

## ONLINE FEATURES AND SERVICES

Annuity contract information and transaction capability are available 24 hours a day, 7 days a week.

### Getting Started

- Go to [www.PacificLife.com](http://www.PacificLife.com).
- Click **Annuities** in the **Client Account Sign-In** area on the right side of the page.
- You will be directed to the log in page where you may log in by entering your username and clicking the “Login” button, or “First-Time User” if you are not currently registered. If you are already registered, but cannot recall your username, click “Forgot My User Name”. Additional assistance can be found by clicking the “Login Help” link.

### General Information

#### 1. Performance

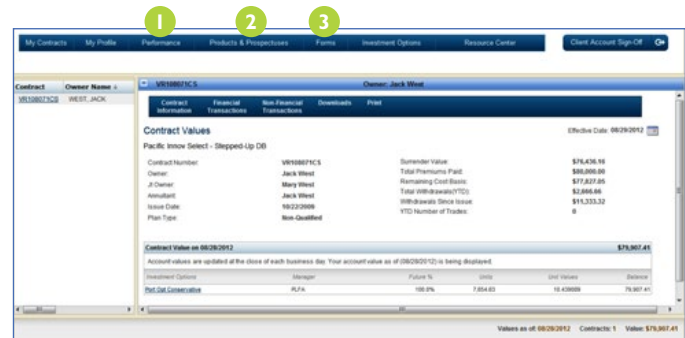
Obtain performance as well as daily unit values for variable investment options.

#### 2. Products & Prospectuses

Find information on products and view current variable annuity prospectuses.

#### 3. Forms

Download forms to take withdrawals, set up a required minimum distribution (RMD), change beneficiaries, and more.



### Contract Overview

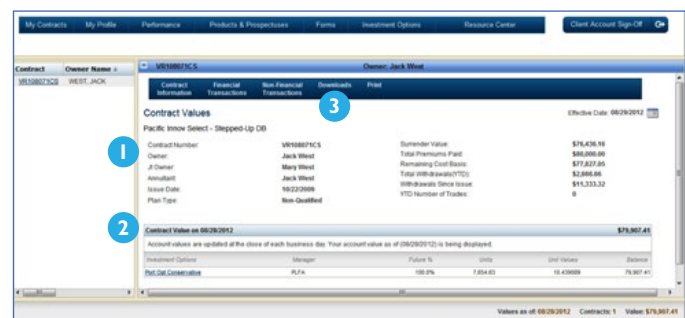
#### 1. Owner Information, Surrender Value, Premiums Paid, Plan Type, and More

#### 2. Contract Value and Investment Allocations

View fund names and fund managers as well as investment option unit values and balances.

#### 3. Print or Download

Print current or historical contract data or download information to your computer.



Insurance products are issued by Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state.

## Contract Information

### Contract Values

Owner Information, Surrender Value, Premiums Paid, Plan Type, and more.

### Beneficiary Information

View current beneficiaries and download the form for changes.

### Client Information Summary

View a snapshot of your annuity as of the previous business day.

Contract Values	Effective Date: 08/29/2012
Surrender Value	\$78,436.16
Total Premiums Paid	\$88,088.80
Remaining Cash Basis	\$77,837.85
Total Withdrawals(YTD)	\$2,656.64
Withdrawal Since Issue	\$15,333.33
YTD Number of Trades	0

Account Options	Manager	Folio %	Units	Unit Value	Balance
Inst. Opt. Conservatv	P.F.A.	100.0%	7,854.63	10.43889	78,967.41

### Online Statements

Access current and past statements. New statements are usually made available on the first day of each new statement period.

### Online Tax Documents

1099R and 5498 tax documents are available for current and past years, if applicable.

### Rider/Death Benefit Information

Obtain hypothetical death benefit quotes and optional rider protected amounts.

### Transaction History

See activity history covering payments, transfers, and withdrawals/fees for the current quarter or a custom date range.

### Withdrawal Programs

View the details of any active scheduled withdrawal programs.

### Annual RMD Amount

Obtain Required Minimum Distribution details.

### Rate History (applies to certain fixed annuity contracts only)

Obtain interest-rate terms, fixed interest rates, rate history, and renewal date.

## Financial Transactions

### Change Asset Allocation Option

Select one or a combination of asset allocation options.

### Transfers

For contracts without riders (optional benefits may require specific asset allocation options), you may select from the individual investment options available. Contracts with optional riders can select "Change Asset Allocation Option" to make a trade.

Contract Value	Future Allocation	Transfers	Partial Withdrawal

Change Asset Allocation Option	Allocation	Fee

### Partial Withdrawal

Withdrawals up to 50% of the accumulated cash value may be taken on certain contracts (surrender penalties may apply).

## Track Transaction Progress

A progress bar tracks the status of the transaction throughout the process.

The screenshot shows a web application window titled "Transfers" with a progress bar at the top indicating the current step in a four-step process: Instructions, Summary, Authorize, and Confirmation. The "Summary" step is currently active. Below the progress bar, the contract number is VR108071CS and the owner is JACK WEST. A summary note states: "Funds will be transferred based on directions summarized below." There are two tables: "Source Account" and "Target Account".

Source Account	Transaction #1
Investment Option: Manager	Chg To %
Port Opt Aggressive-0db	PLFA 100.0

Target Account	
Investment Option: Manager	Transfer %
Cash Management: Pacific Asset Mgmt	100.0

Buttons for "Cancel", "Addition", and "Next" are visible at the bottom.

## Non-Financial Transactions

### Address Change

Change your address.

### Auto Reset/Step-Up Election

If an applicable rider is included on the contract, future automatic resets/step-ups may be elected or cancelled.

### Sign Up for Electronic Delivery

Get statement notifications sent to your e-mail account monthly (variable annuity contracts only).

The screenshot shows a web application window titled "My Contracts" with a navigation bar at the top. The main content area displays contract details for contract number VR108071CS, owned by JACK WEST. A dropdown menu is open, showing options: "Contract Values", "Address Change", and "Auto Reset/Step-Up Election".

Contract	Owner Name
VR108071CS	WEST, JACK

Contract Values	Effective Date
Pacific Inno Select - Stepped-Up	08/29/2012

Contract Number	Owner	Transfer Value	Total Premiums Paid	Reserve Cash Basis
VR108071CS	Jack West	\$76,428.90	\$68,800.00	\$22,822.46

For more information, contact an annuity information specialist,  
Monday through Friday, 6:00 a.m. to 5:00 p.m., Pacific time,  
at (800) 722-4448 or, in New York, at (800) 748-6907.

*Pacific Life is a product provider. It is not a fiduciary and therefore does not give advice or make recommendations regarding insurance or investment products. Only an advisor who is also a fiduciary is required to advise if the product purchase and any subsequent action taken with regard to the product are in their client's best interest.*

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