



**PRELIMINARY INCOME
COMMENCEMENT DATE**
FOR INCOME GUARD & LIFETIME
INCOME CREATOR RIDERS

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

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

Clients: (800) 722-4448

Financial Professionals: (800) 722-2333

Fax: (888) 837-8172

Email:

AnnuityService@PacificLife.com

Web Site: www.PacificLife.com

Use this form to establish the Preliminary Income Commencement Date on the Income Guard Rider for Pacific Protective Growth and the Lifetime Income Creator Rider for a Pacific Index Income contract. 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).

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 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 soon as I am eligible.
- **Income Guard** - The Eligible Lifetime Withdrawal Date is the date the Designated Life (for Joint Life this is based on the youngest Designated Life) attains age 59.5.
 - **Lifetime Income Creator** - The Lifetime Withdrawal Eligibility Age is the date the Designated Life (for Joint Life this is based on the youngest Designated Life) attains age 59.5.
 - If my eligibility date has already passed, then my Preliminary Income Commencement Date will be established as of the date this form is received in good order.
- ☐ Establish my Preliminary Income Commencement Date as of the date all Deferral Credits have been added to the Withdrawal Percentage. A Deferral Credit is added to the Withdrawal Percentage on the Contract Anniversary each year during the Deferral Credit Period stated in my Rider starting from the Rider Effective Date if the Income Commencement Date has not occurred. For Income Guard, if I have not reached the Eligible Lifetime Withdrawal Date at the time of the final Deferral Credit then my Preliminary Income Commencement Date will default to my Eligible Lifetime Withdrawal Date.
- 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).

SIGN
HERE

Owner's Signature

mm / dd / yy

SIGN
HERE

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.

