



ADVISORY AUTHORIZATION NON-ADVISORY PRODUCTS

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

ALL OVERNIGHT DELIVERIES:

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

Clients: (800) 722-4448

Financial Professionals: (800) 722-2333

RIAs: (833) 953-1863

Clients & Financial Professionals: (800) 748-6907

You may use this form to:

- Update an existing annuity contract associated with an independent advisor (individual or firm, collectively referred to as "advisor"). Complete sections 1, 2, 5, and 7.
- Revoke all authorization for the advisor currently servicing your contract. Complete sections 1, 2, and 5.

The authority granted by this form can only be used by members of a Registered Investment Advisory (RIA) Firm.

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

Owner's Name (First, Middle, Last)

Annuity Contract Number

Joint Owner's Name (First, Middle, Last)

Daytime Telephone Number

Trust/Entity Name (If applicable)

2 FIRM INFORMATION**A. RIA INFORMATION** Select the required action to be taken, then fill out all fields:

- Authorize the below new advisor and new RIA Firm on my contract.
- Change existing authorization to the advisor and RIA Firm named below.
- Terminate authorization for the advisor and RIA Firm named below.

RIA Firm Name

RIA Firm/CRD Number

RIA Firm Address

City

State

Zip

RIA Firm Principal Name (First, Last)

RIA Firm Phone Number

Distribution Partner/Broker Dealer Name (If applicable)

RIA Firm Email Address

Investment Advisor Representative (IAR)

RIA Advisor Name (First, Last)

RIA Advisor Phone Number

RIA Advisor Email Address

RIA Advisor CRD 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 FINANCIAL PROFESSIONAL AND BROKER DEALER TERMINATION

I have terminated my relationship with the selling and servicing broker/dealer and financial professional on my contract and request Pacific Life to remove them. I understand that my contract will now be a Pacific Life house account.

If I am changing the advisor and/or RIA firm on my contract, I understand that my contract will remain a Pacific Life house account.

I understand that Pacific Life cannot provide any investment advice or explain underlying investment performance, investment allocation, rebalancing, or provide any other investment or securities related information. I further understand that Pacific Life cannot recommend investments to me or make best interest or suitability determinations regarding my current or future investments.

4 OWNER TERMS, CONDITIONS, AND AUTHORIZATIONS

Termination of Authority: This authorization will remain effective until I have revoked it by giving written notice to Pacific Life by submitting a subsequent *Advisory Authorization on Non-Advisory Products* form or a letter of instruction. Such revocation will not affect my obligations resulting from transactions initiated prior to receipt of such written notice.

Role of Pacific Life: I acknowledge and agree that Pacific Life will merely execute instructions with respect to the contract as directed by me, or those authorized by this form. Pacific Life will not give investment advice, and I (not Pacific Life) am responsible for investigating and selecting an advisor. My advisor is not affiliated with or controlled or employed by Pacific Life, and unless otherwise expressly agreed to by Pacific Life in writing, Pacific Life has not approved, recommended, or endorsed an advisor.

Sharing of Data: I acknowledge and agree that Pacific Life may share contract-specific information with those authorized by this form, or with any third-party software used by those authorized by this form with the sole intent of providing access to information to service my contract, and that all applicable privacy laws and best practices will be followed to protect my contract information and personal data.

Indemnification: I agree to indemnify and hold harmless Pacific Life, and their respective affiliates, directors, officers, employees, and agents, from and against all claims, actions, costs, and liabilities, including attorneys' fees, arising out of or relating to their reliance on this form or their execution of my advisor's instructions.

I hereby authorize my advisor/RIA Firm (listed in Section 2) to give instructions or information (including, subject to any Pacific Life limitations, via telephone or electronically) to Pacific Life relating to the contract, including:

- a) Instructions for the allocation of purchase payments, or the reallocation of my contract value in or among available subaccounts (or other investment options) available under the contract
- b) Request partial withdrawals, which are subject to certain restrictions and limitations.
- c) Setup and provide updates to existing preauthorized withdrawal and/or required minimum distribution programs, including but not limited to payout frequency/date changes and changes to tax withholding amounts
- d) Requests to step-up or reset an optional benefit on my contract (if applicable, and assuming such optional benefit includes such a feature)
- e) Changes to my address and/or telephone number on file
- f) Sharing contract-specific information with third party service providers
- g) All other actions necessary or incidental to the execution of such instructions listed above

This authorization shall be subject to all provisions of my annuity contract and the offering prospectus (if applicable).

This authorization does not affect my authority to give instructions directly to Pacific Life. Pacific Life, and other persons to whom they have given instructions in order to implement the advisor instructions, may rely on my advisor instructions without obtaining my approval, countersignature, or co-signature. Pacific Life will use reasonable procedures to confirm that instructions given are authorized and genuine. In the event of any inconsistency between unexecuted instructions given by the advisor and me, my instructions will be followed. Pacific Life reserves the right to refuse to execute any unclear or contradictory instructions.

I understand that this authorization form WILL NOT enable my RIA to:

- a) Annuitize or surrender my contract
- b) Transfer my contract value to another contract or account
- c) Change the ownership of my contract (including but not limited to ownership changes and name changes)
- d) Update my beneficiaries
- e) Withdraw advisory fees
- f) Submit any other transactions that would otherwise require my written authorization/signature

I understand that monitoring contract activity is my responsibility. Pacific Life provides the statements and confirmations to facilitate this process but has no duty to supervise or monitor contract activity or the actions of my advisor.



ADVISORY AUTHORIZATION ON NON-ADVISORY PRODUCTS

Annuity Contract Number _____

5 OWNER SIGNATURE(S)

By signing below, the undersigned has read and agrees to be bound by the terms and conditions printed in this agreement.

SIGN
HERE

Owner's Signature

mm / dd / yy

SIGN
HERE

Joint Owner's Signature (if applicable)

mm / dd / yy

A signature guarantee may be requested if we are unable to verify a contract owner's signature.

6 ADVISOR AGREEMENT The undersigned advisor hereby agrees as follows:

Authorization to Give Instructions for Contract: The advisor represents that pursuant to this form, the advisor is authorized to give instructions to Pacific Life on behalf of the contract owner with respect to the listed contract. Unless properly licensed and appointed to do so, the advisor will not solicit or sell the contract and may only manage the contract as outlined in this form. All requests must be received in good order before market close of the New York Stock Exchange to be processed the same business day. Standard market close is 4 p.m. Eastern, Monday through Friday. This excludes certain holidays where the market may be closed or closes early.

Role of Pacific Life: Pacific Life will execute instructions placed by the advisor in accordance with this form. Pacific Life will not recommend subaccounts (or other investment options), allocations, transfers, or any other activity for the contract.

Advisor's Relationship to Contract Owner: The advisor will place no instructions that exceed the advisor's authority under this form or any other agreement between the advisor and the contract owner.

Advisor's Relationship to Pacific Life: The advisor will not represent or imply in any way that: a) Pacific Life and the advisor are affiliated or have any relationship except as described in this agreement; b) that Pacific Life endorses, recommends, or appoints an advisor ; c) that the advisor is a subagent, solicitor, or transactor under Pacific Life's insurance or annuity practices; d) that Pacific Life provides investment advice; or e) that Pacific Life participates in or reviews the advisor's decisions related to the contract. The advisor will not in any way use Pacific Life's name in advertisements or promotional material.

Compliance with Applicable Law and Directives: The advisor will comply with all applicable state and federal securities and insurance laws, and with the terms of any written instructions provided to the advisor by Pacific Life relating to the advisor activities in connection with the contract or any other annuity contracts issued by Pacific Life.

Compliance with Investment Company Act: The advisor warrants that the assets held under the contract managed by the advisor do not constitute investment companies within the meaning of the Investment Company Act of 1940, and that neither the advisor nor such accounts are required to be registered under that Act. The advisor will comply with Rule 3a-4 under the Investment Company Act of 1940.

Information: The advisor will promptly provide any information reasonably requested by Pacific Life concerning the contract, compliance with this agreement, or compliance with any federal or state statutes or regulations. If questions arise concerning compliance with the law, the advisor will take any action believed by Pacific Life to be necessary and proper to ensure compliance with applicable law. This provision shall not be read to imply that Pacific Life has any duty to, or will, supervise or monitor the advisor's management of the contracts or compliance with applicable laws.

Indemnification: The advisor will indemnify and hold harmless Pacific Life, and their respective affiliates, directors, officers, employees, and agents, from and against all claims, actions, costs, and liabilities, including attorneys' fees, arising out of or relating to:

- a) Any financial transaction involving a transfer or reallocation of account value requested by advisor, agents, employees, or affiliates;
- b) The advisor, or advisor's employee's violation of, or refusal or failure to comply with any provision of this agreement or any federal or state law, rule, or regulation;
- c) The performance or nonperformance of the advisor services agreed to with the contract owner;
- d) Any dispute between the advisor and contract owner, including disputes concerning fees and investment decisions; or
- e) Any other transaction, except any transaction that results in a loss as a result of the willful misconduct of Pacific Life or its employees in processing such transaction requested by advisor.

The advisor hereby indemnifies and holds Pacific Life harmless from taxes, penalties and/or interest or loss of value (individually and collectively referred to as "loss") arising out of any withdrawal request submitted by the advisor.

Advisor's Obligations: Advisor shall promptly notify Pacific Life of any customer complaint or notice of any regulatory investigation or proceeding or judicial proceeding against advisor or any of its employees, regarding the contracts and/or any threatened or filed civil litigation against advisor or any of its employees, arising out of the servicing of the contracts or allegations that advisor or any of its employees violated any law, rule or regulation regarding the contracts. Upon request, advisor shall provide Pacific Life with full details of and correspondence relating to any of the foregoing, including copies of all legal documents pertaining thereto.



6 ADVISOR AGREEMENT continued

Termination: This authorization shall remain in effect until the earlier of:

- a) The termination of this authorization by either the contract owner, the advisor, or Pacific Life by written notice to the others;
- b) A change of ownership on the contract;
- c) The full surrender, annuitization, or total distribution of the contract; or
- d) The death of the contract owner(s).

Entire Agreement: This agreement contains all of the agreements, representations, and understandings made between the parties with respect to the contract. All modifications and amendments hereto must be in writing and signed by both parties.

Assignment: Pacific Life may assign their rights and obligations under this agreement to any subsidiary, affiliate, or successor by merger or consolidation without notice to the advisor, or to any other entity after 30 days' written notice to the advisor. The advisor may not assign this agreement, or any of its rights, duties or obligations hereunder.

Waivers: The failure of any party at any time to require performance by the other party of any provisions of this agreement will not affect in any way the right to require such performance at any time thereafter. The waiver by any party of a breach of any provisions hereof will not be taken or held to be a waiver of the provision itself.

Applicable Law: This Agreement shall be construed in accordance with the laws of the State of California, without giving effect to the conflict of law provisions thereof. Advisor consents to the jurisdiction of the courts of the State of California and to the jurisdiction of federal courts located within California.

Exclusion from Fee Calculation and Commission: The advisor agrees to not include this annuity contract in the advisor's calculation for advisory fees, and Pacific Life is not responsible for tracking, oversight, or any other assistance in the calculation of advisory fees. The advisor understands commissions will not be paid.

7 ADVISOR'S SIGNATURE By signing below, the undersigned has read and agrees to be bound by the terms and conditions printed in this agreement:_____
RIA Advisor Signature_____
Print Name_____
mo/day/yr