2.41%

Pacific Index ChoiceSM
Rates Effective as of: 05/01/2016

10-Year Initial Guaranteed Period				
S&P 500[®] Index				
Index-Linked Options	Breakpoint¹	Credit Enhancement	Cap/Rate²	Initial Index Term³ Yield Opportunity⁴
1-Year Point-to-Point	< \$100,000	0.25%	3.80%	4.06%
	≥ \$100,000	0.25%	4.25%	4.51%
2-Year Point-to-Point	< \$100,000	0.25%	8.10%	8.37%
	≥ \$100,000	0.25%	8.50%	8.77%
Declared Index Interest	< \$100,000	0.25%	3.60%	3.86%
	≥ \$100,000	0.25%	4.00%	4.26%

10-Year Initial Guaranteed Period				
MSCI ACWI[®] Index				
Index-Linked Options	Breakpoint¹	Credit Enhancement	Cap/Rate²	Initial Index Term³ Yield Opportunity⁴
1-Year Point-to-Point	< \$100,000	0.25%	3.80%	4.06%
	≥ \$100,000	0.25%	4.25%	4.51%
2-Year Point-to-Point	< \$100,000	0.25%	8.10%	8.37%
	≥ \$100,000	0.25%	8.50%	8.77%
Declared Index Interest	< \$100,000	0.25%	3.60%	3.86%
	≥ \$100,000	0.25%	4.00%	4.26%

10-Year Initial Guaranteed Period				
Interest-Crediting Option	Breakpoint	Credit Enhancement	Rate	First Year Effective Yield
Fixed Account	N/A	0.25%	2.20%	2.46%

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Guaranteed Minimum Rates/Caps		
	Interest-Crediting Option	Cap/Rate
Index-Linked	1-Year Point-to-Point Option	2.25%
	2-Year Point-to-Point Option	4.50%
	Declared Index Interest Option	2.00%
Fixed Account		1.00%
Guaranteed Minimum Surrender Value equals 100% of purchase payments, excluding any credit enhancements, accumulated at 1%, compounded annually, minus prior withdrawals and applicable withdrawal charges.		

For more information, refer to the Contract Summary. Interest rates and caps are based on the length of the initial guaranteed period and the total of all purchase payments received, minus withdrawals taken during the first contract year.

A credit enhancement is added at the time each purchase payment is applied to the contract. The credit enhancement is not counted as a purchase payment and is treated as earnings for tax purposes when distributed.

The Product and its MSCI ACWI[®] 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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The indexes are not available for direct investment, and index performance does not include the reinvestment of dividends.

Pacific Index Choice is named "Individual Limited Premium Deferred Fixed Annuity Contract," or in Oregon, "Modified Single Premium Deferred Fixed Annuity Contract," in the contract.

Pacific Index Choice is not available in New York.

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.

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. Contact your financial professional for product availability.

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.

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. All initial guaranteed periods/terms may not be available at all times, in all states, or offered by all firms.

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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