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# Schwab Retirement Income Variable Annuity<sup>®</sup> Prospectus

Detailed information about the  
Schwab Retirement Income  
Variable Annuity

For New York residents only

May 1, 2019

Issued by Pacific Life & Annuity Company

*Own your tomorrow.*

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

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IAN REG68289NY-07 (05/19)  
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