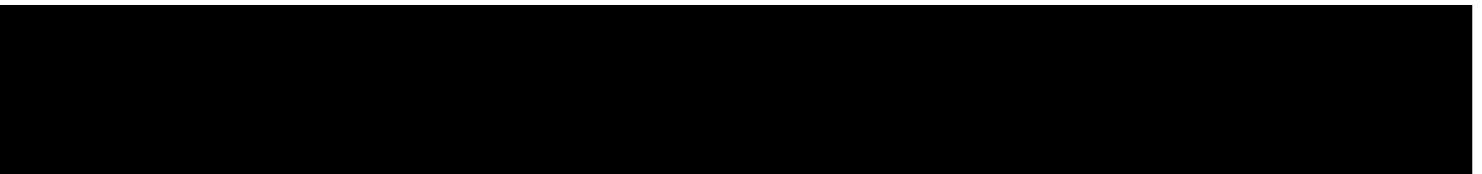


WITHDRAWAL



WITHDRAWAL REQUIREMENTS
FOR REGISTERED INDEXED ANNUITY
WITH A GUARANTEED MINIMUM
WITHDRAWAL BENEFIT RIDER

WITHDRAWAL REQUEST
FOR REGISTERED INDEXED ANNUITY
WITH A GUARANTEED MINIMUM
WITHDRAWAL BENEFIT RIDER

Annuity Contract Number _____

6 INCOME TAX WITHHOLDING Avoid default tax withholding, complete this section.

Federal Income Tax Withholding For Non-Qualified and IRA contracts, we withhold a minimum federal amount of 10% (For TSA withhold 20% where you take receipt of funds and 10% for substantially equal period payments. If you have a Keogh or IRA contract, taxes cannot be withheld.) or you can elect to not have us withhold taxes. To withhold a federal amount other than 10%, you must complete this request. You can obtain a Form W-9 by visiting the IRS website at www.irs.gov or Pacific Life's website at www.PacificLife.com. If a W-9 is not submitted, less than 10% federal election is requested, or no election is made below, the withdrawal will be processed with 10% withholding.

1 elec.35ef(i)1.4 (t)-0.6 (Tt9C44 (es)19 (c)2.9 (c)2. BT /TT ed, or)-3.4 ()0.5 (w)-1Trw

7 ALTERNATE DELIVERY/PAYEE INSTRUCTIONS

8 ELECTRONIC FUNDS TRANSFERS (EFTs)

WITHDRAWAL REQUIREMENTS
FOR REGISTERED INDEXED ANNUITY
WITH A GUARANTEED MINIMUM
WITHDRAWAL BENEFIT RIDER

