PACIFIC LIFE

ONLINE FEATURES AND SERVICES

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

Getting Started

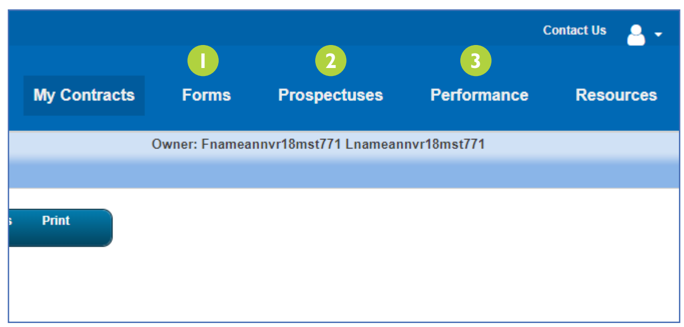
1. Go to **www.PacificLife.com.**
2. Click **Login** in the top right corner of the page. Select **Annuities** from the drop-down menu.
3. Choose the "Client Annuities" option on the left.
4. You will be directed to the log-in page where you may log in by entering your username and clicking the "Login" button, or click "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. Forms
Download forms to take withdrawals, set up a required minimum distribution (RMD), change beneficiaries, and more.

2. Prospectuses
View current variable annuity prospectuses.

3. Performance
Obtain performance as well as daily unit values for variable investment options.

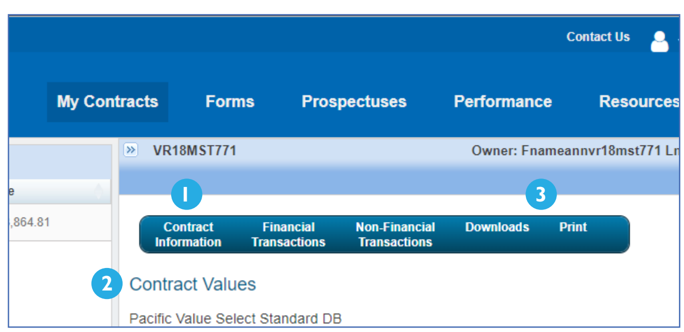


Contract Overview

1. Owner Information, Surrender Value, Premiums Paid, Plan Type, and More

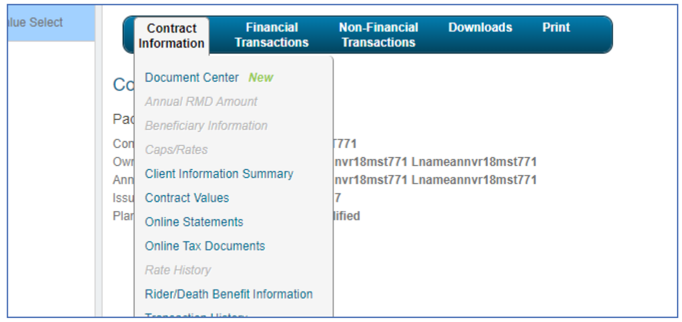
2. Contract Value and Investment Allocations
View fund names and fund managers as well as investment-option unit values and balances.

3. Print or Download
Print current or historical contract data or download information to your computer.



Contract Information

Document Center
Consolidates select contract-related documentation such as statements, confirmations, tax documents, and the client information summary PDF in one central location for easy access.



Annual RMD Amount
Obtain required minimum distribution (RMD) details.

Beneficiary Information
View current beneficiaries and download the form for changes.

Caps/Rates

Client Information Summary
View a snapshot of your annuity as of the previous business day.

Contract Values
Owner information, surrender value, premiums paid, plan type, and more.

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.

Rate History (Applies to Certain Fixed Annuity Contracts Only)
Obtain interest-rate terms, fixed interest rates, rate history, and renewal date.

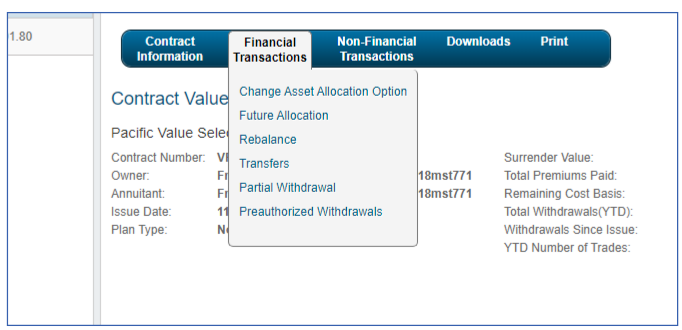
Rider/Death Benefit Information
Obtain hypothetical death-benefit quotes and protected amounts for optional benefits (also called “riders”).

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.

Financial Transactions

Change Asset-Allocation Option
Select one or a combination of asset-allocation options.



Transfers
For contracts without riders (optional benefit riders 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 charges 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

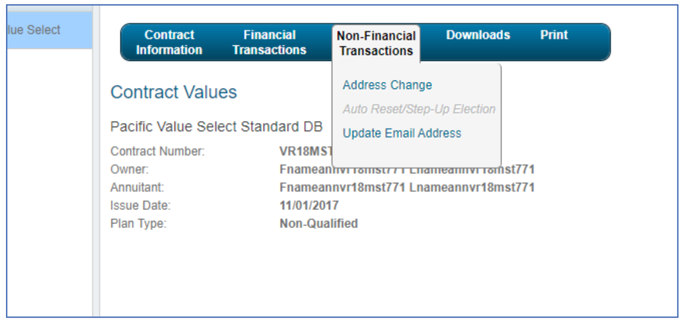
If an applicable optional benefit rider is included on the contract, future automatic resets/step-ups may be elected or canceled.

Sign Up for Electronic Delivery

Get statement notifications sent to your email account monthly (for variable annuity contracts only).

Update Email Address

Manager/change your email address.



For more information, contact an annuity 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.