



RIDER CHANGE REQUEST

CONTACT INFORMATION:

Pacific Life Insurance Company
 P.O. Box 2378
 Omaha, NE 68103-2378

CONTACT INFORMATION (for New York only):

Pacific Life & Annuity Company
 P.O. Box 2829
 Omaha, NE 68103-2829

Email: AnnuityService@PacificLife.com

Web Site: www.PacificLife.com

Online Upload: Log in to
 annuities.myaccount.pacificlife.com (Clients),
 annuities.pacificlife.com (Financial Professionals),
 or ria.pacificlife.com (RIA)

Clients: (800) 722-4448

Financial Professionals: (800) 722-2333

Fax: (888) 837-8172

Clients: (800) 748-6907

Financial Professionals: (800) 748-6907

Fax: (800) 586-0096

ALL OVERNIGHT DELIVERIES:

Pacific Life Insurance Company
 6750 Mercy Rd
 Omaha, NE 68106

When to use this form:

- To request a change for a single/joint version of the Guaranteed Minimum Withdrawal Benefit Rider (GMWB) and/or update a Designated Life on your GMWB Rider.

All pages of this form must be returned. Print clearly in dark ink and avoid highlighting.

1 GENERAL INFORMATION

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 VERSION AND DESIGNATED LIFE CHANGE

Select the option you would like to change.

 Single Life Option

For jointly owned contracts, the Designated Life must be one of the owners/annuitants. Please indicate which owner you would like to keep as the Designated Life for the Single Life Option.

Note: The below field does not need to be completed if the contract is held by a single individual.

Owner First Name	Owner Middle Name	Owner Last Name
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 Joint Life Option / Update the Joint Designated Life

The Joint Life must be a spouse. For individually owned contracts, the Joint Life/spouse provided will be updated as sole primary beneficiary. These instructions will supersede any previous beneficiary designations. Contingent beneficiary designations will remain unchanged.

Note: The below 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.



3 REQUIREMENTS**See your product prospectus for details.**

- One of the original Designated Lives that was covered at contract issue must remain on the contract after the change is effective.
- The Rider Charge will not change as a result of a change to the option or Designated Life.
- If the contract is owned by a trust/entity, there cannot be a change in option or Designated Lives since the joint life rider with a non-natural owner is not allowed.
- The Predetermined Beneficiary Payout Option is not available for the Joint Life option. The Predetermined Beneficiary Payout Option is available for contingent beneficiaries.
- The contract's standard withdrawal provisions are not changed or replaced by updating 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.

Pacific Life Retirement Growth and Income Annuity: The following requirements apply to option changes on the Guaranteed Lifetime Withdrawal Benefit Rider (GLWB).

- Pacific Life must receive this form prior to locking in the Withdrawal Percentage which occurs when the first withdrawal (excluding an Emergency Withdrawal) is processed after the Designated Life (youngest Designated Life for Joint) turns 59½. A reset after locking in the Withdrawal Percentage does not reinstate the ability to change the rider option.
- Any Designated Life added after contract issue must be between the ages of 45 and 80 years old on the effective date of the rider change.
- A quarterly charge will be deducted on each quarterly Contract Anniversary for protection received in the prior contract quarter.

Pacific Protective Growth: The following requirements apply to option changes on the Income Guard Rider.

- Pacific Life must receive this form prior to the Income Commencement Date being established on the contract. A reset after the Income Commencement does not reinstate the ability to change the rider option.
- Any Designated Life added after contract issue must be between the ages of 45 and 85 years old on the Rider Effective Date.
- Any Preliminary Income Commencement Date previously requested and established on the contract is no longer valid once the Designated Life and/or rider version is changed. Please complete a new Preliminary Income Commencement Date for Income Guard Rider form to establish a new date on your contract if needed.
- An Annual Charge will be deducted each Contract Anniversary for protection received in the prior contract year.

4 ACKNOWLEDGMENT, AUTHORIZATION, AND SIGNATURE(S)

I have discussed this exchange with my financial professional and/or tax advisor and believe the selections are suitable based on my facts and circumstances, meet my insurance needs, financial objectives, and risk tolerance. I have received and read the applicable prospectus, which describes the allowable investment option(s) and the optional riders, including the benefits and risks.

I understand that withdrawals and other distributions of taxable amounts will be subject to income tax, and if taken prior to age 59½, a 10% federal tax penalty may apply.

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

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