

PRELIMINARY INCOME COMMENCEMENT DATE

FOR INCOME GUARD RIDER

CONTACT INFORMATION:

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Pacific Life Insurance Company 6750 Mercy Rd Omaha, NE 68106

Online Upload: Log in to

Web Site: www.PacificLife.com

annuities.myaccount.pacificlife.com (Clients) or annuities.pacificlife.com (Financial Professionals)

Email: AnnuityService@PacificLife.com

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 cor	ntract, submit the appropriate of	distribution form in addition to this form.					
1 GENERAL INFORMATION							
If contract is trust, entity, or custodially	v-owned, please put the name	of the annuitant(s) on the owner line(s).					
Owner First Name	Owner Middle Name	Owner Last Name	Annuity Contract Number				
Joint Owner First Name	Joint Owner Middle Name	Joint Owner Last Name	Daytim	e Tele	phor	ie N	Number
Trust/Entity Name	<u> </u>	<u> </u>					
2 ESTABLISH MY PRELIMINA	ARY INCOME COMMENCE	EMENT DATE					
By submitting this completed form, my	Preliminary Income Commen	ncement Date will be established as of the	date selecte	ed belo	W.		
Select one.							
Rider Effective Date. If my Eligil established as of the date this for Establish my Preliminary Incom Percentage. A Deferral Credit if the Rider Effective Date if the Income Percentage.	ble Lifetime Withdrawal Date horm is received in good order. The Commencement Date as of sadded to the Withdrawal Pentoome Commencement Date hoome Commencement Date has been been sadded to the Withdrawal Pentoome Commencement Date has been been sadded to the Withdrawal Pentoome Commencement Date has been been sadded to the withdrawal Pentoome Commencement Date has been been sadded to the withdrawal Date has been sadded to the withdrawal Penton sadded to the withdrawal	d on the youngest Designated Life) attains nas already passed, then my Preliminary life f the date all Deferral Credits have been reentage on the contract anniversary for en nas not occurred. If I have not reached the me Commencement Date will default to my	added to t ach of the fill Eligible Life	mence he Wit rst 10 y etime V	men h dra ears Vithd	awa s sta	ate will be al arting from val Date at
 I understand that the first without Date. 	drawal taken on or after the Pr	reliminary Income Commencement Date e	stablishes t	ne Inco	me (Cor	mmencement
 I understand that by establishing withdrawal percentage is locked 		nt Date, any remaining Deferral Credits (if	applicable)	will sto	p an	ıd m	ny
 I understand that no changes Date begins. 	to the Designated Lives and/o	r rider option (Single vs. Joint) are allowed after this form is submitted, then the elec	•				
instructions must be provided.	·				Ū		
3 SIGNATURE(S) I have read, understand, and accept the SIGN HERE	ne terms and conditions regard	ding my authorization(s).					
	Owner's Signature		mm	/ (dd	1	уу
SIGN HERE							
Join	t Owner's Signature (if applica	able)	mm	/ (dd	/	уу

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.

