

Pacific Select Distributors, LLC |
broker issued by Pacific Life through
financial intermediaries, sometimes referred to as wholesaling

We also offer limited detail broker services that include selling variable annuities and other products through fiduciaries such as trust companies, registered investment advisers, and other financial professionals. We do not make investment decisions for you, monitor your investments, open a brokerage account for you, or manage your customer accounts or assets. You make the ultimate decision to buy or sell any investment. In our limited detail services, we only sell products and services sponsored by Pacific Life. Outside of this service, we do not have a customer relationship with you solely because we are a distributor of Pacific Life insurance products and mutual funds.

Ask your financial professional these questions to start a conversation about relationships and services:

- *Given my financial situation, should I choose a brokerage service? Why or why not?*
- *How will you choose investments to recommend to me?*
- *What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

You will not pay any commission or direct fee to us on the sale of the variable annuity or for brokerage services. You will, however, pay fees and costs to Pacific Life in connection with the annuity product you purchase, and we indirectly receive some of these fees and costs as payment for our distribution services, which is a benefit to us. You also may indirectly pay fees in connection with your investment in the subaccounts investing in the Funds.

Contract charges and other expenses for Pacific Life variable annuities include the Mortality and Expense Risk Charge, which compensates Pacific Life for certain mortality and expense risks it assumes under the variable annuity; the Administrative Fee, which compensates Pacific Life

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying, including the fees and expenses of the Funds. The fees and costs discussed above do not reflect any advisory fees paid to your investment adviser representative for advisory services provided to you. Such fees are covered in a separate agreement between you and your investment adviser representative.

When we provide you with a recommendation, we must act in your best interest and not put our interest ahead of yours. At the same time, the way we earn money creates conflicts of interest. You should understand and ask us about these conflicts of interest because they can affect the recommendations we provide.

Here is an example to help you understand our conflicts of interest:

Proprietary products: We only offer annuity products issued by Pacific Life. We have an incentive to recommend Pacific Life annuities, and subaccounts investing in Funds managed by a Pacific Life affiliate, over third party products because Pacific Life receives compensation when you invest in these products.

For more information on our brokerage conflicts, see our Regulation Best Interest Disclosure Document at [PacificLife.com](https://www.pacificlife.com).

Ask your financial professional this question to start a conversation about potential conflicts of interest:

- *How might your conflicts of interest affect me, and how will you address them?*

Our financial professionals, known as Advisory Solutions Desk Associates, provide limited retail broker-dealer services. They