



FIXED INDEX PRODUCTS ANNUAL TRANSFER ELECTION

CONTACT INFORMATION:

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Omaha, NE 68106

Use this form to:

- Choose either a full rebalance of all available options or to transfer to/from options individually, but NOT both.
- One-time, full rebalance, complete section 1, 2, and 5.
- Fund to fund transfer, complete section 1, 3, and 5.

1 GENERAL INFORMATION If contract is trust, entity, or custodially-owned, put the name of the annuitant(s) on the owner line(s).

Name (First, Middle, Last)	_____	Annuity Contract Number(s)	_____
Joint Owner's Name (First, Middle, Last)	_____	Daytime Phone Number	_____
Trust/Entity Name	_____		

2 FULL ONE-TIME REBALANCE OF AVAILABLE OPTIONS

Use this section to:

- Request a one-time, full rebalance of the Fixed Account Option and any available Index-Linked Options.

When providing your instructions, remember that:

- Rebalance will include the Fixed Account Option and all available Index-Linked Options that are expiring on the contract anniversary.
- Index-Linked Options with a term that is not expiring cannot be included in the rebalance request.
- Provide instructions in whole percentages only.

If this form is received within 30 days after a Contract Anniversary, the transfer will be effective as of that anniversary, otherwise, it will be effective on your next anniversary.

PACIFIC ADVISORY FIXED INDEXED ANNUITY

Fixed Account Option	_____ %	MSCI EAFE 1-Year Point-to-Point with a Cap	_____ %
S&P 500 1-Year Point-to-Point with a Cap	_____ %	MSCI EAFE 1-Year Performance Triggered Index Option	_____ %
S&P 500 1-Year Performance Triggered Index Option	_____ %	Total (must be 100%)	_____ %

PACIFIC INDEX ADVISORY

Fixed Account Option	_____ %	MSCI EAFE 1-Year Point-to-Point with a Cap	_____ %
S&P 500 1-Year Point-to-Point with a Cap	_____ %	MSCI EAFE 1-Year Performance Triggered Index Option	_____ %
S&P 500 1-Year Performance Triggered Index Option	_____ %	Total (must be 100%)	_____ %

PACIFIC INDEX CHOICE

Fixed Account Option	_____ %	MSCI ACWI 1-Year Point-to-Point Option	_____ %
S&P 500 1-Year Point-to-Point Option	_____ %	MSCI ACWI 2-Year Point-to-Point Option	_____ %
S&P 500 2-Year Point-to-Point Option	_____ %	MSCI ACWI Declared Index Interest Option	_____ %
S&P 500 Declared Index Interest Option	_____ %	Total (must be 100%)	_____ %

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.





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

PACIFIC INDEX DIMENSIONS

Note: Available only on contracts issued prior to 12/16/2019.¹
Available only on contracts issued on or after 12/16/2019.²

Fixed Account Option	_____%	MSCI EAFE 1-Year Point-to-Point with a Cap	_____%
S&P 500 1-Year Point-to-Point with a Cap	_____%	MSCI EAFE 2-Year Point-to-Point with a Cap ¹	_____%
S&P 500 2-Year Point-to-Point with a Cap ¹	_____%	MSCI EAFE 1-Year Participation Rate	_____%
S&P 500 1-Year Participation Rate	_____%	MSCI EAFE 2-Year Participation Rate ¹	_____%
S&P 500 2-Year Participation Rate ¹	_____%	MSCI EAFE 1-Year Enhanced Participation Rate	_____%
S&P 500 1-Year Enhanced Participation Rate	_____%	MSCI EAFE 2-Year Enhanced Participation Rate ¹	_____%
S&P 500 2-Year Enhanced Participation Rate ¹	_____%	MSCI EAFE 1-Year Performance Triggered Index Option ²	_____%
S&P 500 1-Year Performance Triggered Index Option ²	_____%	BlackRock Endura® 1-Year Point-to-Point with Spread ²	_____%
Total (must be 100%)			_____%

PACIFIC INDEX EDGE

Fixed Account Option	_____%	BlackRock Endura® 1-Year Point-to-Point with Spread ²	_____%
S&P 500 1-Year Point-to-Point with a Cap	_____%	BlackRock Endura® 2-Year Point-to-Point with Spread ¹	_____%
S&P 500 1-Year Participation Rate with Spread	_____%	Total (must be 100%)	_____%
S&P 500 1-Year Performance Triggered Index ²	_____%		

PACIFIC INDEX FOUNDATION

Fixed Account Option	_____%	MSCI EAFE 1-Year Point-to-Point with a Cap	_____%
S&P 500 1-Year Point-to-Point with a Cap	_____%	MSCI EAFE 1-Year Performance Triggered Index Option	_____%
S&P 500 1-Year Performance Triggered Index Option	_____%	Total (must be 100%)	_____%

PACIFIC INDEX SELECT

Fixed Account Option	_____%	MSCI ACWI 1-Year Point-to-Point Option	_____%
S&P 500 1-Year Point-to-Point Option	_____%	MSCI ACWI Declared Index Interest Option	_____%
S&P 500 Declared Index Interest Option	_____%	Total (must be 100%)	_____%

PACIFIC INDEX SELECT

Fixed Account Option	_____%	MSCI ACWI 1-Year Point-to-Point Option	_____%
S&P 500 1-Year Point-to-Point Option	_____%	MSCI ACWI Declared Index Interest Option	_____%
S&P 500 Declared Index Interest Option	_____%	Total (must be 100%)	_____%





Annuity Contract Number _____

3 TRANSFER INDIVIDUAL OPTIONS

- Transfer all or a portion of the Fixed Account Option to one or more available Index-Linked Options.
- Transfer all or a portion of an Index-Linked Option to the Fixed Account Option and/or one or more available Index-Linked Options.

When providing your instructions, remember that:

- Transfers must take place on a Contract Anniversary.
- Transfers from/to an existing Index-Linked Option are only permitted at the end of the corresponding Index Term.
- List the instructions for each existing Option separately. Provide instructions in whole percentages only.

If this form is received within 30 days after a Contract Anniversary, the transfer will be effective as of that anniversary, otherwise, it will be effective on your next anniversary.

PACIFIC ADVISORY FIXED INDEXED ANNUITY

Source Option	Target Option(s) (Total for each transfer must equal 100%)			
(source option name) _____%	Fixed Account Option	_____%	MSCI EAFE 1-Year Point-to-Point with a Cap	_____%
	S&P 500 1-Year Point-to-Point with a Cap	_____%	MSCI EAFE 1-Year Performance Triggered Index Option	_____%
	S&P 500 1-Year Performance Triggered Index Option	_____%	Total (must equal 100%)	_____%
(source option name) _____%	Fixed Account Option	_____%	MSCI EAFE 1-Year Point-to-Point with a Cap	_____%
	S&P 500 1-Year Point-to-Point with a Cap	_____%	MSCI EAFE 1-Year Performance Triggered Index Option	_____%
	S&P 500 1-Year Performance Triggered Index Option	_____%	Total (must equal 100%)	_____%
(source option name) _____%	Fixed Account Option	_____%	MSCI EAFE 1-Year Point-to-Point with a Cap	_____%
	S&P 500 1-Year Point-to-Point with a Cap	_____%	MSCI EAFE 1-Year Performance Triggered Index Option	_____%
	S&P 500 1-Year Performance Triggered Index Option	_____%	Total (must equal 100%)	_____%

PACIFIC INDEX ADVISORY

Source Option	Target Option(s) (Total for each transfer must equal 100%)			
(source option name) _____%	Fixed Account Option	_____%	MSCI EAFE 1-Year Point-to-Point with a Cap	_____%
	S&P 500 1-Year Point-to-Point with a Cap	_____%	MSCI EAFE 1-Year Performance Triggered Index Option	_____%
	S&P 500 1-Year Performance Triggered Index Option	_____%	Total (must equal 100%)	_____%
(source option name) _____%	Fixed Account Option	_____%	MSCI EAFE 1-Year Point-to-Point with a Cap	_____%
	S&P 500 1-Year Point-to-Point with a Cap	_____%	MSCI EAFE 1-Year Performance Triggered Index Option	_____%
	S&P 500 1-Year Performance Triggered Index Option	_____%	Total (must equal 100%)	_____%
(source option name) _____%	Fixed Account Option	_____%	MSCI EAFE 1-Year Point-to-Point with a Cap	_____%
	S&P 500 1-Year Point-to-Point with a Cap	_____%	MSCI EAFE 1-Year Performance Triggered Index Option	_____%
	S&P 500 1-Year Performance Triggered Index Option	_____%	Total (must equal 100%)	_____%

PACIFIC INDEXED CHOICE

Source Option	Target Option(s) (Total for each transfer must equal 100%)			
(source option name)	Fixed Account Option	_____%	MSCI ACWI 1-Year Point-to-Point Option	_____%
	S&P 500 1-Year Point-to-Point Option	_____%	MSCI ACWI 2-Year Point-to-Point Option	_____%
	S&P 500 2-Year Point-to-Point Option	_____%	MSCI ACWI Declared Index Interest Option	_____%





Annuity Contract Number _____

_____ %	S&P 500 Declared Index Interest Option	_____ %	Total (must equal 100%)	_____ %
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3 TRANSFER INDIVIDUAL OPTIONS (Continued)**PACIFIC INDEXED CHOICE (Continued)**

Source Option	Target Option(s) (Total for each transfer must equal 100%)			
_____ % (source option name)	Fixed Account Option	_____ %	MSCI ACWI 1-Year Point-to-Point Option	_____ %
	S&P 500 1-Year Point-to-Point Option	_____ %	MSCI ACWI 2-Year Point-to-Point Option	_____ %
	S&P 500 2-Year Point-to-Point Option	_____ %	MSCI ACWI Declared Index Interest Option	_____ %
	S&P 500 Declared Index Interest Option	_____ %	Total (must equal 100%)	_____ %
_____ % (source option name)	Fixed Account Option	_____ %	MSCI ACWI 1-Year Point-to-Point Option	_____ %
	S&P 500 1-Year Point-to-Point Option	_____ %	MSCI ACWI 2-Year Point-to-Point Option	_____ %
	S&P 500 2-Year Point-to-Point Option	_____ %	MSCI ACWI Declared Index Interest Option	_____ %
	S&P 500 Declared Index Interest Option	_____ %	Total (must equal 100%)	_____ %

PACIFIC INDEXED DIMENSIONS

Note: Available only on contracts issued prior to 12/16/2019.¹
 Available only on contracts issued on or after 12/16/2019.²

Source Option	Target Option(s) (Total for each transfer must equal 100%)			
_____ % (source option name)	Fixed Account Option	_____ %	MSCI EAFE 1-Year Point-to-Point with a Cap	_____ %
	S&P 500 1-Year Point-to-Point with a Cap	_____ %	MSCI EAFE 2-Year Point-to-Point with a Cap ¹	_____ %
	S&P 500 2-Year Point-to-Point with a Cap ¹	_____ %	MSCI EAFE 1-Year Participation Rate	_____ %
	S&P 500 1-Year Participation Rate	_____ %	MSCI EAFE 2-Year Participation Rate ¹	_____ %
	S&P 500 2-Year Participation Rate ¹	_____ %	MSCI EAFE 1-Year Enhanced Participation Rate	_____ %
	S&P 500 1-Year Enhanced Participation Rate	_____ %	MSCI EAFE 2-Year Enhanced Participation Rate ¹	_____ %
	S&P 500 2-Year Enhanced Participation Rate ¹	_____ %	MSCI EAFE 1-Year Performance Triggered Index Option ²	_____ %
	S&P 500 1-Year Performance Triggered Index Option ²	_____ %	BlackRock Endura® 1-Year Point-to-Point with Spread ²	_____ %
			Total (must equal 100%)	_____ %
_____ % (source option name)	Fixed Account Option	_____ %	MSCI EAFE 1-Year Point-to-Point with a Cap	_____ %
	S&P 500 1-Year Point-to-Point with a Cap	_____ %	MSCI EAFE 2-Year Point-to-Point with a Cap ¹	_____ %
	S&P 500 2-Year Point-to-Point with a Cap ¹	_____ %	MSCI EAFE 1-Year Participation Rate	_____ %
	S&P 500 1-Year Participation Rate	_____ %	MSCI EAFE 2-Year Participation Rate ¹	_____ %
	S&P 500 2-Year Participation Rate ¹	_____ %	MSCI EAFE 1-Year Enhanced Participation Rate	_____ %
	S&P 500 1-Year Enhanced Participation Rate	_____ %	MSCI EAFE 2-Year Enhanced Participation Rate ¹	_____ %
	S&P 500 2-Year Enhanced Participation Rate ¹	_____ %	MSCI EAFE 1-Year Performance Triggered Index Option ²	_____ %
	S&P 500 1-Year Performance Triggered Index Option ²	_____ %	BlackRock Endura® 1-Year Point-to-Point with Spread ²	_____ %
			Total (must equal 100%)	_____ %





3 TRANSFER INDIVIDUAL OPTIONS (Continued)

PACIFIC INDEXED DIMENSIONS (Continued)

Source Option	Target Option(s) (Total for each transfer must equal 100%)			
_____ (source option name) _____%	Fixed Account Option	_____%	MSCI EAFE 1-Year Point-to-Point with a Cap	_____%
	S&P 500 1-Year Point-to-Point with a Cap	_____%	MSCI EAFE 2-Year Point-to-Point with a Cap ¹	_____%
	S&P 500 2-Year Point-to-Point with a Cap ¹	_____%	MSCI EAFE 1-Year Participation Rate	_____%
	S&P 500 1-Year Participation Rate	_____%	MSCI EAFE 2-Year Participation Rate ¹	_____%
	S&P 500 2-Year Participation Rate ¹	_____%	MSCI EAFE 1-Year Enhanced Participation Rate	_____%
	S&P 500 1-Year Enhanced Participation Rate	_____%	MSCI EAFE 2-Year Enhanced Participation Rate ¹	_____%
	S&P 500 2-Year Enhanced Participation Rate ¹	_____%	MSCI EAFE 1-Year Performance Triggered Index Option ²	_____%
	S&P 500 1-Year Performance Triggered Index Option ²	_____%	BlackRock Endura® 1-Year Point-to-Point with Spread ²	_____%
			Total (must equal 100%)	_____%

PACIFIC INDEX EDGE

Note: Available only on contracts issued prior to 12/16/2019.¹

Available only on contracts issued on or after 12/16/2019.²

Source Option	Target Option(s) (Total for each transfer must equal 100%)			
_____ (source option name) _____%	Fixed Account Option	_____%	BlackRock Endura® 1-Year Point-to-Point with a Spread ²	_____%
	S&P 500 1-Year Point-to-Point with a Cap	_____%	BlackRock Endura® 2-Year Point-to-Point with Spread ¹	_____%
	S&P 500 1-Year Participation Rate with Spread	_____%	Total (must equal 100%)	
	S&P 500 1 Year Performance Trigger Index ²	_____%	_____%	_____%
_____ (source option name) _____%	Fixed Account Option	_____%	BlackRock Endura® 1-Year Point-to-Point with a Spread ²	_____%
	S&P 500 1-Year Point-to-Point with a Cap	_____%	BlackRock Endura® 2-Year Point-to-Point with Spread ¹	_____%
	S&P 500 1-Year Participation Rate with Spread	_____%	Total (must equal 100%)	
	S&P 500 1 Year Performance Trigger Index ²	_____%	_____%	_____%
_____ (source option name) _____%	Fixed Account Option	_____%	BlackRock Endura® 1-Year Point-to-Point with a Spread ²	_____%
	S&P 500 1-Year Point-to-Point with a Cap	_____%	BlackRock Endura® 2-Year Point-to-Point with Spread ¹	_____%
	S&P 500 1-Year Participation Rate with Spread	_____%	Total (must equal 100%)	
	S&P 500 1 Year Performance Trigger Index ²	_____%	_____%	_____%





3 TRANSFER INDIVIDUAL OPTIONS (Continued)

PACIFIC INDEX FOUNDATION

Source Option	Target Option(s) (Total for each transfer must equal 100%)			
(source option name) _____%	Fixed Account Option	_____%	MSCI EAFE 1-Year Point-to-Point with a Cap	_____%
	S&P 500 1-Year Point-to-Point with a Cap	_____%	MSCI EAFE 1-Year Performance Triggered Index Option	_____%
	S&P 500 1-Year Performance Triggered Index Option	_____%	Total (must equal 100%)	_____%
(source option name) _____%	Fixed Account Option	_____%	MSCI EAFE 1-Year Point-to-Point with a Cap	_____%
	S&P 500 1-Year Point-to-Point with a Cap	_____%	MSCI EAFE 1-Year Performance Triggered Index Option	_____%
	S&P 500 1-Year Performance Triggered Index Option	_____%	Total (must equal 100%)	_____%
(source option name) _____%	Fixed Account Option	_____%	MSCI EAFE 1-Year Point-to-Point with a Cap	_____%
	S&P 500 1-Year Point-to-Point with a Cap	_____%	MSCI EAFE 1-Year Performance Triggered Index Option	_____%
	S&P 500 1-Year Performance Triggered Index Option	_____%	Total (must equal 100%)	_____%

PACIFIC INDEX SELECT

Source Option	Target Option(s) (Total for each transfer must equal 100%)			
(source option name) _____%	Fixed Account Option	_____%	MSCI ACWI 1-Year Point-to-Point Option	_____%
	S&P 500 1-Year Point-to-Point Option	_____%	MSCI ACWI Declared Index Interest Option	_____%
	S&P 500 Declared Index Interest Option	_____%	Total (must equal 100%)	_____%
(source option name) _____%	Fixed Account Option	_____%	MSCI ACWI 1-Year Point-to-Point Option	_____%
	S&P 500 1-Year Point-to-Point Option	_____%	MSCI ACWI Declared Index Interest Option	_____%
	S&P 500 Declared Index Interest Option	_____%	Total (must equal 100%)	_____%
(source option name) _____%	Fixed Account Option	_____%	MSCI ACWI 1-Year Point-to-Point Option	_____%
	S&P 500 1-Year Point-to-Point Option	_____%	MSCI ACWI Declared Index Interest Option	_____%
	S&P 500 Declared Index Interest Option	_____%	Total (must equal 100%)	_____%

4 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. For Pacific Index Edge, the S&P 500® Index-Linked Option 5-Year Participation Rate with Spread is only available for the initial index term at contract issue on contracts that were issued on or before December 15, 2019.

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4 TERMS AND CONDITIONS (Continued)

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Annuity Contract Number _____

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4 TERMS AND CONDITIONS (Continued)

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5 ACKNOWLEDGEMENT AND SIGNATURE(S)

I agree to the Terms and Conditions in Section 4.

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 shall 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 your available options. If you complete this section, do not complete Section 3.
- 3 Transfer Individual Options:** Complete this section to request a transfer from one or more of your available options. If you complete this section, do not complete Section 2. If additional space is needed, attach a separate sheet and include the same information requested. The separate sheet must be signed and dated by the owner. In cases of joint ownership, both owners must sign. **If this form is received within 30 days after a Contract Anniversary, the transfer will be effective as of that anniversary; otherwise, it will be effective on your next anniversary.**
- 4 Terms and Conditions:** Read this section.
- 5 Acknowledgement and Signature(s):** The form must be signed and dated by the owner. In cases of joint ownership, both owners must sign.