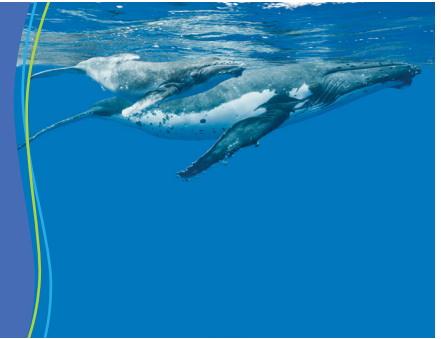


# NAVIGATING THE SALE

## SIMPLIFYING NEW BUSINESS



### Appointment Procedures

- Ensure you are appointed and have completed all applicable training for the product you are selling.
- You may access training materials by visiting <https://secure.reged.com/trainingplatform>. You will need to use our product code “PacificLife” during registration.
- All financial professionals need to complete all training and appointment requirements prior to the Application Signature Date by the client.

### Appropriate State-Specific Application

- Select the correct application for the state in which the contract will be issued. For state-specific applications, visit Applications and Replacement Forms on [Annuities.PacificLife.com](https://Annuities.PacificLife.com).
- Refer to the application for any additional forms that may be required.

### Review Applicable Registration Requirements

For the following three scenarios, the Transfer/Exchange form must match the registration on the application.

- Nonqualified 1035 exchanges:
  - Ensure that both the Annuitant and Owner sections are completed even if the annuitant and owner are the same person.
  - Confirm that the registration of the new contract at Pacific Life matches the registration with the contract at the surrendering company.
- Inherited IRA line of business:
  - Ensure that the Owner section of the application is titled as: **[Beneficiary name], Beneficiary of [deceased IRA owner]**.
  - The Annuitant section of the application should include all the information of the living individual (Beneficiary).
  - The Inherited IRA Certification Form is required.
- Post-death 1035 exchange:
  - Ensure that the Owner section of the application is titled as: **[Beneficiary name], Beneficiary of [deceased]**.
  - The Annuitant section of the application should include all the information of the living individual (Beneficiary).
  - The Post-Death Exchange Disclosure Form is required.

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**

## Beneficiaries

- Ensure that both primary and contingent beneficiary designations equal 100%.
- If needed, add the additional beneficiaries in the Special Instructions section of the application or attach a letter of instructions signed by the owner.
- Pacific Life can accept beneficiary percentages up to two decimal places (for example, 33.34%).
  - Note: For special beneficiary designations such as per stirpes or restricted beneficiary payout options, please contact Customer Service.

## Replacement Scenarios and State Replacement Form

- Complete the owner's replacement questions as well as the registered representative's questions on the application.
- The answers in the Owner's Replacement section and the Registered Representative's Replacement section need to match.
- If applicable, please submit the state-appropriate replacement form/notice. For state-specific forms, visit Applications and Replacement Forms on [Annuities.PacificLife.com](https://www.pacificlife.com/annuities).
- If the State Replacement form/notice is required, ensure that the Reason for Replacement section is completed.
- If a replacement is occurring, it must be signed on or before the date the application is signed.
- If a replacement is occurring, please complete any existing contract information as requested.

## Inherited IRA Replacement Scenarios

- If this is the initial movement of death proceeds into the Designated Recipient's name, then it is not considered a replacement at Pacific Life. The Owner's Replacement section and the Registered Representative's Replacement section should be answered accordingly.
- If the money is coming from an already-established inherited IRA annuity, question "A" should indicate "yes" for existing insurance, and question "B" should indicate "yes," given a replacement is taking place.

## Post-Death 1035 Exchange Replacement Scenarios

- All post-death 1035 exchanges are considered replacements (excluding spousal continuations). Regulation 60 is required for New York contracts.

## Allocations

- Allocations must total 100%.
- Pacific Life can accept decimal instructions up to one decimal place (for example, 50.1%).

## Pacific Life Transfer/Exchange or Accord Form (All Lines of Business)

- Pacific Life will accept a faxed or emailed copy of the transfer paperwork. Please verify with the surrendering company if a fax or email is acceptable or if the surrendering company has additional requirements (for example, a medallion signature guarantee).
- Complete the surrendering financial institution's information, including overnight mailing address.
- Select the appropriate line of business and plan type on the Transfer/Exchange form. If the transfer is a direct transfer/rollover, also select the appropriate plan type.
- For inherited business or for 1035 exchanges, registration on the Transfer/Exchange form should match the registration on the application exactly.
- For Pacific Income Provider<sup>®</sup> only, partial 1035 exchanges are allowed only if the client chooses an annuitization option with a Period Certain option of 10 years or more or a Life Contingency option (Single Life or Joint Life).

## Pacific Life Transfer/Exchange or Accord Form (cont.)

Note: If the surrendering company confirms that a faxed copy of the transfer paperwork is acceptable, please provide us with the fax number on the Transfer/Exchange form.

**For replacement business submitted in the state of New York, Regulation 60 will be required. Please contact Customer Service for additional requirements.**

### Additional Requirements

- Some registration types may have additional forms (for example, trust-owned and corporate-owned contracts).
- In order to accept a power-of-attorney signature, Pacific Life will require a copy of the power-of-attorney document and the power-of-attorney certification form notarized or with a medallion signature guarantee.
- If the form contains a medallion signature guarantee, the original copy must be mailed. If notarized, the form can be faxed.

Note: Some plan types may have additional forms; some examples are: 403(b), 457(b), and SIMPLE IRA plans. Please refer to the application for additional forms or contact Customer Service for further information.

For broker/dealers that require electronic tickets, and the line of business is either an inherited IRA or a post-death 1035 exchange, please refer to your back office for manual ticket exceptions.

Pacific Life Insurance Company	All Overnight Deliveries	Pacific Life (for New York Only)
Pacific Life Insurance Company P.O. Box 2378 Omaha, NE 68103-2378 Owners: (800) 722-4448 Fax: (888) 837-8172 <a href="mailto:AnnuityService@PacificLife.com">AnnuityService@PacificLife.com</a>	Pacific Life Insurance Company 6750 Mercy Road, RSD Omaha, NE 68106 Registered Representatives: (800) 722-2333	Pacific Life & Annuity Company P.O. Box 2829 Omaha, NE 68103-2829 Phone: (800) 748-6907 Fax: (800) 586-0096

[Annuities.PacificLife.com](http://Annuities.PacificLife.com)

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 (Newport Beach, CA) 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.

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