

CONTACT INFORMATION:

Pacific Life Insurance Company
P.O. Box 2378
Omaha, NE 68103-2378

Clients: (800) 722-4448

Financial Professionals: (800) 722-2333

RIAs: (833) 953-1863

CONTACT INFORMATION (for New York only):

Pacific Life & Annuity Company
P.O. Box 2829
Omaha, NE 68103-2829

Clients & Financial Professionals: (800) 748-6907

Email: AnnuityService@PacificLife.com

Web Site: www.PacificLife.com

ALL OVERNIGHT DELIVERIES:

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

Use this form to change your allocations and initiate one or more of the following transactions for your annuity contract:

- Dollar Cost Averaging
- Change Future Allocations
- Scheduled Rebalancing
- Individual Investments

For transactions not listed on this form (i.e., individual fund to fund transfers), visit www.PacificLife.com.

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 4pm Eastern, Monday through Friday. This excludes certain holidays where the market may be closed or closes early.

1	GENERAL INFORMATION Owner's Name (First, Middle, Last)	Daytime Telephone Number	Annuity Contract Number
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2 TRANSACTION OPTIONS
DOLLAR COST AVERAGING

Select one of the five transfer options listed below, then the frequency, start date, source account, and one or more target accounts in Section 3. The Fixed Option and DCA Plus Fixed Option may not be available. Check your product prospectus for additional information.

A. Source Account

Source account must be different than target account in Section 3. Select one:

- DCA Plus Fixed Option (if available) Select one: 6 Months 12 Months
- Fidelity VIP Money Market Portfolio Fixed Option (if available) Other _____

B. Dollar Cost Averaging Options

Select one:

- Deplete the source account in _____ # of transfers.
- Transfer \$ _____ each time for _____ # years or _____ # months.
- Transfer _____ % annually for _____ # years or _____ # months.
- Earnings Sweep Transfer (if available)

Sweep the period's earnings. This option is only available from the Fixed Option or Fidelity VIP Money Market Portfolio.

C. Frequency

Select one. If none selected, frequency will be monthly. If DCA Plus Fixed Option is selected, frequency will be monthly.

- Monthly Quarterly Semiannually Annually

D. Start Date (not applicable if DCA Plus Fixed Option is selected)

mo / day / yr

E. Complete Target Account(s) in Section 3.

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 _____

4 TERMS AND CONDITIONS

- Pacific Life reserves the right to change approved investment options and/or investment parameters.
- Not all investment options are eligible for use with optional living benefit riders.
- Refer to the contract and prospectus for transfer limitations and restrictions.

5 ACKNOWLEDGEMENT AND SIGNATURE(S)

I have received and read the variable annuity prospectus and applicable fund prospectuses for my variable annuity contract, which describe available investment options and allowable allocation options for use with optional living benefit riders (if applicable).

I understand and agree that if I provide this form to Pacific Life by email, it shall be as valid as the original.

**SIGN
HERE**_____
Owner's Signature_____
mo / day / yr**SIGN
HERE**_____
Joint Owner's Signature (if applicable)_____
mo / day / yr**SIGNATURE GUARANTEE**

Guarantor to Affix Stamp Here (if applicable)

SIGNATURE(S) MUST BE ORIGINAL if an address change has occurred within the last 30 days.

- When to use this form:** Use this form to change your allocations and initiate one or more transactions for your annuity contract. For Dollar Cost Averaging, complete Sections 1, 2, 3 and 5. To change Future Allocations, complete Sections 1, 2, 3 (if necessary), and 5. For Scheduled Rebalancing, complete Sections 1, 2, 3 and 5. For Individual Investments, complete Sections 1, 3, and 5.
- Important information:** 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 4pm Eastern, Monday through Friday. This excludes certain holidays where the market may be closed or closes early.

INSTRUCTIONS

- 1 General Information:** Provide the owner's name, daytime telephone number, and contract number (if known).
- 2 Transaction Options:** Complete this section to initiate one or more of the following transactions:
 - **Dollar Cost Averaging:** Dollar cost averaging (DCA) is the movement of values from one investment option into one or more options on a predetermined schedule. If transferring percentages, each transferred amount will equal the percentage of the contract value divided by the frequency selected. You may stop DCA by writing to or calling Pacific Life at least five days prior to the next transfer date. DCA can start as early as 30 days after contract issue. DCA Plus Fixed Option is not available for Pacific Select Variable Annuity, Pacific Innovations, Pacific One, Pacific One Select, Pacific Odyssey, or Pacific Advisory Variable Annuity. If this form is received by Pacific Life after the selected start date, the first transfer will be processed in the following month on the date selected. If no start date is selected, the first transfer will be one frequency from the day the last of all requirements are received in good order. DCA can be a convenient way to continuously invest, regardless of changing prices. However, it does not assure a profit or protection against a loss in declining markets. Consider your financial ability to continue to invest, even when prices are low. For earnings sweep, a minimum amount of interest (\$50) must be accrued before a transfer occurs.
 - **Future Allocations:** Complete this section to change your allocations for future purchase payments. Total percentages should equal 100%. These percentages will remain in effect for all future purchase payments unless changed. DCA Plus Fixed Option is not available for Pacific Select Variable Annuity, Pacific Innovations, Pacific One, Pacific One Select, Pacific Odyssey, or Pacific Advisory Variable Annuity. There may be limitation amounts on trades and additional premiums into the Fixed Account Option. Not all investment options are allowable allocation options for use with riders. Contact Pacific Life Customer Service for additional information.
 - **Scheduled Rebalancing:** Select the box for scheduled rebalancing. Your contract will be rebalanced according to the investment allocations in Section 3.
- 3 Transaction Instructions:** Complete Section 3 to select asset allocation options, future allocations, scheduled rebalancing, and dollar cost averaging. Indicate either whole percentages or dollar amounts. For target account(s), total must equal 100%.
- 4 Terms and Conditions:** Read this section for all investment option changes.
- 5 Acknowledgement and Signature(s):** The form must be signed and dated by the owner. In cases of joint ownership, both owners must sign.