PACIFIC LIFE

ONLINE FEATURES AND SERVICES

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

Getting Started

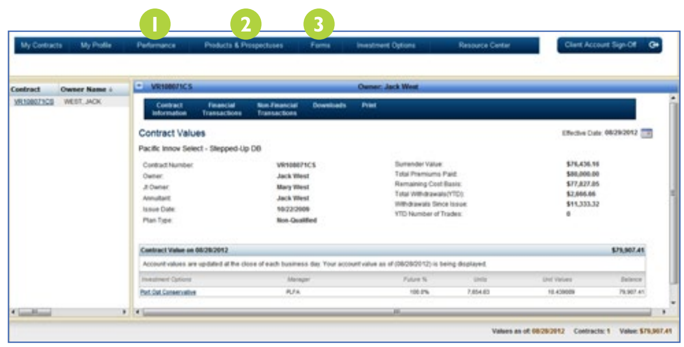
- Go to **www.PacificLife.com**.
- Click **Annuities** in the **Client Account Sign-In** area on the right side of the page.
- You will be directed to the log in page where you may log in by entering your username and clicking the “Login” button, or “First-Time User” if you are not currently registered. 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.

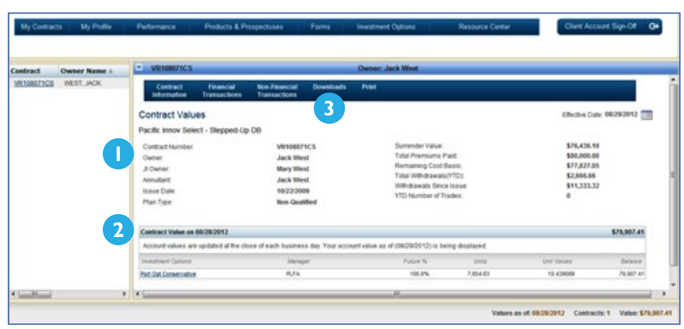


Contract Overview

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.



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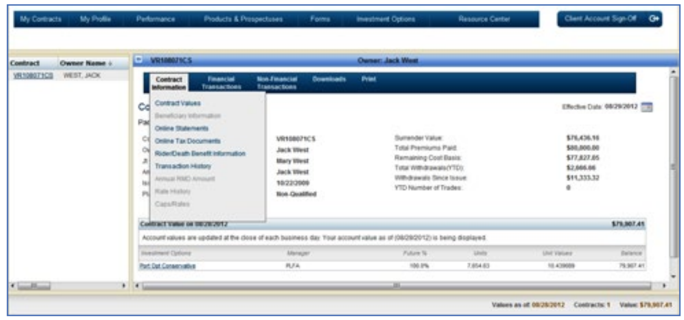
Contract Information

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.

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.

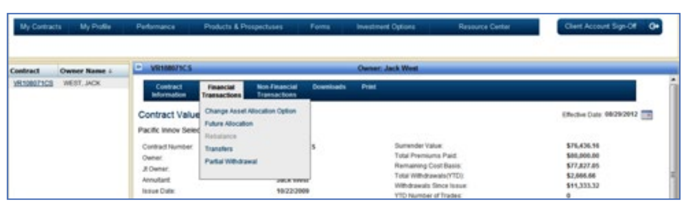
Rate History (applies to certain fixed annuity contracts only)

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

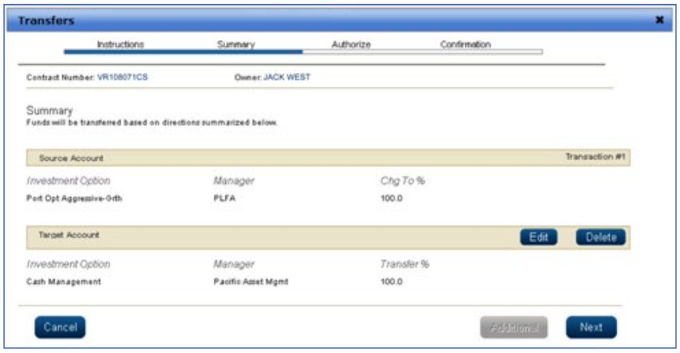
For contracts without riders (optional benefits may require specific asset allocation options), you may select from the individual investment options available. Contracts with optional riders can select “Change Asset Allocation Option” to make a trade.

Partial Withdrawal

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

Track Transaction Progress

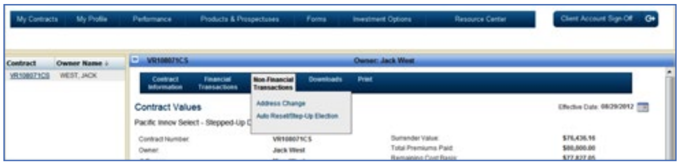
A progress bar tracks the status of the transaction throughout the process.



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).

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.

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