



RIDER AND ASSET ALLOCATION OPTIONS REQUEST VARIABLE ANNUITIES

CONTACT INFORMATION:

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Omaha, NE 68103-2378

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ALL OVERNIGHT DELIVERIES:

Pacific Life Insurance Company
6750 Mercy Rd, Omaha, NE 68106

Use this form to add a rider, terminate a rider, or update asset allocations to be compliant with rider requirements. Please note that allocation and line of business restrictions may apply. See specific sections below for further details.

- Add a rider. Complete Sections 1, 2, 4 (if applicable), and 7.
- Terminate a rider. Complete Sections 1, 3, and 7.
- Select a rider eligible investment option. Complete Sections 1, 4, and 7.

Note: The Protected Investment Benefit Rider, Portfolio Income Protector Rider, and Earnings Enhancement Death Benefit Rider may only be added within 60 days after contract issue. All other Guaranteed Minimum Withdrawal Benefit Riders may be added within 60 days after contract issue and at contract anniversary. The request must be received in good order within 60 days after contract anniversary to be effective on that anniversary date. Do not use this form for Guaranteed Lifetime Withdrawal Benefit Rider changes. All pages of this form must be returned. Print clearly in dark ink and avoid highlighting.

1 GENERAL INFORMATION If contract is trust, entity, or custodially-owned, please put the name of the annuitant(s) on the owner line(s).

Owner First Name	Owner Middle Name	Owner Last Name	Annuity Contract Number
Joint Owner First Name	Joint Owner Middle Name	Joint Owner Last Name	Daytime Telephone Number

2 RIDER REQUEST

You must be allocated to an allowable investment option to add any of these riders (not applicable to Guaranteed Minimum Death Benefit Riders). See the prospectus for eligible lines of business and further information.

2A. Guaranteed Minimum Withdrawal Benefit Riders You may select one Guaranteed Minimum Withdrawal Benefit Rider. (Subject to State, Product, and Broker Dealer Availability).

CoreIncome Advantage Select

- Single Life Joint Life

Portfolio Income Protector

- Single Life Joint Life

Complete for Joint Life versions: For individual owned contracts, the beneficiary (spouse) provided will be updated as sole primary beneficiary. These instructions will supersede any previous beneficiary designations. Contingent beneficiary designations will remain unchanged. For custodial held contracts, the spouse's name and birthdate are required to verify eligibility of rider purchase. No beneficiary changes will be made on custodial owned contracts. Note: This field does not need to be completed if the contract is jointly owned by the spouse.

Spouse First Name	Spouse Middle Name	Spouse Last Name	Date of Birth (mm/dd/yy)	Social Security Number
Spouse Street Address	City	State	ZIP	Telephone Number

Pacific Life refers to Pacific Life Insurance Company (Newport Beach, CA) and its affiliates, including Pacific Life & Annuity Company. Pacific Life Insurance Company is the issuer in all states except New York. Pacific Life & Annuity Company is the issuer in New York.



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2 RIDER REQUEST (Continued)

2B. Guaranteed Minimum Accumulation Benefit Riders You may select one Guaranteed Minimum Accumulation Benefit Rider. (Subject to State, Product, and Broker Dealer Availability).

- Protected Investment Benefit – 5 year
- Protected Investment Benefit – 7 year

2C. Guaranteed Minimum Death Benefit Riders You may select a Guaranteed Minimum Death Benefit Rider (subject to State and Broker Dealer Availability). Asset allocation requirements do not apply.

- Earnings Enhancement Death Benefit

3 RIDER TERMINATION Check the box below for the rider you wish to terminate.

- GPA
- GPA5
- GPA3
- GPA3 Select
- GIA
- GIA II
- GIA 5
- GIA Plus

4 TRANSACTION INSTRUCTIONS

Please refer to the prospectus to view investment options that are eligible with the purchase of the living benefit rider you have selected.

You may indicate below one or any combination of rider eligible investments. Allocations must total to 100% if using percentages. If an ineligible investment option for a living benefit rider is indicated, this request will be deemed not in good order.

Check here to set future allocations to the allocations indicated below.

Target Fund _____	\$/% _____
Target Fund _____	\$/% _____
Target Fund _____	\$/% _____
Target Fund _____	\$/% _____
Target Fund _____	\$/% _____
Target Fund _____	\$/% _____
Target Fund _____	\$/% _____
Target Fund _____	\$/% _____
Target Fund _____	\$/% _____
Target Fund _____	\$/% _____
Target Fund _____	\$/% _____
Target Fund _____	\$/% _____
Target Fund _____	\$/% _____
Target Fund _____	\$/% _____
Target Fund _____	\$/% _____
If using %, must total 100%	
_____ \$/% Total	



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5 REBALANCING (optional)

If no selection is made, rebalancing will not occur unless required. If you select Asset Allocation/Balanced Portfolios, rebalancing can only occur if allocated to more than one strategy.

 Quarterly Semiannually Annually

Start Date: ___/___/___

6 REQUIREMENTS**See the prospectus for details****6A. The following requirements apply to adding CoreIncome Advantage Select (Single or Joint), Protected Investment Benefit (5 or 7 year), and Portfolio Income Protector (Single or Joint):**

- Pacific Life must receive this form in good order within 60 days of contract issue for the optional benefits to be effective on the issue date or 60 days after a contract anniversary to be effective on the anniversary date. If this request is not received within these time frames or the riders are not available for the contract, they will not be added. Protected Investment Benefit (5 or 7 year) and Portfolio Income Protector may only be added within 60 days after contract issue.
- 100% allocation to one or a combination of approved Asset Allocation/Balanced Portfolios is required for selection of an optional rider. Please see prospectus for further information on approved Asset Allocation/Balanced Portfolios.
- Riders will automatically terminate on the day the contract value becomes less than 100% invested in an allowable asset allocation option.
- If the riders terminate on a day other than contract anniversary, the annual charge then in effect for the rider will be calculated on a prorated basis on the termination date and deducted from the contract on the earlier of contract surrender or next quarterly contract anniversary. The annual charge will be waived for the current quarter if the rider terminates as a result of annuitization. If the rider terminates as a result of a death, any charge deducted between the date of death and the Notice Date will be pro-rated as applicable to the date of death and added to the Contract Value on the Notice Date.
- These riders may not be voluntarily terminated by the Owner.

6B. The following additional requirements apply to adding CoreIncome Advantage Select (Single or Joint) and Portfolio Income Protector (Single or Joint):

- A quarterly charge will be assessed on each quarterly contract anniversary for protection received in the prior contract quarter.
- All owners, annuitants, and designated lives must be age 85 or younger, on the rider effective date, to purchase the rider.
- The contract's standard withdrawal provisions are not changed or replaced by adding the rider. Withdrawals will be subject to the same conditions, restrictions, and limitations as other withdrawals under the contract and may impact other contract benefits.
- Cumulative withdrawals of more than the protected payment amount in a given contract year may result in reduced rider benefits, and the amounts initially protected may no longer be guaranteed.
- Any withdrawals taken while the riders are in effect, including withdrawals taken to comply with minimum distribution requirements for tax-qualified plans, will reduce any death benefits per the terms of the death benefit.
- Joint owners are not permitted for the Single Life version of the rider.

6C. The following additional requirements apply to adding CoreIncome Advantage Select (Joint Life) and Portfolio Income Protector (Joint Life):

- Joint owners must be spouses.
- If the contract is owned by a sole owner, the owner's spouse must be designated as the sole primary beneficiary.

6D. The following additional requirements apply to adding CoreIncome Advantage Select (Single or Joint) and Protected Investment Benefit (5 or 7 year):

- A quarterly charge will be assessed on each quarterly rider anniversary.
- For CoreIncome Advantage Select (Single or Joint) only: Charges may change on each contract anniversary to the current declared charge in effect, subject to the terms of each rider. The charge will be updated regardless of whether or not a reset took place.



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6 REQUIREMENTS (Continued)**6E. The following additional requirements apply to adding Protected Investment Benefit (5 or 7 year):**

- Owners and Annuitants must be the lesser of age 85 or younger, or ten years from the maximum annuitization age at the time of purchase (five years from maximum annuitization age for Protected Investment Benefit 5 year).
- The entire contract value must be invested in approved Asset Allocation/Balanced Portfolios during the entire term for the additional amount to be added to your contract. Any withdrawals taken while the rider is in effect, including withdrawals taken to comply with minimum distribution requirements for tax-qualified plans, will reduce the benefits of the rider on a pro rata basis. This means the benefit will be reduced by the same percentage as the percentage of contract value withdrawn. Any death benefit will be reduced per the terms of the death benefit.

6F. The following requirements apply to adding Earnings Enhancement Death Benefit:

- Pacific Life must receive this form in good order within 60 days of contract issue for the optional benefits to be effective on the issue date. If this request is not received within this time frame or the rider is not available for the contract, it will not be added.
- Owners and/or Annuitants must be age 75 or younger, on the rider effective date, to purchase the Earnings Enhancement Death Benefit.
- An annual charge will be assessed on each contract anniversary.
- The rider may not be voluntarily terminated by the Owner.
- Any withdrawals taken while this rider is in effect, including withdrawals taken to comply with minimum distribution requirements for tax-qualified plans, will reduce the value of death benefits and may reduce the value of other benefits. Please see your rider for details.
- If the optional benefit terminates on a day other than contract anniversary, the annual charge then in effect for the optional benefit will be calculated on a prorated basis on the termination date and deducted from the contract on the earlier of contract surrender or next contract anniversary. The annual charge will be waived for the current contract year if the optional benefit terminates as a result of annuitization.

6G. The following requirements apply to terminating a rider (Only applicable to riders in Section 3):

- Pacific Life must receive this form in good order within 60 days after a contract anniversary for the rider to terminate on that contract anniversary. If this request is received 61 days or more after the last contract anniversary, the optional benefit will terminate on the day Pacific Life receives the request in good order.
- If the optional benefit terminates on a day other than contract anniversary, the annual charge then in effect for the optional benefit will be calculated on a pro rata basis on the termination date and deducted from the contract on the earlier of contract surrender or next contract anniversary. The annual charge will be waived for the current contract year if the optional benefit terminates as a result of annuitization.
- For GPA 3 Select, if the optional benefit terminates more than 60 days after a contract anniversary, the GPA 3 Select rider will terminate on that Quarterly Rider Anniversary. A prorated amount will be deducted on a quarterly rider anniversary.
- All benefits of the rider will be forfeited upon termination.
- All other provisions of the contract remain in force.

6H. The following requirements apply to selecting Asset Allocation/Balanced Portfolios (not applicable to Earnings Enhancement Death Benefit):

- 100% allocation to one or a combination of these portfolios is approved for selection of an optional rider. Please see prospectus for further information on approved Asset Allocation/Balanced Portfolios.
- Your initial purchase payment (or contract value for existing contracts) will be allocated based on your selections in Section 4, unless you have an active DCA program in place. Any subsequent purchase payments, if allowed by your contract, will be allocated per the percentages provided, unless you instruct otherwise in a form acceptable to Pacific Life.
- You may transfer out of Asset Allocation/Balanced Portfolios at any time, subject to current trade restrictions; however, if you have purchased a rider, the rider will terminate unless you invest in another allowable asset allocation option.
- Pacific Life reserves the right to change approved investment options and/or investment parameters.



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7 ACKNOWLEDGEMENT AND SIGNATURE(S)

If adding a rider, I acknowledge that:

- (a) Pacific Life reserves the right to not allow CoreIncome Advantage Select (Single or Joint) to be purchased on any contract anniversary in the future.
- (b) Withdrawals and other distributions of taxable amounts will be subject to ordinary income tax, and if taken prior to age 59½, a 10% federal tax penalty may apply.
- (c) If adding CoreIncome Advantage Select (Single or Joint) or Portfolio Income Protector (Single or Joint), I agree to the requirements in Section 6A, 6B, 6C, and 6D.
- (d) If adding Protected Investment Benefit (5 or 7 year), I agree to the requirements in Sections 6A, 6D, 6E.
- (e) If adding Earnings Enhancement Death Benefit, I agree to the requirements in Section 6F.
- (f) Any existing purchase payment limitations under the contract and/or existing riders are not changed or replaced by adding a new rider.
- (g) If adding Portfolio Income Protector (Single or Joint), I understand that allowable withdrawals for advisory fees are limited to 1.50% of the account value for the calendar year. These will not be considered a withdrawal under the rider and will not: stop the annual credit, reduce the protected payment base or be treated as the first withdrawal for purposes of determining the protected payment amount.

If terminating a rider, I acknowledge that:

- (a) I agree to the requirements in Section 6G

If selecting Asset Allocation/Balanced Portfolios, I acknowledge that:

- (a) I agree to the requirements in Section 6H.

I have received and read the applicable prospectus describing Asset Allocation/Balanced Portfolios and the optional riders, including their benefits and risks, and if applicable, the rate sheet supplement.

I understand and agree that if I provide this form to Pacific Life by email, it shall be as valid as the original.

 SIGN
HERE_____
Owner's Signature_____
mm / dd / yy SIGN
HERE_____
Joint Owner's Signature (if applicable)_____
mm / dd / yy

INSTRUCTIONS

- 1 General Information:** Provide the owner's name, daytime telephone number, and annuity contract number.
- 2 Rider Request:** You must be allocated to an allowable asset allocation option to add any of the riders. Rider features may vary by state and are subject to state availability. Riders may not be available for purchase with inherited lines of business. Refer to the applicable prospectus for more information. Review the terms and conditions before checking the appropriate box and signing the form.
- 3 Rider Termination:** Complete this section if you wish to terminate a rider.
- 4 Transaction Instructions:** To select one or more Asset Allocation/Balanced Portfolios, you must allocate 100% to one or a combination of these portfolios. Transfers from GIOs (if available) made before maturity will be adjusted upward or downward by applying a market value adjustment. If your investment goals and/or financial situation changes, consult your financial professional. Refer to the product's prospectus for more information.
- 5 Rebalancing (optional):** Your portfolio can be rebalanced either quarterly, semiannually, or annually to maintain the asset allocations if more than one Asset Allocation/Balanced Portfolios have been selected. Choose one rebalancing frequency.
- 6 Requirements:** Please refer to the prospectus to view options that are eligible with the purchase of your rider prior to signing this form.
- 7 Acknowledgment and Signature(s):** The form must be signed and dated by the owner. In cases of joint ownership, both owners must sign.

