

## COMMISSION GUIDE FOR INDEPENDENT MARKETING ORGANIZATIONS

Direct Access to Pacific Life's Fixed Annuity Products



### PACIFIC INDEX DIMENSIONS®

A Limited-Premium, Deferred, Fixed Indexed Annuity

Options	Age	Withdrawal Charge Period			
		7-Year		10-Year	
		Commission	Trail	Commission	Trail
A	0-75	5.00%	N/A	7.00%	N/A
	76-80	3.00%	N/A	5.00%	N/A
B	0-75	3.00%	0.25% yrs 2+	5.25%	0.30% yrs 2+
	76-80	2.00%	0.25% yrs 2+	3.50%	0.30% yrs 2+
C	0-75	0.70%	0.70% yrs 2+	4.00%	0.50% yrs 2+
	76-80	0.70%	0.70% yrs 2+	2.50%	0.50% yrs 2+
D	0-75	N/A	N/A	1.00%	1.00% yrs 2+
	76-80	N/A	N/A	1.00%	1.00% yrs 2+

Commissions may vary based on factors such as annuity options selected, level of upfront commission, and general agency/marketing organization, if applicable. Not all products, periods, or commission options are offered at all firms. Commission options are subject to change.

**Client retirement objectives are to be evaluated when making product recommendations. Discussing commissions is a part of the sales process, but is not to be the key criteria when considering fixed annuity products for clients.**

**If you are registered with a broker/dealer, please check with the home office for restrictions.**

**Contact your Pacific Life consultative wholesaler for information on the increased override to Pacific Index Dimensions.**

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

For questions or additional information,  
contact Pacific Life at (888) 200-4372, or visit  
[SecureYourFuture.PacificLife.com](http://SecureYourFuture.PacificLife.com).

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Pacific Index Dimensions is not available in New York.

*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.*

Insurance product and guarantees, including optional benefits and any fixed subaccount crediting rates or annuity payout rates, are backed by the financial strength and claims-paying ability of the issuing insurance company and do not protect the value of the variable investment options. They are not backed by the broker/dealer from which this annuity is purchased, 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.

Pacific Life Insurance Company is licensed to issue insurance products in all states except New York. Product/material availability and features may vary by state.

The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.

Contract Form Series: 30-1401, 30-140IID, 30-140IMA

*State variations to contract form series may apply.*

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OF RETIREMENT™