



**WITHDRAWAL REQUEST FOR
PACIFIC PROTECTIVE GROWTH & PACIFIC
INDEX INCOME WITH A WITHDRAWAL BENEFIT
RIDER**

CONTACT INFORMATION:

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

Clients: (800) 722-4448

Financial Professionals: (800) 722-2333

Fax: (888) 837-8172

Email: AnnuityService@PacificLife.com

Web Site: www.PacificLife.com

Online Upload: Log in to annuities.myaaccount.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 withdrawal or establish/modify a preauthorized withdrawal for Pacific Protective Growth & Pacific Index Income contracts with a Withdrawal Benefit Rider where the Income Commencement Date has already been established or will be established once the withdrawal takes place.

- These transactions may be available to process on the Pacific Life website. Please visit www.PacificLife.com for additional details.
- All pages of this form must be returned.
- Withdrawals are processed proportionately from all Interest Crediting Options as a gross amount with taxes and any charges deducted from the requested amount.
- For Pacific Protective Growth only: Withdrawals taken under a GMWB Rider from Index-Linked Option(s) may trigger the use of the Interim Value for withdrawals. See Section 11 for additional details.
- Review the prospectus or your contract before submitting your withdrawal request and to confirm withdrawal minimums.

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 INCOME COMMENCEMENT DATE

Please review the below disclosures if your Income Commencement Date is not yet established.

- By submitting this completed form, my Income Commencement Date will be established as of the date the below withdrawal is processed, or, in the case of a preauthorized withdrawal program, the date the first distribution under the established preauthorized withdrawal processes.
- I understand that by establishing my Income Commencement Date any remaining Deferral Credits (if applicable) will stop and my withdrawal percentage is locked in. (See product prospectus or contract for additional details.)
- I understand that my Income Commencement Date cannot be any earlier than the eligibility date outlined in my Rider and if I have not reached the date that I am eligible then the requested withdrawal will be considered not in good order and will not be processed.
 - **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 you intend to take a distribution before the Income Commencement Date is established (an Early Withdrawal) please complete the *Withdrawal Request for Variable Annuities* form for Pacific Protective Growth or the *Withdrawal Request for Fixed Annuities* form for Pacific Index Income instead.
- I understand that no changes to the rider option (Single vs. Joint) are allowed once my Income Commencement Date begins.

3 ONE-TIME WITHDRAWAL

Choose one of the following options:

- A. ☐ Withdraw the maximum available Protected Payment Amount.
☐ Include any remaining Income Rollover Amount (if applicable).
- B. ☐ Withdraw \$_____. Any amount up to the Protected Payment Amount plus any applicable Income Rollover Amount may be withdrawn on a one-time basis without reducing future benefits.

Overnight Delivery (for one-time withdrawals only)

Note: If the address on file is a P.O. box, please provide a physical address in Section 8.

☐ I authorize Pacific Life to deduct shipping and handling expenses from my contract for the purpose of standard overnight delivery of my one-time withdrawal. The expense will be deducted from the requested Protected Payment Amount.

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 _____

4 PREAUTHORIZED WITHDRAWAL

- Selections you make replace any previous preauthorized withdrawal instructions you have given us.
- The Protected Payment Amount is the amount available to withdrawal under your Withdrawal Benefit rider and is based on the applicable percentage of your Protected Payment Base each contract year following the Contract Anniversary.
- **Preauthorized payments that begin in the middle of a contract year are prorated for the remaining payment frequency selected to ensure that the requested annual percentage of your Protected Payment Amount is paid to you for that contract year. On the day following the next Contract Anniversary, payments are recalculated based on the new Protected Payment Amount using your requested annual percentage and paid based on your requested frequency.**
 - **Annual Percentage:** Choose one of the options below. If you wish to request a percentage in excess of the Protected Payment Amount in a contract year, complete the *Withdrawal Request for Variable Annuities* form for Pacific Protective Growth or the *Withdrawal Request for Fixed Annuities* form for Pacific Index Income instead.

A.

- ☐ Withdraw the maximum annual Protected Payment Amount eligible under the Withdrawal Benefit rider, divided by the frequency period selected in Section 4B.
☐ **Include any remaining Income Rollover Amount** (if available). If checked, any remaining Income Rollover Amount will be added to the maximum annual Protected Payment Amount and divided by the frequency selected in Section 4B. This may result in your preauthorized withdrawal amount changing after your next Contract Anniversary depending on the total amount withdrawn within a contract year.
- Withdraw _____%, not to exceed the maximum withdrawal percentage allowed under the Withdrawal Benefit rider. Any remaining Income Rollover Amount will not be used in the calculation.

B. Frequency If none selected, frequency will be monthly. ☐ Monthly ☐ Quarterly ☐ Semiannually ☐ Annually

C. Start Date _____
mm dd yy
☐ **Start the program ASAP**

If submitted after the requested start date, start date will be the same date in the month following receipt of the request. The Start Date must be on or after the eligibility date stated in your Rider.

D. Duration _____ months _____ years If not completed, the end date is determined based on your contract rider.

5 SOURCE (For Pacific Protective Growth Contracts Only):

If you want the withdrawal taken from specific investment options, write the name of the investment option(s) in the section below. You must also indicate the amount to be withdrawn from the investment option(s) as a whole percentage. Make sure that percentages total 100% and dollar amounts total the entire withdrawal. To have the withdrawal taken proportionately from all of your investment options, leave this section blank. Please refer to the prospectus for a complete list of all available investment options and the impact of fund-specific withdrawals on your contract. For additional investment options, attach a separate sheet signed and dated by all owners including the information requested below.

| | |
|---------------------|-----------------|
| Source Fund 1 _____ | Amount 1 _____% |
| Source Fund 2 _____ | Amount 2 _____% |
| Source Fund 3 _____ | Amount 3 _____% |
| Source Fund 4 _____ | Amount 4 _____% |
| Source Fund 5 _____ | Amount 5 _____% |
| | _____ %Total |

(Total must equal 100% or the total amount of requested withdrawal. Dollar amounts are invalid.)



6 REMAINING RMD FOR PREAUTHORIZED WITHDRAWALS

- For IRA, TSA/403(b), or qualified plan contracts only. Not applicable for custodian-owned contracts.
- By signing this form, I consent to Pacific Life establishing a Required Minimum Distribution (RMD) program on my contract to calculate and distribute any remaining RMD amount for this contract on December 31 of each year. If I have not attained RMD age, I understand that Pacific Life will establish a program to begin in the year I attain RMD age. If I do not wish to participate in this service, I have checked the box below.
- Pacific Life bases the RMD calculation on your life expectancy, using the Uniform Lifetime Table, and the entire interest of this contract as of the previous year-end. Your entire interest is your Contract Value plus the actuarial present value of additional benefits, if applicable. The calculation requested from Pacific Life will be based only on the funds held in this account. If you have other IRAs or retirement plans, consult your legal or tax advisor.
- The program will take into account any withdrawals processed in the current calendar year, including the withdrawals processed for the Annual Percentage selected in Section 4A, so that the amount of the distribution will be net of the withdrawals, resulting in a total annual distribution of only the RMD amount.
- **After the RMD distribution, preauthorized withdrawals for the remainder of the contract year may decrease or stop in order to remain within the compliant amount requested in Section 4A.**
- Certain changes to the RMD program, such as date or frequency, may result in reduced benefits from the rider, and the amounts initially protected may no longer be guaranteed.
- Any existing RMD program will be updated to pay out annually on December 31.

☐ I elect **NOT** to have Pacific Life calculate and distribute any remaining RMD amount on December 31 of each year.

7 INCOME TAX WITHHOLDING— To avoid default tax withholding, complete this section.

Federal Income Tax Withholding: For Non-Qualified and IRA contracts, we withhold a minimum federal amount of 10% (For TSA/403(b) we will withhold 20% where you take receipt of funds and 10% for substantially equal period payments. If you have a 401a, 401k, Keogh or custodial-owned contract, taxes cannot be withheld.) or you can elect to not have us withhold taxes. To withhold a federal amount other than 10%, you must submit the current year version IRS Form W-4R with this request. You can obtain a Form W-4R by visiting the IRS website at www.irs.gov or Pacific Life's website at www.PacificLife.com. If a W-4R is not submitted, less than 10% federal election is requested, or no election is made below, the withdrawal will be processed with 10% withholding.

I elect the following for Federal Withholding: ☐ Do not withhold ☐ Withhold default ☐ I have included the W-4R form

State Income Tax Withholding: Pacific Life is required to withhold at the minimum rate required (which may be 0%) by your state of residence. Some states may require you to use specific state forms. For these states, if you do not use the proper form we may have to withhold in accordance with state default withholding rules. A State Tax Withholding Guide can be found on the Pacific Life website at www.mypacificlifeannuity.com/statetax.

Please consult with your tax advisor or visit your state government website to determine what may be required in your situation.

I elect the following for State Withholding: ☐ Do not withhold ☐ Withhold default ☐ Withhold _____%

8 ALTERNATE DELIVERY/PAYEE INSTRUCTIONS

- Unless indicated below, the check is always made payable to the contract owner(s) and mailed to the primary owner's address of record.
- Only complete this section if check is to be made payable to an alternate payee or if the check should be mailed to an alternate address for the primary owner. Acceptable third-party payees include financial institutions, trusts, and charities.
- **Note: Individual third-party payees are not allowed. The owner's original signature is required for a check being mailed to an alternate address, or to a third-party payee (not applicable for checks payable to financial institutions for benefit of the owner).**
- If distribution is to be treated as a qualified direct transfer, indicate the plan type and account number for the accepting institution. Qualified direct transfers can be set up for one-time withdrawal (partial or full) and scheduled withdrawals. For qualified direct rollovers, a Letter of Acceptance from the accepting financial institution is required; please call the appropriate number for Pacific Life provided on this form for additional information regarding the Letter of Acceptance.

Name of Payee

| | | | |
|--------------------------------|--|-------|-----|
| Account Number (if applicable) | Plan Type at Accepting Institution (if applicable) | | |
| Street Address | City | State | ZIP |





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9 ELECTRONIC FUNDS TRANSFERS (EFTs)

- Complete this section if you want withdrawals to be electronically transferred to the contract owner's checking or savings account.
- If account type is not indicated, the information provided will be processed as a checking account.
- From the time the withdrawal is processed from your contract to the time the funds are received by your financial institution generally takes 2-3 business days.
- If the contract is owned by a trust, the bank account must reflect the trust name.
- **If EFT instructions are not received in good order, Pacific Life will process the withdrawal as a check to the owner's address of record (if all other instructions are in good order).**

| | |
|--|--|
| <input type="checkbox"/> Use latest EFT instructions on file | Account Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings |
| Financial Institution Name | Account Owner's Name |
| Financial Institution ABA Routing Number | Financial Institution Account Number |

10 FOR TSA/403(B) CONTRACTS ONLY Complete this section for all TSA/403(b) contracts.

A. Special Tax Information Notice

- ☐ By checking this box, I confirm I've read the Special Tax Information Notice within the last 180 days and (if applicable) waive my rights to wait 30 days prior to requesting this withdrawal. I also confirm that I was able to access the notice online at www.PacificLife.com or have contacted Customer Service to request a copy be sent free of charge. The Special Tax Information Notice provides important details about the taxation of your withdrawal and rollover options. If you have any questions regarding your options, Pacific Life recommends you work with a Financial Professional for assistance.

B. Employer's/Third-Party Administrator's Authorization

Amounts attributable to elective salary deferral contributions can be withdrawn only when a distributable event occurs and must be approved by the employer/third-party administrator. Check the applicable event.

- | | | |
|---|---|--|
| <input type="checkbox"/> Attainment of age 59½ | <input type="checkbox"/> Disability | <input type="checkbox"/> Return of excess elective salary deferral contributions |
| <input type="checkbox"/> Hardship (no earnings) | <input type="checkbox"/> Separation from employment | <input type="checkbox"/> Termination of Plan |

By signing below, I am acknowledging that:

- (a) I am authorizing this withdrawal/distribution request.
(b) All information provided in this section is accurate.

**SIGN
HERE**

Employer's/Third-Party Administrator's Signature

mm / dd / yy

C. Employee Self-Certification

If your contract is exempt from the final 403(b) regulations, your employer does not have to approve this withdrawal/distribution request. If your contract is not exempt, your employer that sponsored this 403(b)/TSA contract **MUST** approve the transaction.

My contract is exempt from the final 403(b) regulations due to the following reason(s): (Select all that apply)

- ☐ I did not make any salary deferral contributions to this contract after December 31, 2004.
☐ My contract was issued with a 90-24 transfer initiated prior to September 25, 2007 and no additional contributions have been made.
☐ My employer that sponsored this contract no longer exists (i.e., out of business).





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11 SIGNATURE(S) AND CERTIFICATION

(Capitalized terms below are defined herein or in the prospectus.)

Certain states require Financial Professionals to ensure that recommendations to you (including surrenders or withdrawals) are in your best interest and to determine that related standards are met. If this transaction was not recommended, such a determination would not be required by your Financial Professional.

I certify that I am requesting this withdrawal under the provisions of my Withdrawal Benefit rider and that all applicable fees, charges, and income tax withholding will be deducted from the requested withdrawal amount. I understand that the withdrawal will be taken proportionately from all my Interest Crediting Options.

I understand if Deferral Credits are still being applied to the withdrawal percentage they will stop once the Income Commencement Date is established.

I understand that any withdrawals taken while the Withdrawal Benefit rider is in effect, including withdrawals taken to comply with RMDs for tax-qualified plans, may reduce death benefits on a pro-rata basis. This means the death benefit will be reduced by the same percentage as the percentage of Contract Value withdrawn.

For Fixed Index Annuities: For the Index-Linked Options, no interest is earned or credited on amounts withdrawn prior to the end of the Index Term.

For Pacific Protective Growth only: Withdrawals from an Index-Linked Option (ILO) during the term will reduce your Investment Base in the ILO in the same proportion that the Interim Value (defined below) is reduced (rather than on a dollar-for-dollar basis) and will reduce the death benefit on a pro-rata basis. Such reduction will reduce your Investment Base for the remainder of the term, and the proportionate reduction may be greater than the dollar amount of the withdrawal. All withdrawals will reduce your Contract Value, and withdrawals from an ILO before the end of a term could also significantly reduce any interest credited at the end of the term. Any withdrawal taken before the end of the term could result in a greater loss or lower gain than the ILO would provide at the end of the term. The Crediting Strategy or Protection Level are not applied until the end of the term.

Withdrawals taken from the ILOs under the GMWB rider before the end of the term trigger an Interim Value calculation. The Interim Value is calculated based on the value of a hypothetical portfolio of derivative financial instruments designed to replicate the value of the ILO if it were held until the end of the term. The Interim Value could be less than your investment in the ILO even if the index is performing positively. Withdrawals that are based on an ILO Interim Value calculation could result in the loss of principal investment and previously credited contract earnings, and such losses could be as high as 100%. Given the risk of a potentially negative adjustment, you should discuss with your Financial Professional whether taking a withdrawal prior to the end of the term from an ILO is appropriate. You may contact Customer Service to obtain your Interim Value(s) for any ILO in which you are invested. However, Pacific Life has no ability to determine the Interim Value that will be locked in prior to a withdrawal request.





PACIFIC LIFE

WITHDRAWAL REQUEST FOR PACIFIC PROTECTIVE GROWTH & PACIFIC INDEX INCOME WITH A WITHDRAWAL BENEFIT RIDER

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11 SIGNATURE(S) AND CERTIFICATION (continued)

If distributions other than qualified transfers are made from an IRA or qualified plan, I understand that they will be subject to income tax, and, if taken prior to age 59½, a 10% additional tax may apply. I further understand that withdrawals from the qualified plan may be restricted by the plan document, information sharing agreement, or IRS and I should consult my Financial Professional.

I understand that current tax law only permits one rollover distribution for all of my IRAs every 12 months. For purposes of this one-rollover-per-year limitation, all IRAs (including Roth, SIMPLE, and SEP IRAs) are aggregated such that a rollover involving any one of them precludes a rollover involving any other account (except qualified plans) within the next year.

If I have requested a withdrawal from a TSA/403(b) contract, I confirm that there is an information sharing agreement in place with Pacific Life and that Pacific Life may share information with my employer regarding activity on my contract.

I agree that if I am providing this form to Pacific Life by 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

SIGNATURE GUARANTEE

Guarantor to Affix Stamp Here

Pacific Life Back Office Use Only

SIGNATURE(S) MUST BE ORIGINAL if the distribution amount is greater than \$250,000 gross (Section 3), if the check is payable to the contract owner(s) and mailed to an alternate address (Section 8), and/or if an address change has occurred within the last 30 days.





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Annuity Contract Number _____

| | |
|-------------------------------|--|
| When to use this form: | Use this form to request a one-time withdrawal or preauthorized withdrawals from a Pacific Protective Growth or a Pacific Index Income contract with a Withdrawal Benefit rider where the Income Commencement Date will be established or has already been established by the requested withdrawal on this form. For a one-time withdrawal, complete all sections except Sections 4, 5, and 6. For preauthorized withdrawals, complete all sections except Section 3. If your contract is a TSA/403(b), your employer/third-party administrator must sign and complete Section 10. |
| To complete this form: | Print clearly in dark ink. Provide requested information in full. An incomplete form may delay processing. Do not highlight any information submitted on this form. Paperwork submitted to Pacific Life is scanned into an imaging system and highlighting could make that information unreadable. |
| Important information: | 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. |
| For help or questions: | Contact your Financial Professional or call Pacific Life Customer Service at (800) 722-4448. You can obtain additional copies of this form by visiting our website at www.PacificLife.com . |

INSTRUCTIONS

- 1 General Information:** Provide the contract owner's name, daytime telephone number, and annuity contract number.
- 2 Establish Income Commencement Date:** By submitting this form you agree to establish the Income Commencement Date.
- 3 One-Time Withdrawal:** Refer to your product prospectus or contract for withdrawal minimums. Any amount up to the Protected Payment Amount plus any available Income Rollover Amount may be withdrawn on a one-time basis without reducing future benefits. Withdrawals may be taken from qualified plans if allowed. Withdrawals are processed as a gross amount, with taxes and any charges deducted from the requested amount. The amount of the charge may be considered to be a distribution, and you will be fully responsible for all resulting tax consequences.
- 4 Preauthorized Withdrawal:** Refer to your product prospectus or contract for withdrawal minimums. If this request is received after the requested start date, start date will be the same date of the month following receipt of the request. The Start Date must be on or after the date you are eligible under your Rider. Withdrawals are processed as a gross amount, with taxes and any charges deducted from the requested amount. If you request a percentage in excess of the Protected Payment Base in a contract year, the request will default to the maximum percentage allotted under your Withdrawal Benefit rider. Preauthorized withdrawals may be stopped or modified by contacting Pacific Life at least five days prior to the next withdrawal date.
- 5 Source (For Pacific Protective Growth Contracts Only):** Complete this section only if you want the withdrawal taken from specific investment options. If this section is left blank, withdrawals will be taken proportionally from all existing investment options relative to the account value in each option. Total must equal 100%.
- 6 Remaining RMD for Preauthorized Withdrawals:** Complete this section if you do not want to establish an RMD program in addition to a preauthorized withdrawal program in Section 4.
- 7 Income Tax Withholding:** If not indicated, taxes will be withheld automatically based on the taxable amount and contract type. However, taxes may not be withheld on 401a, 401k, Keogh, or custodial-owned accounts.
- 8 Alternate Delivery/Payee Instructions:** If distributions are to be mailed to a third-party payee, complete this section.
- 9 Electronic Funds Transfers:** If distributions are to be electronically transferred to the contract owner's checking or savings account, complete this section.
- 10 For TSA/403(b) Contracts Only:** Complete this section only if requesting a withdrawal/distribution from a TSA/403(b) contract. Employer's/third-party administrator's authorization and signature is required. Please note that 12/31/88 annuity balances may be distributed without the occurrence of a triggering event. The Special Tax Information Notice is available on the Pacific Life website at www.PacificLife.com. Elective deferrals (i.e., employee contributions) received on or after 1/1/89 cannot be distributed prior to age 59½ or the occurrence of one of the events listed on this form. Hardship distributions may be subject to the 10% additional tax.
- 11 Signature(s) and Certification:** The form must be signed by the owner or the custodian/trustee. In cases of joint ownership, both owners must sign. A signature guarantee may be required whenever we believe that verification of authenticity is necessary to protect you or us.