

RIDER AND ASSET ALLOCATION OPTIONS REQUEST VARIABLE ANNUITIES

CONTACT INFORMATION:
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Omaha, NE 68128
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annuities.pacificlife.com (Financial Professionals), or
ria.pacificlife.com (RIA)

ALL OVERNIGHT DELIVERIES:
Pacific Life Insurance Company
6750 Mercy Rd, Omaha, NE 68106

Use this form to add a rider, terminate a rider, or update asset allocations to be compliant with rider requirements. Please note that allocation and line of business restrictions may apply. See specific sections below for further details.

- x Add a rider. Complete Sections 1, 2, 4 (if applicable), and 7.
- x Terminate a rider. Complete Sections 1, 3, and 7.
- x Select rider eligible investment option. Complete Sections 1, 4, and 7.

Note: The Protected Investment Benefit Rider, Portfolio Income Protection Rider, and Earnings Enhancement Death Benefit Rider may only be added within 60 days after contract issue. The Guaranteed Minimum Withdrawal Benefit Riders

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Annuity Contract Number _____

2 RIDER REQUEST (Continued)

2B. Guaranteed Minimum Accumulation Benefit Riders You may select one Guaranteed Minimum Accumulation Benefit Rider (subject to State, Product, and Broker Dealer Availability).

- Protected Investment Benefit – 5 year
- Protected Investment Benefit – 7 year

2C. Guaranteed Minimum Death Benefit Riders You may select a Guaranteed Minimum Death Benefit Rider (subject to State and Broker Dealer Availability). Asset allocation requirements do not apply.

... Earnings Enhancement Death Benefit

3 RIDER TERMINATION Check the box below for the rider you wish to terminate.

† GPA † GPA5 † GPA3 † GPA3 Select † GIA † GIA II † GIA5 † GIAPlus

4 TRANSACTION INSTRUCTIONS

Please refer to the prospectus to view investment options that are eligible with the purchase of a living benefit rider you have selected.

You may indicate below one or any combination of rider eligible investment allocations must total to 100% if using percentages. If an ineligible investment option for a living benefit rider is indicated, this request will be deemed not in good order.

† Check here to set future allocations to the allocations indicated below.

Target Fund _____	\$/% _____
Target Fund _____	\$/% _____
Target Fund _____	\$/% _____
Target Fund _____	\$/% _____
Target Fund _____	\$/% _____
Target Fund _____	\$/% _____
Target Fund _____	\$/% _____
Target Fund _____	\$/% _____
Target Fund _____	\$/% _____
Target Fund _____	\$/% _____
Target Fund _____	\$/% _____
Target Fund _____	\$/% _____
Target Fund _____	\$/% _____
If using %, must total 100%	
_____ \$/% Total	

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5 REBALANCING (Optional)

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6 REQUIREMENTS (Continued)

6E. The following additional requirements apply to adding Protected Investment Benefit (5 year)

- Owners and Annuitants must be the lesser of age 85 or younger, or ten years from the maximum annuitization age at purchase (five years from maximum annuitization age for Protected Investment Benefit 5 year)
- The entire contract value must be invested in approved Asset Allocation/Balanced Portfolios for the additional amount to be added to your contract. Any withdrawals taken while the rider is in effect, including withdrawals taken to comply with minimum distribution requirements for qualified plans, will reduce the benefits of the annuity on a prorated basis. This means the benefits will be reduced by the same percentage as the percentage of contract value withdrawn. Any death benefit will be reduced of the death benefit.

6F. The following requirements apply to adding Earnings Enhancement Death Benefit

- Pacific Life must receive this form in good order within 60 days of contract issue for the rider to be effective on the issue date. If this request is not received within this time frame or the rider is not available for the contract, it will not be added.
- Owners and/or Annuitants must be age 75 or younger, on the rider effective date, to purchase the Earnings Enhancement Benefit
- An annual charge will be assessed on each contract anniversary.
- The rider may not be voluntarily terminated by the Owner.
- Any withdrawals taken while this rider is in effect, including withdrawals taken to comply with minimum distribution requirements for qualified plans, will reduce the value of death benefits and may reduce the value of the benefits. Please see your rider for details.
- If the optional benefit terminates on a day other than contract anniversary, the annual charge then in effect will be calculated on a prorated basis on the termination date and deducted from the contract on the earlier of contract surrender or contract anniversary. The annual charge will be 5.9% (5.9%) of the contract value on the termination date (annuity value) (of) 0.6% (0.6%) of the contract value on the contract anniversary.

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INSTRUCTIONS

- 1** General Information Provide the owner's name, daytime telephone number, and annuity contract number
- 2** Rider Request You must be allocated to an allowable asset allocation option to add any of the riders. 0 *56 60nn(4A)Tj2