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Pacific Life Insurance Company
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Complete this form to establish an automated required minimum distributions (RMDs) program and/or an Inherited (Traditional or Roth) IRA annuity contract that is owned by an individual.   All requests must be received in good order before market close of the New York Stock Exchange to be p

Complete this section if you want withdrawals to be electronically transferred to the beneficiary's checking or savings account. If account type is not indicated, the information provided will be processed as a checking account. From the time the withdrawal is processed from your contract to the time the funds are received by your financial institution generally takes 2-3 business days.

† Use latest EFT instructions on file

Account Type: † Checking † Savings
† Money Market † Brokerage Account

Financial Institution Name

Account Owner's Name

Financial Institution ABA Routing Number

Financial Institution Account Number

(Optional) Unless indicated below, check will always be made payable to the beneficiary and sent to the primary beneficiary's

(continued)

A. If I am an Eligible Designated Beneficiary (EDB) as defined in the RMD regulations:

1) *Ten-year Rule*:

The entire contract value be distributed by December 31st of the tenth calendar year following the death of the IRA owner. If the IRA owner died post-RBD, then I may be required to take RMDs

2) *Life Expectancy Rule:*

a) If I set up a separate account by September 30 of the year following the year of the original IRA owner's death, I can take distributions over my single life expectancy, and I must begin taking these distributions by December 31 of the calendar year following that owner's death, unless I am the spouse of that owner, in which case distributions may elect to begin by the later of December 31 of the calendar year following the year of that owner's death or December 31 of the year that owner would have attained RMD Age and may elect the use of the SLT or ULT.

B. If I am a DB as defined in the RMD regulations: The entire contract value must be distributed by December 31 of the tenth calendar year following the death of the IRA owner and RMDs may be required if the owner died after their RBD.

5. I understand that withdrawal charges of the new contract may apply to the required death benefit distributions if in excess of the available free amount.

6. I understand that Pacific Life is not responsible for monitoring the distributions that must be taken from Inherited (Traditional or Roth) IRAs or if Inherited Roth distributions meet the five-year requirement or age 59½ to avoid potential tax consequences. I will be responsible for determining if distributions from my Inherited (Traditional or Roth) IRA are subject to any applicable taxes. I hold Pacific Life harmless from any and all liability that may arise from my failure to confirm the accuracy of and to request the required minimum distribution amount. Unless otherwise provided, I will notify Pacific Life each year of the required minimum distribution amount.

7. I understand that Pacific Life is not the custodian of any IRA. Pacific Life's administrative duties are limited to the administration of the contract and the processing of any distributions to the owner, annuitant, or beneficiary of the contract, as applicable.

8. I acknowledge that Pacific Life does not provide legal or tax advice and that I am responsible for obtaining advice from sources other than Pacific Life.

9. I agree that I, and not Pacific Life, am solely responsible for all tax consequences arising from my election to establish an Inherited (Traditional or Roth) IRA with Pacific Life.

10. I understand that Inherited Traditional and Roth IRAs may be subject to restrictions on the election of payout options with guaranteed