



# LOCK IN THE PERFORMANCE YOU WANT, WHEN YOU WANT

with the Index Lock-In Feature



# SEE YOUR FUTURE MORE CLEARLY

A fixed indexed annuity is a long-term contract that can help you meet your financial objectives in retirement by protecting principal and offering growth potential linked to market-based indexes. It is not a security, and your money is not directly invested in the market. Yet, you have the potential to earn interest based on the performance of an index.

Preparing for a secure retirement can be challenging, especially during times of uncertainty. With Pacific Index Dimensions fixed indexed annuity, it offers principal protection and the ability to choose from a variety of interest-crediting options to grow your retirement assets. Additionally, the **Index Lock-In Feature**, an optional feature available for no additional cost with certain BofA Iris U.S. Sectors Index<sup>SM</sup> interest-crediting options, may help you lock in growth.

The Index Lock-In Feature is available for use with either the BofA Iris Index 2-Year Participation Rate or the BofA Iris Index 2-Year Enhanced Participation Rate<sup>1</sup> interest-crediting options. With the Index Lock-In Feature, **you have the ability to lock in the index price on a given day before the end of the term. The index price will remain locked until the end of the 2-year term.** Interest will not be credited until the end of the index term, but will use the locked-in index price when calculating the index-linked interest.

Once the election is made, the Index Lock-In Feature is irrevocable and cannot be undone, even if the index price increases during the remainder of the term. Under certain scenarios, the contract may not be credited any interest at the end of the term. An election may not be made until 60 days after the term beginning date and can be made only once during each index term for each available crediting option. Before electing the Index Lock-In Feature, speak with your financial professional to assist in evaluating the index-linked option selected in the contract and when exercising this feature may be right for you.

## Why Consider Using a BofA Iris U.S. Sectors Index Interest-Crediting Option?

As a rules-based index, the BofA Iris U.S. Sectors Index analyzes data from companies listed on domestic stock exchanges to guide U.S. equity sector allocation. Natural language processing (NLP) is applied to quarterly earnings call transcripts to offer an expansive and bias-free view of up to 3,000 companies every quarter and guide equity sector allocation. The impacts of market ups and downs can be minimized by diversifying market exposure through the use of U.S. Treasuries, cash, and an equity risk-management overlay.

**With Pacific Index Dimensions and the BofA Iris Index interest-crediting options, you have more power to shape your future than ever before.**

<sup>1</sup>Not available in Pennsylvania.

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**

# THE INDEX LOCK-IN FEATURE IN ACTION

This hypothetical example and assumptions are for illustrative purposes only.

## Assumptions

- **BofA Iris Index 2-Year Participation Rate**

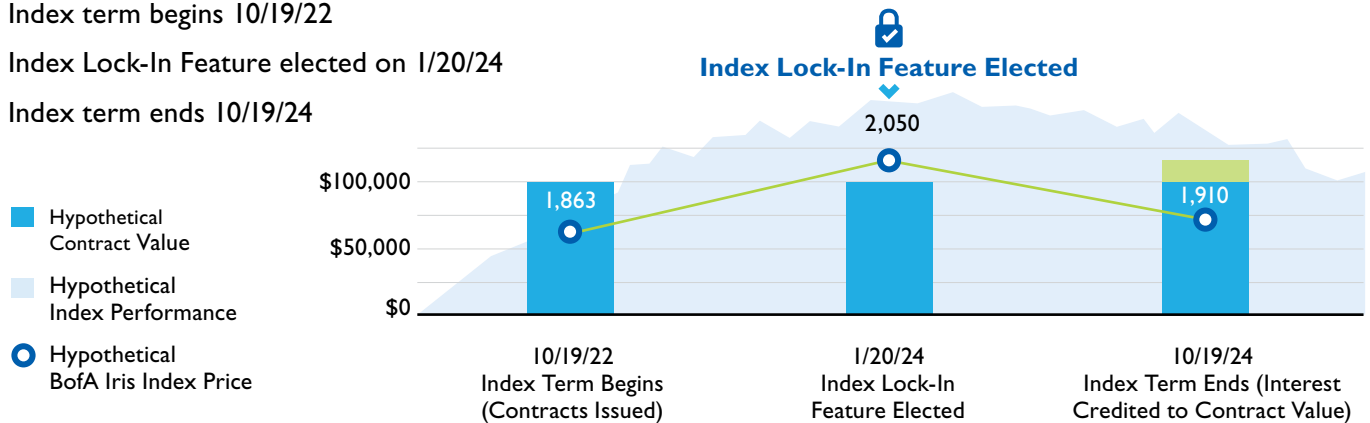
- Participation Rate: 125% Spread: 0%

- **Purchase Payment = \$100,000**

- No additional purchase payments are made and no withdrawals are taken. Any additional purchase payments and any withdrawals will impact the interest credited proportionately. Please see the contract summary for more information or talk to your financial professional.

- **Contract Issued on 10/19/22**

- Index term begins 10/19/22
- Index Lock-In Feature elected on 1/20/24
- Index term ends 10/19/24



	Index Term Begins (Contract Issued)	Index Lock-In Feature Elected	Index Term Ends (Interest Credited to Contract Value)
	10/19/22	1/20/24	10/19/24
Hypothetical Contract Value	\$100,000	\$100,000	\$112,500
Hypothetical BofA Iris Index Price	1,863	2,050	1,910

$$\text{Index Return} = \frac{(2,050 - 1,863)}{1,863} = 10\%$$

Ending Index – Starting Index      Starting Index

Because the Index Lock-In Feature was elected on 1/20/24, the Index Lock-In Price replaces the Ending Index Price.

$$\text{Adjusted Index Return} = (125\% \times 10\%) - 0\% = 12.5\%$$

Participation Rate x Index Return      Spread

$$\text{Index-Linked Interest} = (\$100,000 \times 12.5\%) = \$12,500$$

Purchase Payment x Adjusted Index Return

**Based on this hypothetical example, the Index Lock-In Feature would have provided an additional \$12,500 of interest paid at the end of the 2-year term on the contract anniversary. The hypothetical contract value at the end of the term would be \$112,500.**

To learn more about Pacific Index Dimensions and the Index Lock-In Feature, contact your financial professional or visit [SecureYourFuture.PacificLife.com](http://SecureYourFuture.PacificLife.com).

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For more information, please refer to the Pacific Index Dimensions Client Guide and Fact Sheet or speak with your financial professional. Pacific Index Dimensions is not available in New York or Oregon.

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.

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.*

Annuity withdrawals and other distributions of taxable amounts, including beneficiary 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 also may reduce the value of any optional benefits.

No interest will be earned or credited on amounts prior to the end of an index term.

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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.

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: 30-1401, 30-1401ID, 30-1401MA

Rider Series: ICC21:20-1407, ICC21:20-1408

State variations to contract form series and rider series may apply.

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