



# RATE-LOCK GUIDELINES

for Registered Index-Linked Annuities from Pacific Life

Rate-lock guidelines for registered index-linked annuities apply to initial interest rates, cap rates, and participation rates as well as other product features, such as minimum and maximum guaranteed rates.

**If any of the guidelines below are not met, the contract will receive the rate in effect on the date the contract is issued.**

## Important

- To receive a rate in effect on the date the application is signed, the items below must be dated on or before that date:
  - For paper applications, the State Replacement form or notice (if required) signed by the owner(s).
  - Any applicable annuity and/or product training in good order, and the financial professional must be appointed in the issue state.

## Registered Index-Linked Annuities

### Electronic Transmissions

If the transmission with cash or transfer/exchange request (handled by either Pacific Life or the financial professional) is received and in good order at Pacific Life within the 14<sup>th</sup> calendar day after the date provided in the transmission, the contract will receive the higher of the rates, caps, and participation rates in effect on the:

- Date provided in the transmission.
- Contract issue date.

**Note:** If no date is provided in the transmission, Pacific Life will use the date the transmission is received. Please consult your broker/dealer with questions about the order-entry process.

### Paper Applications

If the application with cash or transfer/exchange request (handled by either Pacific Life or the financial professional) is received and in good order at Pacific Life by the 14<sup>th</sup> calendar day of the application-signed date, the contract will receive the higher of the rates, caps, and participation rates in effect on the:

- Application-signed date.
- Contract issue date.

**For New York only**—Rate-lock for transfer/exchange business is based on the date the Authorization to Release Information form is signed and not the date the application is signed. Funds must be received within 90 days of the date the Authorization to Release Information form, application, or transmission date (whichever is applicable) is received for rate-lock to apply.

If the application/transmission is not received within the 14<sup>th</sup> calendar day after the application-signed date (for paper applications) or date provided in the transmission (for electronic transmissions), then the contract will receive the higher of the rates, caps, and participation rates of one of the following:

- The lower of the rates, caps, and participation rates between the application-signed date or the date provided in the transmission (whichever is applicable), or the application/transmission receipt date.
- The date the contract is issued.

Funds must be received within 60 days of the application/transmission-received date for rate-lock to apply.

**Insurance products can be issued in all states, except New York, by Pacific Life Insurance Company and in all states by Pacific Life & Annuity Company. Product/material availability and features may vary by state.**

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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. They are not backed by the independent third party from which this annuity is purchased, including the broker/dealer, 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.

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