



PACIFIC LIFE

REGISTERED INDEX-LINKED ANNUITY ANNUAL TRANSFER ELECTION

CONTACT INFORMATION:

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

Clients: (800) 722-4448

Financial Professionals: (800) 722-2333

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CONTACT INFORMATION (for New York only):

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

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

ALL OVERNIGHT DELIVERIES:

Pacific Life Insurance Company
 6750 Mercy Rd
 Omaha, NE 68106

Use this form to request a one-time, full rebalance of all available Interest Crediting Options. For transactions not on this form (e.g., individual fund to fund transfers), submit a letter of instruction or call customer service. Print clearly in dark ink and avoid highlighting. All pages of this form must be returned.

1 GENERAL INFORMATION

If contract is an entity or custodially-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	Daytime Telephone Number
Trust/Entity Name			

2 FULL ONE-TIME REBALANCE OF AVAILABLE 1-YEAR OPTIONS

Use this section to request a one-time, full rebalance of the Fixed Account Option and any available Index-Linked Options (ILO).

When providing your instructions, remember that:

- Rebalance will include the Fixed Account Option and all ILOs that are expiring on the Contract Anniversary.
- ILOs with a term that is not expiring will not be included in the rebalance request.
- Provide instructions in whole percentages only.
- The sum of the percentages must equal 100%.
- 6-Year term ILOs are only available at the beginning of an MVA term and are not listed below as available options as this time.

Instructions must be received in good order prior to market close on the Contract Anniversary date to be effective as of that Contract Anniversary. Instructions received after that time will be effective the next Contract Anniversary.

1-Year Fixed Account		_____ %
1-Year S&P 500® Point to Point with Cap Rate	10% Buffer	_____ %
	15% Buffer	_____ %
	-10% Floor	_____ %
1-Year S&P 500® Point to Point Cap Rate with Dual Direction Buffer	10% Buffer	_____ %
	15% Buffer	_____ %
1-Year S&P 500® Point to Point with Performance Triggered Rate	10% Buffer	_____ %
	15% Buffer	_____ %
	-10% Floor	_____ %
1 Year iShares® Russell 2000 ETF Point to Point with Cap Rate	10% Buffer	_____ %
	15% Buffer	_____ %
	-10% Floor	_____ %
1 Year iShares® Russell 2000 ETF Point to Point Cap Rate with Dual Direction Buffer	10% Buffer	_____ %
	15% Buffer	_____ %

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.



Annuity Contract Number _____

2 FULL ONE-TIME REBALANCE OF AVAILABLE 1-YEAR OPTIONS (Continued)

1 Year iShares® Russell 2000 ETF Point to Point with Performance Triggered Rate	10% Buffer	_____ %
	15% Buffer	_____ %
	-10% Floor	_____ %
1 Year MSCI EAFE® Point to Point with Cap Rate	10% Buffer	_____ %
	15% Buffer	_____ %
	-10% Floor	_____ %
1 Year MSCI EAFE® Point to Point Cap Rate with Dual Direction Buffer	10% Buffer	_____ %
	15% Buffer	_____ %
1 Year MSCI EAFE® Point to Point with Performance Triggered Rate	10% Buffer	_____ %
	15% Buffer	_____ %
	-10% Floor	_____ %
1 Year Invesco QQQ ETF Point to Point with Cap Rate	10% Buffer	_____ %
	15% Buffer	_____ %
	-10% Floor	_____ %
1 Year Invesco QQQ ETF Point to Point Cap Rate with Dual Direction Buffer	10% Buffer	_____ %
	15% Buffer	_____ %
1 Year Invesco QQQ ETF Point to Point with Performance Triggered Rate	10% Buffer	_____ %
	15% Buffer	_____ %
	-10% Floor	_____ %
1 Year First Trust Growth Strength Net Fee Index™ Point to Point with Cap Rate	10% Buffer	_____ %
	15% Buffer	_____ %
	-10% Floor	_____ %
MUST TOTAL 100%		_____ %

3 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.

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3 TERMS AND CONDITIONS (Continued)

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4 ACKNOWLEDGEMENT AND SIGNATURE(S)

I agree to the Terms and Conditions in Section 3.

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 email or fax, it will be as valid as the original.

**SIGN
HERE** 

Owner’s Signature

mm/dd/yy

**SIGN
HERE** 

Joint Owner’s Signature

mm/dd/yy





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 available ILOs.
- 3 Terms and Conditions:** Read this section.
- 4 Acknowledgement and Signature(s):** The form must be signed and dated by the owner. In cases of joint ownership, both owners must sign.