



PRELIMINARY INCOME COMMENCEMENT DATE FOR INCOME GUARD RIDER

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

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

Email: AnnuityService@PacifiLife.com Web Site: www.PacifiLife.com

Online Upload: Log in to annuities.myaccount.pacifiLife.com (Clients) or annuities.pacifiLife.com (Financial Professionals)

Clients: (800) 722-4448 Financial Professionals: (800) 722-2333 Fax: (888) 837-8172

Use this form to establish the Preliminary Income Commencement Date on the Income Guard Rider for a Registered Index-Linked Annuity (RILA). To request a withdrawal from your contract, submit the appropriate distribution form in addition to this form.

1 GENERAL INFORMATION

If contract is trust, entity, or custodially-owned, please put the name of the annuitant(s) on the owner line(s).

Form with fields for Owner First Name, Owner Middle Name, Owner Last Name, Annuity Contract Number, Joint Owner First Name, Joint Owner Middle Name, Joint Owner Last Name, Daytime Telephone Number, and Trust/Entity Name.

2 ESTABLISH MY PRELIMINARY INCOME COMMENCEMENT DATE

By submitting this completed form, my Preliminary Income Commencement Date will be established as of the date selected below.

Select one.

- Establish my Preliminary Income Commencement Date as of my Eligible Lifetime Withdrawal Date.
Establish my Preliminary Income Commencement Date as of the date all Deferral Credits have been added to the Withdrawal Percentage.
I understand that the first withdrawal taken on or after the Preliminary Income Commencement Date establishes the Income Commencement Date.
I understand that by establishing my Income Commencement Date, any remaining Deferral Credits (if applicable) will stop and my withdrawal percentage is locked in.
I understand that no changes to the Designated Lives and/or rider option (Single vs. Joint) are allowed once my Income Commencement Date begins.
If changes to the Designated Life and/or rider option is made after this form is submitted, then the election above is no longer valid and new instructions must be provided.

3 SIGNATURE(S)

I have read, understand, and accept the terms and conditions regarding my authorization(s).



Owner's Signature

mm / dd / yy



Joint Owner's Signature (if applicable)

mm / dd / yy

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.

