

### CONTACT INFORMATION:

CONTACT INFORMATION (for New York

only): Pa/wea2 5282P 56055 (i)1f1.5 (f)i1wI5 (i)0.5 (Y)L-2128 -1f1.5 (e)-2128 -0.5 (Y)&JJ-0.001 Tc 0.001 Tw (oANN.1 (r)nr

Pacific Life Insurance Company P.O. Box 2378 Omaha, NE 68103-2378 Clients: (800) 722-4448 Financial Professionals: (800) 722-2333 Fax: (888) 837-8172

<sup>®</sup> Point to Point Cap Rate with Dual Direction Buffer	10% Buffer 15% Buffer	%
1-Year S&P 500 <sup>®</sup> Point to Point with Performance Triggered Rate	10% Buffer 15% Buffer -10% Floor	% %
1 Year iShares <sup>®</sup> Russell 2000 ETF Point to Point with Cap Rate	10% Buffer 15% Buffer -10% Floor	% %
1 Year iShares <sup>®</sup> Russell 2000 ETF Point to Point Cap Rate with Dual Direction Buffer	10% Buffer 15% Buffer	% %

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.





Annuity Contract Number \_\_\_\_

2 FULL ONE-TIME REBALANCE OF AVAILABLE 1-YEAR OPTIONS (Continued)		
1 Year iShares <sup>®</sup> Russell 2000 ETF Point to Point with Performance Triggered Rate	10% Buffer	%
	15% Buffer	%
	-10% Floor	%
1 Year MSCI EAFE <sup>®</sup> Point to Point with Cap Rate		%
		%
		%





### Annuity Contract Number

### 3 TERMS AND CONDITIONS (Continued)

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INSTRUCTIONS

1 General Information: