

**CONTACT INFORMATION:**

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

**CONTACT INFORMATION (for New York only):**

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

Clients & Financial Professionals: (800) 748-6907

Fax: (800) 586-0096

Email: [AnnuityService@PacificLife.com](mailto:AnnuityService@PacificLife.com)

Web Site: [www.PacificLife.com](http://www.PacificLife.com)

**ALL OVERNIGHT DELIVERIES:**

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

**Note: All pages of this form must be returned. Print clearly in dark ink and avoid highlighting.**

You may use this form to choose either a full rebalance of all available options or to transfer to/from options individually, but NOT both.

- One-time, full rebalance, complete section 1, 2, and 5.
- Fund to fund transfer, complete section 1, 3, and 5.

<b>1 GENERAL INFORMATION</b> Owner's Name (First, Middle, Last)	Daytime Telephone Number	Annuity Contract Number
---	--------------------------	-------------------------

**2 FULL ONE-TIME REBALANCE OF AVAILABLE OPTIONS – Use this section to:**

- Request a one-time, full rebalance of the Fixed Account Option and any available Index-Linked Options.

**When providing your instructions, remember that:**

- Rebalance will include the Fixed Account Option and all **available** Index-Linked Options that are expiring on the contract anniversary.
- Index-Linked Options with a term that is not expiring cannot be included in the rebalance request.
- Provide instructions in whole percentages only.

**If this form is received within 30 days after a Contract Anniversary, the transfer will be effective as of that anniversary, otherwise, it will be effective on your next anniversary.**

### PACIFIC INDEX ADVISORY

Fixed Account Option	_____ %	MSCI EAFE 1-Year Point-to-Point with a Cap	_____ %
S&P 500 1-Year Point-to-Point with a Cap	_____ %	MSCI EAFE 1-Year Performance Triggered Index Option	_____ %
S&P 500 1-Year Performance Triggered Index Option	_____ %	<b>Total (must be 100%)</b>	_____ %

### PACIFIC INDEX CHOICE

Fixed Account Option	_____ %	MSCI ACWI 1-Year Point-to-Point Option	_____ %
S&P 500 1-Year Point-to-Point Option	_____ %	MSCI ACWI 2-Year Point-to-Point Option	_____ %
S&P 500 2-Year Point-to-Point Option	_____ %	MSCI ACWI Declared Index Interest Option	_____ %
S&P 500 Declared Index Interest Option	_____ %	<b>Total (must be 100%)</b>	_____ %

### PACIFIC INDEX DIMENSIONS

**Note:** Available only on contracts issued prior to 12/16/2019.<sup>1</sup>

Available only on contracts issued on or after 12/16/2019.<sup>2</sup>

Fixed Account Option	_____ %	MSCI EAFE 1-Year Point-to-Point with a Cap	_____ %
S&P 500 1-Year Point-to-Point with a Cap	_____ %	MSCI EAFE 2-Year Point-to-Point with a Cap <sup>1</sup>	_____ %
S&P 500 2-Year Point-to-Point with a Cap <sup>1</sup>	_____ %	MSCI EAFE 1-Year Participation Rate	_____ %
S&P 500 1-Year Participation Rate	_____ %	MSCI EAFE 2-Year Participation Rate <sup>1</sup>	_____ %
S&P 500 2-Year Participation Rate <sup>1</sup>	_____ %	MSCI EAFE 1-Year Enhanced Participation Rate	_____ %
S&P 500 1-Year Enhanced Participation Rate	_____ %	MSCI EAFE 2-Year Enhanced Participation Rate <sup>1</sup>	_____ %
S&P 500 2-Year Enhanced Participation Rate <sup>1</sup>	_____ %	MSCI EAFE 1-Year Performance Triggered Index Option <sup>2</sup>	_____ %
S&P 500 1-Year Performance Triggered Index Option <sup>2</sup>	_____ %	BlackRock Endura® 1-Year Point-to-Point with Spread <sup>2</sup>	_____ %
		<b>Total (must be 100%)</b>	_____ %

Annuity Contract Number \_\_\_\_\_

### 2 FULL ONE-TIME REBALANCE OF AVAILABLE OPTIONS (continued)

#### PACIFIC INDEX EDGE

Fixed Account Option	_____ %	BlackRock Endura® 1-Year Point-to-Point with Spread <sup>2</sup>	_____ %
S&P 500 1-Year Point-to-Point with a Cap	_____ %	BlackRock Endura® 2-Year Point-to-Point with Spread <sup>1</sup>	_____ %
S&P 500 1-Year Participation Rate with Spread	_____ %	Total (must be 100%)	_____ %
S&P 500 1-Year Performance Triggered Index <sup>2</sup>	_____ %		

#### PACIFIC INDEX FOUNDATION

Fixed Account Option	_____ %	MSCI EAFE 1-Year Point-to-Point with a Cap	_____ %
S&P 500 1-Year Point-to-Point with a Cap	_____ %	MSCI EAFE 1-Year Performance Triggered Index Option	_____ %
S&P 500 1-Year Performance Triggered Index Option	_____ %	Total (must be 100%)	_____ %

#### PACIFIC INDEX SELECT

Fixed Account Option	_____ %	MSCI ACWI 1-Year Point-to-Point Option	_____ %
S&P 500 1-Year Point-to-Point Option	_____ %	MSCI ACWI Declared Index Interest Option	_____ %
S&P 500 Declared Index Interest Option	_____ %	Total (must be 100%)	_____ %

### 3 TRANSFER INDIVIDUAL OPTIONS – Use this section to:

- Transfer all or a portion of the Fixed Account Option to one or more available Index-Linked Options.
- Transfer all or a portion of an Index-Linked Option to the Fixed Account Option and/or one or more available Index-Linked Options.

**When providing your instructions, remember that:**

- Transfers must take place on a Contract Anniversary.
- Transfers from/to an existing Index-Linked Option are only permitted at the end of the corresponding Index Term.
- List the instructions for each existing Option separately. Provide instructions in whole percentages only.

**If this form is received within 30 days after a Contract Anniversary, the transfer will be effective as of that anniversary, otherwise, it will be effective on your next anniversary.**

#### PACIFIC INDEX ADVISORY

Source Option	Target Option(s) (Total for each transfer must equal 100%)	
<div>(source option name)</div> <div>_____ %</div>	Fixed Account Option	_____ %
	S&P 500 1-Year Point-to-Point with a Cap	_____ %
	S&P 500 1-Year Performance Triggered Index Option	_____ %
	MSCI EAFE 1-Year Point-to-Point with a Cap	_____ %
	MSCI EAFE 1-Year Performance Triggered Index Option	_____ %
	Total (must equal 100%)	_____ %
<div>(source option name)</div> <div>_____ %</div>	Fixed Account Option	_____ %
	S&P 500 1-Year Point-to-Point with a Cap	_____ %
	S&P 500 1-Year Performance Triggered Index Option	_____ %
	MSCI EAFE 1-Year Point-to-Point with a Cap	_____ %
	MSCI EAFE 1-Year Performance Triggered Index Option	_____ %
	Total (must equal 100%)	_____ %

Annuity Contract Number \_\_\_\_\_

### 3 TRANSFER INDIVIDUAL OPTIONS (continued)

(source option name) _____ %	Fixed Account Option	_____ %
	S&P 500 1-Year Point-to-Point with a Cap	_____ %
	S&P 500 1-Year Performance Triggered Index Option	_____ %
	MSCI EAFE 1-Year Point-to-Point with a Cap	_____ %
	MSCI EAFE 1-Year Performance Triggered Index Option	_____ %
Total (must equal 100%)		_____ %

### PACIFIC INDEX CHOICE

Source Option	Target Option(s) (Total for each transfer must equal 100%)	
(source option name) _____ %	Fixed Account Option	_____ %
	S&P 500 1-Year Point-to-Point Option	_____ %
	S&P 500 2-Year Point-to-Point Option	_____ %
	S&P 500 Declared Index Interest Option	_____ %
	MSCI ACWI 1-Year Point-to-Point Option	_____ %
(source option name) _____ %	MSCI ACWI 2-Year Point-to-Point Option	_____ %
	MSCI ACWI Declared Index Interest Option	_____ %
	Total (must equal 100%)	_____ %
	Fixed Account Option	_____ %
	S&P 500 1-Year Point-to-Point Option	_____ %
(source option name) _____ %	S&P 500 2-Year Point-to-Point Option	_____ %
	S&P 500 Declared Index Interest Option	_____ %
	MSCI ACWI 1-Year Point-to-Point Option	_____ %
	MSCI ACWI 2-Year Point-to-Point Option	_____ %
	MSCI ACWI Declared Index Interest Option	_____ %
(source option name) _____ %	Total (must equal 100%)	_____ %
	Fixed Account Option	_____ %
	S&P 500 1-Year Point-to-Point Option	_____ %
	S&P 500 2-Year Point-to-Point Option	_____ %
	S&P 500 Declared Index Interest Option	_____ %
(source option name) _____ %	MSCI ACWI 1-Year Point-to-Point Option	_____ %
	MSCI ACWI 2-Year Point-to-Point Option	_____ %
	MSCI ACWI Declared Index Interest Option	_____ %
	Total (must equal 100%)	_____ %
	Fixed Account Option	_____ %

### PACIFIC INDEX DIMENSIONS

Note: Available only on contracts issued prior to 12/16/2019.<sup>1</sup>

Available only on contracts issued on or after 12/16/2019.<sup>2</sup>

Source Option	Target Option(s) (Total for each transfer must equal 100%)	
(source option name) _____ %	Fixed Account Option	_____ %
	S&P 500 1-Year Point-to-Point with a Cap	_____ %
	S&P 500 2-Year Point-to-Point with a Cap <sup>1</sup>	_____ %
	S&P 500 1-Year Participation Rate	_____ %
	S&P 500 2-Year Participation Rate <sup>1</sup>	_____ %
	S&P 500 1-Year Enhanced Participation Rate	_____ %
	S&P 500 2-Year Enhanced Participation Rate <sup>1</sup>	_____ %
	S&P 500 1-Year Performance Triggered Index Option <sup>2</sup>	_____ %
	S&P 500 1-Year Performance Triggered Index Option <sup>2</sup>	_____ %
(source option name) _____ %	MSCI EAFE 1-Year Point-to-Point with a Cap	_____ %
	MSCI EAFE 2-Year Point-to-Point with a Cap <sup>1</sup>	_____ %
	MSCI EAFE 1-Year Participation Rate	_____ %
	MSCI EAFE 2-Year Participation Rate <sup>1</sup>	_____ %
	MSCI EAFE 1-Year Enhanced Participation Rate	_____ %
	MSCI EAFE 2-Year Enhanced Participation Rate <sup>1</sup>	_____ %
	MSCI EAFE 1-Year Performance Triggered Index Option <sup>2</sup>	_____ %
	BlackRock Endura® 1-Year Point-to-Point with Spread <sup>2</sup>	_____ %
	Total (must equal 100%)	_____ %

Annuity Contract Number \_\_\_\_\_

### 3 TRANSFER INDIVIDUAL OPTIONS (continued)

(source option name) _____ %	Fixed Account Option _____ %	MSCI EAFE 1-Year Point-to-Point with a Cap _____ %
	S&P 500 1-Year Point-to-Point with a Cap _____ %	MSCI EAFE 2-Year Point-to-Point with a Cap <sup>1</sup> _____ %
	S&P 500 2-Year Point-to-Point with a Cap <sup>1</sup> _____ %	MSCI EAFE 1-Year Participation Rate _____ %
	S&P 500 1-Year Participation Rate _____ %	MSCI EAFE 2-Year Participation Rate <sup>1</sup> _____ %
	S&P 500 2-Year Participation Rate <sup>1</sup> _____ %	MSCI EAFE 1-Year Enhanced Participation Rate _____ %
	S&P 500 1-Year Enhanced Participation Rate _____ %	MSCI EAFE 2-Year Enhanced Participation Rate <sup>1</sup> _____ %
	S&P 500 2-Year Enhanced Participation Rate <sup>1</sup> _____ %	MSCI EAFE 1-Year Performance Triggered Index Option <sup>2</sup> _____ %
	S&P 500 1-Year Performance Triggered Index Option <sup>2</sup> _____ %	BlackRock Endura® 1-Year Point-to-Point with Spread <sup>2</sup> _____ %
<b>Total (must equal 100%)</b> _____ %		
(source option name) _____ %	Fixed Account Option _____ %	MSCI EAFE 1-Year Point-to-Point with a Cap _____ %
	S&P 500 1-Year Point-to-Point with a Cap _____ %	MSCI EAFE 2-Year Point-to-Point with a Cap <sup>1</sup> _____ %
	S&P 500 2-Year Point-to-Point with a Cap <sup>1</sup> _____ %	MSCI EAFE 1-Year Participation Rate _____ %
	S&P 500 1-Year Participation Rate _____ %	MSCI EAFE 2-Year Participation Rate <sup>1</sup> _____ %
	S&P 500 2-Year Participation Rate <sup>1</sup> _____ %	MSCI EAFE 1-Year Enhanced Participation Rate _____ %
	S&P 500 1-Year Enhanced Participation Rate _____ %	MSCI EAFE 2-Year Enhanced Participation Rate <sup>1</sup> _____ %
	S&P 500 2-Year Enhanced Participation Rate <sup>1</sup> _____ %	MSCI EAFE 1-Year Performance Triggered Index Option <sup>2</sup> _____ %
	S&P 500 1-Year Performance Triggered Index Option <sup>2</sup> _____ %	BlackRock Endura® 1-Year Point-to-Point with Spread <sup>2</sup> _____ %
<b>Total (must equal 100%)</b> _____ %		

### PACIFIC INDEX EDGE

**Note:** Available only on contracts issued prior to 12/16/2019.<sup>1</sup>

Available only on contracts issued on or after 12/16/2019.<sup>2</sup>

Source Option	Target Option(s) (Total for each transfer must equal 100%)	
(source option name) _____ %	Fixed Account Option _____ %	BlackRock Endura® 1-Year Point-to-Point with a Spread <sup>2</sup> _____ %
	S&P 500 1-Year Point-to-Point with a Cap _____ %	BlackRock Endura® 2-Year Point-to-Point with Spread <sup>1</sup> _____ %
	S&P 500 1-Year Participation Rate with Spread _____ %	<b>Total (must equal 100%)</b> _____ %
	S&P 500 1 Year Performance Trigger Index <sup>2</sup> _____ %	
(source option name) _____ %	Fixed Account Option _____ %	BlackRock Endura® 1-Year Point-to-Point with a Spread <sup>2</sup> _____ %
	S&P 500 1-Year Point-to-Point with a Cap _____ %	BlackRock Endura® 2-Year Point-to-Point with Spread <sup>1</sup> _____ %
	S&P 500 1-Year Participation Rate with Spread _____ %	<b>Total (must equal 100%)</b> _____ %
	S&P 500 1 Year Performance Trigger Index <sup>2</sup> _____ %	
(source option name) _____ %	Fixed Account Option _____ %	BlackRock Endura® 1-Year Point-to-Point with a Spread <sup>2</sup> _____ %
	S&P 500 1-Year Point-to-Point with a Cap _____ %	BlackRock Endura® 2-Year Point-to-Point with Spread <sup>1</sup> _____ %
	S&P 500 1-Year Participation Rate with Spread _____ %	<b>Total (must equal 100%)</b> _____ %
	S&P 500 1 Year Performance Trigger Index <sup>2</sup> _____ %	



Annuity Contract Number \_\_\_\_\_

### 3 TRANSFER INDIVIDUAL OPTIONS (continued)

#### PACIFIC INDEX FOUNDATION

Source Option	Target Option(s) (Total for each transfer must equal 100%)	
_____ (source option name) _____%	Fixed Account Option	_____%
	S&P 500 1-Year Point-to-Point with a Cap	_____%
	S&P 500 1-Year Performance Triggered Index Option	_____%
	MSCI EAFE 1-Year Point-to-Point with a Cap	_____%
	MSCI EAFE 1-Year Performance Triggered Index Option	_____%
	Total (must equal 100%)	_____%
_____ (source option name) _____%	Fixed Account Option	_____%
	S&P 500 1-Year Point-to-Point with a Cap	_____%
	S&P 500 1-Year Performance Triggered Index Option	_____%
	MSCI EAFE 1-Year Point-to-Point with a Cap	_____%
	MSCI EAFE 1-Year Performance Triggered Index Option	_____%
	Total (must equal 100%)	_____%
_____ (source option name) _____%	Fixed Account Option	_____%
	S&P 500 1-Year Point-to-Point with a Cap	_____%
	S&P 500 1-Year Performance Triggered Index Option	_____%
	MSCI EAFE 1-Year Point-to-Point with a Cap	_____%
	MSCI EAFE 1-Year Performance Triggered Index Option	_____%
	Total (must equal 100%)	_____%

#### PACIFIC INDEX SELECT

Source Option	Target Option(s) (Total for each transfer must equal 100%)	
_____ (source option name) _____%	Fixed Account Option _____%	MSCI ACWI 1-Year Point-to-Point Option _____%
	S&P 500 1-Year Point-to-Point Option _____%	MSCI ACWI Declared Index Interest Option _____%
	S&P 500 Declared Index Interest Option _____%	
	Total (must equal 100%) _____%	
_____ (source option name) _____%	Fixed Account Option _____%	MSCI ACWI 1-Year Point-to-Point Option _____%
	S&P 500 1-Year Point-to-Point Option _____%	MSCI ACWI Declared Index Interest Option _____%
	S&P 500 Declared Index Interest Option _____%	
	Total (must equal 100%) _____%	
_____ (source option name) _____%	Fixed Account Option _____%	MSCI ACWI 1-Year Point-to-Point Option _____%
	S&P 500 1-Year Point-to-Point Option _____%	MSCI ACWI Declared Index Interest Option _____%
	S&P 500 Declared Index Interest Option _____%	
	Total (must equal 100%) _____%	



**4 TERMS AND CONDITIONS**

Transfers between the Interest Crediting Options will be effective on the specified Contract Anniversary, provided the transfer request is received in good order, in a form satisfactory to us.

Unless you instruct us otherwise, we will automatically transfer the Index-Linked Option Value of an expiring Index Term into a new Index Term under the same Index-Linked Option, or if the same Index-Linked Option is not available, to the Fixed Account Option. For Pacific Index Edge, the S&P 500® Index-Linked Option *5-Year Participation Rate with Spread* is only available for the initial index term at contract issue on contracts that were issued on or before December 15, 2019.

The "S&P 500®" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and third party licensors, and has been licensed for use by Pacific Life Insurance Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); Third Party Licensor Trademarks are trademarks of the third party licensors and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Pacific Life Insurance Company. It is not possible to invest directly in an index. Product(s) are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices") or third party licensors. Neither S&P Dow Jones Indices nor third party licensors make any representation or warranty, express or implied, to the owners of the Product(s) or any member of the public regarding the advisability of investing in securities generally or in Product(s) particularly or the ability of the S&P 500® to track general market performance. Past performance of an index is not an indication or guarantee of future results. S&P Dow Jones Indices' and third party licensors only relationship to Pacific Life Insurance Company with respect to the S&P 500® is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The S&P 500® is determined, composed and calculated by S&P Dow Jones Indices or third party licensors without regard to Pacific Life Insurance Company or the Product(s). S&P Dow Jones Indices and third party licensors have no obligation to take the needs of Pacific Life Insurance Company or the owners of Product(s) into consideration in determining, composing or calculating the S&P 500®. Neither S&P Dow Jones Indices nor third party licensors are responsible for and have not participated in the determination of the prices, and amount of Product(s) or the timing of the issuance or sale of Product(s) or in the determination or calculation of the equation by which Product(s) is to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices and third party licensors have no obligation or liability in connection with the administration, marketing or trading of Product(s). There is no assurance that investment products based on the S&P 500® will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment or tax advisor. A tax advisor should be consulted to evaluate the impact of any tax-exempt securities on portfolios and the tax consequences of making any particular investment decision. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice.

NEITHER S&P DOW JONES INDICES NOR THIRD PARTY LICENSOR GUARANTEES THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P 500® OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES AND third party licensors SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES AND third party licensors MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY Pacific Life Insurance Company, OWNERS OF THE PRODUCT(S), OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500® OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES OR third party licensors BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND Pacific Life Insurance Company, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

The Product and its MSCI ACWI® and MSCI EAFE® Index-Linked Options referred to herein are not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such Products or any index on which such products are based. The Policy Contract contains a more detailed description of the limited relationship MSCI has with Pacific Life Insurance Company and any related products.

THIS PRODUCT IS NOT SPONSORED, ENDORSED, SOLD OR PROMOTED BY MSCI INC. ("MSCI"), ANY OF ITS AFFILIATES, ANY OF ITS INFORMATION PROVIDERS OR ANY OTHER THIRD PARTY INVOLVED IN, OR RELATED TO, COMPILING, COMPUTING OR CREATING ANY MSCI INDEX (COLLECTIVELY, THE "MSCI PARTIES"). THE MSCI INDEXES ARE THE EXCLUSIVE PROPERTY OF MSCI. MSCI AND THE MSCI INDEX NAMES ARE SERVICE MARK(S) OF MSCI OR ITS AFFILIATES AND HAVE BEEN LICENSED FOR USE FOR CERTAIN

**4 TERMS AND CONDITIONS (continued)**

PURPOSES BY PACIFIC LIFE INSURANCE COMPANY. NONE OF THE MSCI PARTIES MAKES ANY REPRESENTATION OR WARRANTY, EXPRESS OR IMPLIED, TO THE ISSUER OR OWNERS OF THIS PRODUCT OR ANY OTHER PERSON OR ENTITY REGARDING THE ADVISABILITY OF INVESTING IN PRODUCTS GENERALLY OR IN THIS PRODUCT PARTICULARLY OR THE ABILITY OF ANY MSCI INDEX TO TRACK CORRESPONDING STOCK MARKET PERFORMANCE. MSCI OR ITS AFFILIATES ARE THE LICENSORS OF CERTAIN TRADEMARKS, SERVICE MARKS AND TRADE NAMES AND OF THE MSCI INDEXES WHICH ARE DETERMINED, COMPOSED AND CALCULATED BY MSCI WITHOUT REGARD TO THIS PRODUCT OR THE ISSUER OR OWNERS OF THIS PRODUCT OR ANY OTHER PERSON OR ENTITY. NONE OF THE MSCI PARTIES HAS ANY OBLIGATION TO TAKE THE NEEDS OF THE ISSUER OR OWNERS OF THIS PRODUCT OR ANY OTHER PERSON OR ENTITY INTO CONSIDERATION IN DETERMINING, COMPOSING OR CALCULATING THE MSCI INDEXES. NONE OF THE MSCI PARTIES IS RESPONSIBLE FOR OR HAS PARTICIPATED IN THE DETERMINATION OF THE TIMING OF, PRICES AT, OR QUANTITIES OF THIS PRODUCT TO BE ISSUED OR IN THE DETERMINATION OR CALCULATION OF THE EQUATION BY OR THE CONSIDERATION INTO WHICH THIS PRODUCT IS REDEEMABLE. FURTHER, NONE OF THE MSCI PARTIES HAS ANY OBLIGATION OR LIABILITY TO THE ISSUER OR OWNERS OF THIS PRODUCT OR ANY OTHER PERSON OR ENTITY IN CONNECTION WITH THE ADMINISTRATION, MARKETING OR OFFERING OF THIS PRODUCT. ALTHOUGH MSCI SHALL OBTAIN INFORMATION FOR INCLUSION IN OR FOR USE IN THE CALCULATION OF THE MSCI INDEXES FROM SOURCES THAT MSCI CONSIDERS RELIABLE, NONE OF THE MSCI PARTIES WARRANTS OR GUARANTEES THE ORIGINALITY, ACCURACY AND/OR THE COMPLETENESS OF ANY MSCI INDEX OR ANY DATA INCLUDED THEREIN. NONE OF THE MSCI PARTIES MAKES ANY WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY THE ISSUER OF THE PRODUCT, OWNERS OF THE PRODUCT, OR ANY OTHER PERSON OR ENTITY, FROM THE USE OF ANY MSCI INDEX OR ANY DATA INCLUDED THEREIN. NONE OF THE MSCI PARTIES SHALL HAVE ANY LIABILITY FOR ANY ERRORS, OMISSIONS OR INTERRUPTIONS OF OR IN CONNECTION WITH ANY MSCI INDEX OR ANY DATA INCLUDED THEREIN. FURTHER, NONE OF THE MSCI PARTIES MAKES ANY EXPRESS OR IMPLIED WARRANTIES OF ANY KIND, AND THE MSCI PARTIES HEREBY EXPRESSLY DISCLAIM ALL WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, WITH RESPECT TO EACH MSCI INDEX AND ANY DATA INCLUDED THEREIN. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT SHALL ANY OF THE MSCI PARTIES HAVE ANY LIABILITY FOR ANY DIRECT, INDIRECT, SPECIAL, PUNITIVE, CONSEQUENTIAL OR ANY OTHER DAMAGES (INCLUDING LOST PROFITS) EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

The "BlackRock iBLD Endura® VC 5.5 ER IndexBlackRock iBLD Endura® VC 5.5 ER Index" is a product of BlackRock Index Services, LLC and has been licensed for use by Pacific Life Insurance Company. The BlackRock iBLD Endura® VC 5.5 ER IndexBlackRock iBLD Endura® VC 5.5 ER Index commenced ongoing calculation on June 15, 2016. BlackRock Index Services, LLC, a subsidiary of BlackRock, Inc. designs, sponsors and publishes indices for use in portfolio and product benchmarking, and portfolio management. The BlackRock iBLD Endura® VC 5.5 ER IndexBlackRock iBLD Endura® VC 5.5 ER Index, allocations and data are subject to change.

**The BlackRock iBLD Endura® VC 5.5 ER IndexBlackRock iBLD Endura® VC 5.5 ER Index does not guarantee future income or protect against loss of principal. There can be no assurance that an investment strategy or financial product based on or in any way tracking the BlackRock iBLD Endura® VC 5.5 ER IndexBlackRock iBLD Endura® VC 5.5 ER Index will be successful. Indexes are unmanaged and one cannot invest directly in an index.**

Pacific Index Dimensions and Pacific Index Edge are not sponsored, endorsed, sold or promoted by BlackRock Index Services, LLC or any of its affiliates (collectively, "BlackRock"). BlackRock makes no representation or warranty, express or implied, to the owners of the Pacific Index Dimensions and Pacific Index Edge or any member of the public regarding the advisability of investing in such products or in Pacific Index Edge particularly or the ability of the BlackRock iBLD Endura® VC 5.5 ER IndexBlackRock iBLD Endura® VC 5.5 ER Index to track general market performance. BlackRock's only relationship to Pacific Life Insurance Company with respect to the BlackRock iBLD Endura® VC 5.5 ER IndexBlackRock iBLD Endura® VC 5.5 ER Index is the licensing of the Index and certain trademarks, service marks and/or trade names of BlackRock. The BlackRock iBLD Endura® VC 5.5 ER Index is determined, composed and calculated by BlackRock Index Services, LLC without regard to Pacific Life Insurance Company or the Pacific Index Edge. BlackRock Index Services, LLC has no obligation to take the needs of Pacific Life Insurance Company or the owners of Pacific Index Edge into consideration in determining, composing or calculating the BlackRock iBLD Endura® VC 5.5 ER Index. BlackRock is not responsible for and has not participated in the determination of the benefits and charges of Pacific Index Edge or the timing of the issuance or sale of Pacific Index Edge or in the determination or calculation of the equation by which Pacific Index Edge is to be converted into cash, surrendered or redeemed, as the case may be. BlackRock has no obligation or liability in connection with the administration or marketing of Pacific Index Edge. There is no assurance that products based on the BlackRock iBLD Endura® VC 5.5 ER Index will accurately track index performance or provide positive investment returns. BlackRock Index Services, LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by BlackRock to buy, sell, or hold such security, nor is it considered to be investment advice. Notwithstanding the foregoing, BlackRock, Inc. and its affiliates may independently issue and/or sponsor financial products unrelated to Pacific Index Edge currently being issued by Pacific Life Insurance Company, but which may be similar to and competitive with



Annuity Contract Number \_\_\_\_\_

### 4 TERMS AND CONDITIONS (continued)

Pacific Index Edge. In addition, BlackRock, Inc. and its affiliates may trade financial products which are linked to the performance of the BlackRock iBLD Endura® VC 5.5 ER Index.

BLACKROCK DOES NOT GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE BLACKROCK iBLD ENDURA® VC 5.5 ER INDEX OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING, WITHOUT LIMITATION, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. BLACKROCK SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. BLACKROCK MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY PACIFIC LIFE INSURANCE COMPANY, OWNERS OF THE PACIFIC INDEX EDGE, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE BLACKROCK iBLD ENDURA® VC 5.5 ER INDEX OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL BLACKROCK BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING, WITHOUT LIMITATION, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN BLACKROCK AND PACIFIC LIFE INSURANCE COMPANY.

BLACKROCK, BlackRock iBLD Endura® VC 5.5 ER Index, and the corresponding logos are registered and unregistered trademarks of BlackRock, Inc. or its subsidiaries.

### 5 ACKNOWLEDGEMENT AND SIGNATURE(S)

I agree to the Terms and Conditions in Section 4.

I am allowed to update my allocation options once per contract anniversary.

I understand and agree that if I provide this form to Pacific Life by fax, 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

### INSTRUCTIONS

**1 General Information:** Provide the owner's name, daytime telephone number, and annuity contract number (if known).

**2 Full Rebalance Of Available Options:** Complete this section to request a rebalance of ALL your available options. If you complete this section, do not complete Section 3.

**3 Transfer Individual Options:** Complete this section to request a transfer from one or more of your available options. If you complete this section, do not complete Section 2. If additional space is needed, attach a separate sheet and include the same information requested. The separate sheet must be signed and dated by the owner. In cases of joint ownership, both owners must sign. **If this form is received within 30 days after a Contract Anniversary, the transfer will be effective as of that anniversary; otherwise, it will be effective on your next anniversary.**

**4 Terms and Conditions:** Read this section.

**5 Acknowledgement and Signature(s):** The form must be signed and dated by the owner. In cases of joint ownership, both owners must sign.

