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ALL OVERNIGHT DELIVERIES:

Pacific Life Insurance Company
6750 Mercy Rd
Omaha, NE 68106

Use this form to elect the Performance Lock Feature on Pacific Protective Growth contracts. You may only exercise the Performance Lock once during a term for each segment. **Please read the Terms and Conditions below, along with the prospectus, for important information about the impacts of Performance Lock.** Print clearly in dark ink and avoid highlighting. All pages of this form must be returned.

All requests must be received in good order before market close of the New York Stock Exchange to be processed the same business day. Standard market close is 4pm Eastern, Monday through Friday. This excludes certain holidays where the market may be closed or closes early.

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 TRANSACTION INSTRUCTIONS

Select the Index Linked Option(s) (ILO) you are currently invested in for which you would like to elect the Performance Lock feature. If additional space is needed, please use the Additional Performance Lock Elections section.

Note: The Term Start Date is only applicable if funds are invested in the same ILO but start dates are different.

Index Linked Option 1:

Index:	Crediting Strategy:	Term Length:	Protection Level:	Term Start Date (if applicable):
<input type="checkbox"/> S&P 500® <input type="checkbox"/> iShares® Russell 2000 ETF <input type="checkbox"/> Invesco QQQ ETF <input type="checkbox"/> MSCI EAFE® <input type="checkbox"/> First Trust Growth Strength Net Fee Index™ <input type="checkbox"/> Performance Mix	<input type="checkbox"/> Point to Point with Cap <input type="checkbox"/> Point to Point Cap Rate with Dual Direction Buffer <input type="checkbox"/> Point to Point with Performance Triggered Rate <input type="checkbox"/> Point to Point with Tiered Participation Rate <input type="checkbox"/> Point to Point Performance Mix	<input type="checkbox"/> 1 Year <input type="checkbox"/> 6 Year	<input type="checkbox"/> 10% Buffer <input type="checkbox"/> 15% Buffer <input type="checkbox"/> 20% Buffer <input type="checkbox"/> -10% Floor	<div style="text-align: center;"> ____/____ mm/dd </div>

Index Linked Option 2:

Index:	Crediting Strategy:	Term Length:	Protection Level:	Term Start Date (if applicable):
<input type="checkbox"/> S&P 500® <input type="checkbox"/> iShares® Russell 2000 ETF <input type="checkbox"/> Invesco QQQ ETF <input type="checkbox"/> MSCI EAFE® <input type="checkbox"/> First Trust Growth Strength Net Fee Index™ <input type="checkbox"/> Performance Mix	<input type="checkbox"/> Point to Point with Cap <input type="checkbox"/> Point to Point Cap Rate with Dual Direction Buffer <input type="checkbox"/> Point to Point with Performance Triggered Rate <input type="checkbox"/> Point to Point with Tiered Participation Rate <input type="checkbox"/> Point to Point Performance Mix	<input type="checkbox"/> 1 Year <input type="checkbox"/> 6 Year	<input type="checkbox"/> 10% Buffer <input type="checkbox"/> 15% Buffer <input type="checkbox"/> 20% Buffer <input type="checkbox"/> -10% Floor	<div style="text-align: center;"> ____/____ mm/dd </div>

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 TRANSACTION INSTRUCTIONS (Continued)

Index Linked Option 3:

Index:	Crediting Strategy:	Term Length:	Protection Level:	Term Start Date (if applicable):
<input type="checkbox"/> S&P 500® <input type="checkbox"/> iShares® Russell 2000 ETF <input type="checkbox"/> Invesco QQQ ETF <input type="checkbox"/> MSCI EAFE® <input type="checkbox"/> First Trust Growth Strength Net Fee Index™ <input type="checkbox"/> Performance Mix	<input type="checkbox"/> Point to Point with Cap <input type="checkbox"/> Point to Point Cap Rate with Dual Direction Buffer <input type="checkbox"/> Point to Point with Performance Triggered Rate <input type="checkbox"/> Point to Point with Tiered Participation Rate <input type="checkbox"/> Point to Point Performance Mix	<input type="checkbox"/> 1 Year <input type="checkbox"/> 6 Year	<input type="checkbox"/> 10% Buffer <input type="checkbox"/> 15% Buffer <input type="checkbox"/> 20% Buffer <input type="checkbox"/> -10% Floor	____/____ mm/dd

3 ADDITIONAL PERFORMANCE LOCK ELECTIONS (Optional)

Use the space below to add any additional ILOs for which you would like to elect Performance Lock.

Index Name	Crediting Strategy	Term Length	Protection Level	Term Start Date (if applicable)

4 TERMS AND CONDITIONS

I acknowledge that I and any joint owner can individually make telephone and/or electronic requests as an automatic privilege.

The following terms and conditions apply to the Performance Lock Feature:

- Performance Lock is not available until 60 days after the beginning of the term.
- Performance Lock can be requested once per term for each Index Linked Option segment in which you are invested.
- The entire value of the ILO (or segment in the ILO) for which you are electing Performance Lock above will be locked in. Exercising Performance Lock will terminate your investment in the ILO.
- The locked-in value under the Performance Lock equals the Interim Value of the ILO calculated at the end of the business day that the Performance Lock is requested in good order.
- You bear the risk that your locked-in Interim Value may be less than the amount you would have received if you held the investment until the end of the term.
- Must be elected prior to market close to lock-in that day's ending Interim Value.
 - If instructions are provided after market close, request will be processed based on the following business day's Interim Value.
- The Interim Value cannot be confirmed prior to the Performance Lock request; it is possible that the Interim Value declines and a loss may be locked-in
- The locked-in Interim Value will earn a fixed rate of interest equal to the Annualized Index Linked Option Budget Rate until the Next Contract Anniversary. The ILO Budget rate is an interest rate equivalent to the fair value of the hypothetical derivatives supporting the ILO on the Term Start Date.
- Election is irrevocable.
 - Requests to cancel a current day Index Lock-in must be received in good order before market close on the date lock in was set to occur.
- Unless you provide us with transfer instructions, any Index Linked Option(s) which you have elected Performance Lock will renew into the same option on the next Anniversary Date. If you have elected the Performance Lock on a 6-year Index Linked Option, then funds will default to being allocated to the corresponding 1-year Index Linked Option on the next Contract Anniversary. If a 1-year option is unavailable, funds will be transferred to the Fixed Account.

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Annuity Contract Number _____

4 TERMS AND CONDITIONS (Continued)

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5 SIGNATURE(S) AND CERTIFICATION

By signing this form, I am agreeing to the terms and conditions above.

This form must be signed and dated by the owner(s).

I have discussed this election with my financial professional and/or tax advisor and believe that this request meets my insurable needs, financial objectives, and risk tolerance. I have received and read the contract describing the Performance Lock feature.

I agree that if I am providing this form to Pacific Life by fax or email, it is as valid as the original.

**SIGN
HERE**

Owner's Signature

mm / dd / yy

**SIGN
HERE**

Joint Owner's Signature (if applicable)

mm / dd / yy

