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Schwab Retirement Income Variable Annuity[®] Prospectus

Detailed information about the
Schwab Retirement Income
Variable Annuity

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Issued by Pacific Life Insurance Company

Own your tomorrow.

All individuals selling this product must be licensed insurance agents and registered representatives.

Schwab Retirement Income Variable Annuity is issued by Pacific Life Insurance Company and in New York by Pacific Life & Annuity Company.

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