



PACIFIC LIFETIME INCOME[®]

GUARANTEED INCOME FOR LIFE / EXECUTIVE SUMMARY

An Immediate Fixed Annuity that Provides Guaranteed,¹ Stable, and Predictable Payments

VALUE PROPOSITION			
<p>SIMPLICITY</p> <p>Turnkey solution to provide lifetime income for retirees and/or beneficiaries.</p>	<p>FLEXIBILITY</p> <p>Retirees can choose a portion of the asset balance to convert to lifetime income and can make additional purchases over time.</p>	<p>SECURITY</p> <p>Guaranteed, predictable income for life.</p>	<p>PRESERVATION</p> <p>A direct transfer from the retirement plan to an immediate annuity preserves the tax-deferred status of the retirement plan benefit.</p>

¹Guarantees are backed by the financial strength and claims-paying ability of the issuing insurance company.

PACIFIC LIFETIME INCOME IS FOR NEW RETIREES SEEKING:

- A predictable, lifetime retirement income option for qualified plan assets.
- Access to institutional pricing including lower overall expenses and fees.
- An option to preserve the deferral of income taxes on qualified plan assets until payments are received.

HOW IT WORKS

- Annuity is purchased at the time of retirement and payments commence immediately (or within 12 months).
- Retiree selects the form of income payment and names a beneficiary if applicable.
- Income options available to cover one life, two lives, or for a fixed period, to be paid monthly, quarterly, semiannually, or annually.
- An annual cost-of-living adjustment (COLA) can be elected to increase the payments by a set percentage every year to protect against inflation.
- Pacific Life guarantees the annuity payments.
- Open-ended contract allows the purchase of annuities over time as individual plan participants retire.

INSURANCE PRODUCTS ARE ISSUED BY PACIFIC LIFE INSURANCE COMPANY IN ALL STATES EXCEPT NEW YORK, AND IN ALL STATES BY PACIFIC LIFE & ANNUITY COMPANY. PRODUCT AVAILABILITY AND FEATURES MAY VARY BY STATE.



STRENGTH. STABILITY. SOLUTIONS.

TO LEARN MORE, PLEASE CALL YOUR DEDICATED PACIFIC LIFE REPRESENTATIVE OR CALL (877) 536-4382 (OPTION 1) OR EMAIL RETIREMENTINCOME@PACIFICLIFE.COM.

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CONTRACT FORM SERIES: 80-1407 (STATE VARIATIONS MAY APPLY)
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