



# FIXED INDEX PRODUCTS ANNUAL TRANSFER ELECTION

**CONTACT INFORMATION:**

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**ALL OVERNIGHT DELIVERIES:**

Pacific Life Insurance Company  
6750 Mercy Rd, RSD  
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.** Crediting options are subject to state availability.

**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	_____%	<b>Total (must be 100%)</b>	_____%

**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	_____%	<b>Total (must be 100%)</b>	_____%

**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	_____%	<b>Total (must be 100%)</b>	_____%

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.<sup>1</sup>  
 Available only on contracts issued on or after 12/16/2019.<sup>2</sup>  
 Available only on contracts issued on or after 10/17/2022.<sup>3</sup>

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 <sup>1</sup>	_____ %
S&P 500 2-Year Point-to-Point with a Cap <sup>1</sup>	_____ %	MSCI EAFE 1-Year Participation Rate	_____ %
S&P 500 1-Year Participation Rate	_____ %	MSCI EAFE 2-Year Participation Rate <sup>1</sup>	_____ %
S&P 500 2-Year Participation Rate <sup>1</sup>	_____ %	MSCI EAFE 1-Year Enhanced Participation Rate	_____ %
S&P 500 1-Year Enhanced Participation Rate	_____ %	MSCI EAFE 2-Year Enhanced Participation Rate <sup>1</sup>	_____ %
S&P 500 2-Year Enhanced Participation Rate <sup>1</sup>	_____ %	MSCI EAFE 1-Year Performance Triggered Index Option <sup>2</sup>	_____ %
S&P 500 1-Year Performance Triggered Index Option <sup>2</sup>	_____ %	BlackRock Endura® 1-Year Point-to-Point with Spread <sup>2</sup>	_____ %
BofA Iris 1-Year Point-to-Point with a Cap <sup>3</sup>	_____ %	BofA Iris 1-Year Enhanced Participation Rate <sup>3</sup>	_____ %
BofA Iris 1-Year Participation Rate <sup>3</sup>	_____ %	BofA Iris 2-Year Enhanced Participation Rate <sup>3</sup>	_____ %
BofA Iris 2-Year Participation Rate <sup>3</sup>	_____ %	<b>Total (must be 100%)</b>	_____ %

#### PACIFIC INDEX EDGE

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

#### 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	_____ %	<b>Total (must be 100%)</b>	_____ %

#### 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	_____ %	<b>Total (must be 100%)</b>	_____ %

#### 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	_____ %	<b>Total (must be 100%)</b>	_____ %

### 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	_____%	<b>Total (must equal 100%)</b>	_____%
(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	_____%	<b>Total (must equal 100%)</b>	_____%
(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	_____%	<b>Total (must equal 100%)</b>	_____%

### 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	_____%	<b>Total (must equal 100%)</b>	_____%
(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	_____%	<b>Total (must equal 100%)</b>	_____%
(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	_____%	<b>Total (must equal 100%)</b>	_____%

**3** TRANSFER INDIVIDUAL OPTIONS (Continued)**PACIFIC INDEX ADVISORY**

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	_____ %	<b>Total (must equal 100%)</b>	_____ %
(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	_____ %	<b>Total (must equal 100%)</b>	_____ %
(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	_____ %	<b>Total (must equal 100%)</b>	_____ %

**PACIFIC INDEX DIMENSIONS****Note:** Available only on contracts issued prior to 12/16/2019.<sup>1</sup>Available only on contracts issued on or after 12/16/2019.<sup>2</sup>Available only on contracts issued on or after 10/17/2022.<sup>3</sup>

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 <sup>1</sup>	_____ %
	S&P 500 2-Year Point-to-Point with a Cap <sup>1</sup>	_____ %	MSCI EAFE 1-Year Participation Rate	_____ %
	S&P 500 1-Year Participation Rate	_____ %	MSCI EAFE 2-Year Participation Rate <sup>1</sup>	_____ %
	S&P 500 2-Year Participation Rate <sup>1</sup>	_____ %	MSCI EAFE 1-Year Enhanced Participation Rate	_____ %
	S&P 500 1-Year Enhanced Participation Rate	_____ %	MSCI EAFE 2-Year Enhanced Participation Rate <sup>1</sup>	_____ %
	S&P 500 2-Year Enhanced Participation Rate <sup>1</sup>	_____ %	MSCI EAFE 1-Year Performance Triggered Index Option <sup>2</sup>	_____ %
	S&P 500 1-Year Performance Triggered Index Option <sup>2</sup>	_____ %	BlackRock Endura® 1-Year Point-to-Point with Spread <sup>2</sup>	_____ %
	BofA Iris 1-Year Point-to-Point with a Cap <sup>3</sup>	_____ %	BofA Iris 1-Year Enhanced Participation Rate <sup>3</sup>	_____ %
	BofA Iris 1-Year Participation Rate <sup>3</sup>	_____ %	BofA Iris 2-Year Enhanced Participation Rate <sup>3</sup>	_____ %
	BofA Iris 2-Year Participation Rate <sup>3</sup>	_____ %	<b>Total (must equal 100%)</b>	_____ %
(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 <sup>1</sup>	_____ %
	S&P 500 2-Year Point-to-Point with a Cap <sup>1</sup>	_____ %	MSCI EAFE 1-Year Participation Rate	_____ %
	S&P 500 1-Year Participation Rate	_____ %	MSCI EAFE 2-Year Participation Rate <sup>1</sup>	_____ %
	S&P 500 2-Year Participation Rate <sup>1</sup>	_____ %	MSCI EAFE 1-Year Enhanced Participation Rate	_____ %





### Annuity Contract Number \_\_\_\_\_

	S&P 500 1-Year Enhanced Participation Rate _____%	MSCI EAFE 2-Year Enhanced Participation Rate <sup>1</sup> _____%
	S&P 500 2-Year Enhanced Participation Rate <sup>1</sup> _____%	MSCI EAFE 1-Year Performance Triggered Index Option <sup>2</sup> _____%
	S&P 500 1-Year Performance Triggered Index Option <sup>2</sup> _____%	BlackRock Endura® 1-Year Point-to-Point with Spread <sup>2</sup> _____%
	BofA Iris 1-Year Point-to-Point with a Cap <sup>3</sup> _____%	BofA Iris 1-Year Enhanced Participation Rate <sup>3</sup> _____%
	BofA Iris 1-Year Participation Rate <sup>3</sup> _____%	BofA Iris 2-Year Enhanced Participation Rate <sup>3</sup> _____%
	BofA Iris 2-Year Participation Rate <sup>3</sup> _____%	<b>Total (must equal 100%)</b> _____%
(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 <sup>1</sup> _____%
	S&P 500 2-Year Point-to-Point with a Cap <sup>1</sup> _____%	MSCI EAFE 1-Year Participation Rate _____%
	S&P 500 1-Year Participation Rate _____%	MSCI EAFE 2-Year Participation Rate <sup>1</sup> _____%
	S&P 500 2-Year Participation Rate <sup>1</sup> _____%	MSCI EAFE 1-Year Enhanced Participation Rate _____%
	S&P 500 1-Year Enhanced Participation Rate _____%	MSCI EAFE 2-Year Enhanced Participation Rate <sup>1</sup> _____%
	S&P 500 2-Year Enhanced Participation Rate <sup>1</sup> _____%	MSCI EAFE 1-Year Performance Triggered Index Option <sup>2</sup> _____%
	S&P 500 1-Year Performance Triggered Index Option <sup>2</sup> _____%	BlackRock Endura® 1-Year Point-to-Point with Spread <sup>2</sup> _____%
	BofA Iris 1-Year Point-to-Point with a Cap <sup>3</sup> _____%	BofA Iris 1-Year Enhanced Participation Rate <sup>3</sup> _____%
	BofA Iris 1-Year Participation Rate <sup>3</sup> _____%	BofA Iris 2-Year Enhanced Participation Rate <sup>3</sup> _____%
	BofA Iris 2-Year Participation Rate <sup>3</sup> _____%	<b>Total (must equal 100%)</b> _____%

### PACIFIC INDEX EDGE

**Note:** Available only on contracts issued prior to 12/16/2019.<sup>1</sup>

Available only on contracts issued on or after 12/16/2019.<sup>2</sup>

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 <sup>2</sup> _____%
	S&P 500 1-Year Point-to-Point with a Cap _____%	BlackRock Endura® 2-Year Point-to-Point with Spread <sup>1</sup> _____%
	S&P 500 1-Year Participation Rate with Spread _____%	<b>Total (must equal 100%)</b> _____%
	S&P 500 1 Year Performance Trigger Index <sup>2</sup> _____%	
(source option name) _____ %	Fixed Account Option _____%	BlackRock Endura® 1-Year Point-to-Point with a Spread <sup>2</sup> _____%
	S&P 500 1-Year Point-to-Point with a Cap _____%	BlackRock Endura® 2-Year Point-to-Point with Spread <sup>1</sup> _____%
	S&P 500 1-Year Participation Rate with Spread _____%	<b>Total (must equal 100%)</b> _____%
	S&P 500 1 Year Performance Trigger Index <sup>2</sup> _____%	



### 3 TRANSFER INDIVIDUAL OPTIONS (Continued)

#### PACIFIC INDEX EDGE

Note: Available only on contracts issued prior to 12/16/2019.<sup>1</sup>  
Available only on contracts issued on or after 12/16/2019.<sup>2</sup>

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 <sup>2</sup> _____%
	S&P 500 1-Year Point-to-Point with a Cap _____%	BlackRock Endura® 2-Year Point-to-Point with Spread <sup>1</sup> _____%
	S&P 500 1-Year Participation Rate with Spread _____%	<b>Total (must equal 100%)</b> _____%
	S&P 500 1 Year Performance Trigger Index <sup>2</sup> _____%	

#### 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 _____%	<b>Total (must equal 100%)</b> _____%
_____ (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 _____%	<b>Total (must equal 100%)</b> _____%
_____ (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 _____%	<b>Total (must equal 100%)</b> _____%

#### 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 _____%	<b>Total (must equal 100%)</b> _____%
_____ (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 _____%	<b>Total (must equal 100%)</b> _____%
_____ (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 _____%	<b>Total (must equal 100%)</b> _____%



**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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### 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.

