

Pacific Select Distributors, LLC
Disclosure Regarding Business Continuity
with respect to
Certain Variable Annuity Contracts
As of 11/1/21

As the broker-dealer of record for certain Pacific Advisory variable annuity contracts (the "Contracts"), Pacific Select Distributors, LLC ("PSD") is providing disclosure regarding its Business Continuity Plan. PSD is a subsidiary of Pacific Life Insurance Company ("Pacific Life"), the issuer and administrator of the Contracts, and maintains a Business Continuity Plan in conjunction with Pacific Life that provides for the continuation of operations in the event of significant business interruption.

In addition to implementing measures to mitigate the effects of a disaster or cybercrime on business operations, PSD and Pacific Life have backup systems and data to quickly restore operations to minimally acceptable levels. If the business disruption is due to relatively minor causes, (e.g., city-wide power outage), PSD and Pacific Life may continue operations at their home office in Newport Beach, California, with minimal impact. If disruption results from more severe causes, some operations could be moved to one of PSD's and Pacific Life's satellite offices with little interruption to service. In worst case scenarios, (e.g., the home office is not viable), PSD and Pacific Life have a back-up site for systems recovery where critical business operations can be resumed within 24 hours of the disaster. In addition, PSD and Pacific Life's workforce is fully remote capable removing dependencies on company facilities.

If a disaster occurs, PSD's and Pacific Life's Facilities Team will perform an impact assessment and provide information to the Crisis Management Team, which in turn, will determine whether the Business Continuity Plan should be activated. If activated, PSD's and Pacific Life's management team will take appropriate steps to ensure that effective communication is made to effected parties, such as contract holders. In the event we need to execute our Business Continuity Plan, you may call the following telephone numbers for information: 800-722-4448.