We provide The Pacific Life Experience service commitment in writing.

Our	Core	Val	ues

- People
- Accountability
- Customer Focus
- Integrity
- Financial Strength
- Innovation
- Community

Industry-Leading Service Support

- IO seconds or fewer average call-answer time; we'll help you live on the spot.
- Special requests resolved in 24 hours.
- Same-day processing of:
 New applications and transfer paperwork.
 In-force contract transaction requests.
 Appointment requests.
- Same-day call placed to you for outstanding requirements on any request not in good order.
- Transfer requests mailed overnight or faxed upon request.
- All contracts are mailed within 24 hours of issue date.

Award-Winning Website

 Access books of business, contract values, and the total value of all contracts. Filter by investment option, asset allocation model, rider option, product, and elected programs.

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- Elect rider step-ups, funds transfers, future allocations (individual and multiple contracts); rebalance transactions; make partial withdrawals and address changes.
- Order sales literature; download, print, or e-mail forms, prospectuses, and marketing pieces.
- Access product and rider illustrations, sales ideas, prospecting tools, and calculators.
- Download contract summaries for client meetings.

Insurance products are issued by Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state.

No bank guarantee • Not a deposit • May lose value Not FDIC/NCUA insured Not insured by any federal government agency



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Service Experience

Customer Service

Award-winning support from professional, knowledgeable annuity information specialists; recipient of multiple DALBAR Service Awards since 1997.

Personalized assistance from the Operations Account Management Team for problem resolution and unique cases.

Service Function	Our Commitment
Application processing time Average time elapsed from receipt of good-order application to date contract issued or Transfer/Exchange form mailed	Same day
Initial premium payment Received in good order prior to market close	Same day
Subsequent premium payment Received in good order prior to market close	Same day
Partial withdrawal requests Received in good order prior to market close	Same day
Full surrender requests Received in good order prior to market close	Same day
Contract mail process Time elapsed from date contract issued to date mailed	l day

Contact Us

	Pacific Life Insurance Company	In New York, Pacific Life & Annuity Company
Via telephone	(800) 722-2333	(800) 748-6907
Via website	www.PacificLife.com	

Annuity specialists are available between 6:00 a.m. and 5:00 p.m. Pacific time, Monday through Friday. Appointed financial advisors can access our award-winning website 24 hours a day, 7 days a week.

Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. Insurance products are issued by Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state. Each insurance company is solely responsible for the financial obligations accruing under the products it issues. Insurance product and rider guarantees, including optional benefits and any fixed crediting rates or annuity payout rates, are backed by the financial strength and claims-paying ability of the issuing insurance company and do not protect the value of the variable investment options. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased, or any affiliates of those entities and none makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company or guarantees regarding the claims-paying ability of the issuing insurance or guarantees regarding the claims-paying ability of the issuing insurance or guarantees regarding the claims-paying ability of the issuing insurance or guarantees regarding the claims-paying ability of the issuing insurance company and set of the s

Variable insurance products are distributed by **Pacific Select Distributors, LLC** (member FINRA & SIPC), a subsidiary of Pacific Life Insurance Company and an affiliate of Pacific Life & Annuity Company (Newport Beach, CA). Variable and fixed annuity products are available through licensed third-parties.

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Mailing addresses:

Pacific Life Insurance Company P.O. Box 2378 Omaha, NE 68103-2378 (800) 722-2333 In New York, Pacific Life & Annuity Company P.O. Box 2829 Omaha, NE 68103-2829 (800) 748-6907



www.PacificLife.com