

PACIFIC LIFE INSURANCE COMPANY

Life Insurance Division
P.O. Box 2030 • Omaha, NE 68103-2030
(800) 347-7787 • Fax (866) 398-0467
www.PacificLife.com



LOAN REQUEST

Form with fields: Insured's Name: First MI Last, Policy Number(s), List Bill Name (If applicable), List Bill Number(s), Policyowner's Name, Telephone Number (Include area code)

1. Policy Loan (Check the appropriate box(es) if requesting a Standard Loan, Alternate Loan, or both types of loans)

Standard Loan

- Issue maximum loan borrowing dividends.
Issue maximum loan NOT borrowing dividends.
Issue net loan for \$_____2
Issue gross loan for \$_____2
Process a loan to pay premiums or other charges due on policy # _____

Special instructions: _____

Alternate Loan1

- Issue maximum loan
Issue net loan for \$_____2
Issue gross loan for \$_____2
Process a loan to pay premiums or other charges due on policy # _____
Special Instructions: _____

1If an Alternate Loan is requested and is not available, the request will be processed as a Standard Loan.

2The maximum loan amount available will be processed if the requested amount is not available.

Effective Date: The loan effective date will be based on the date and time all requirements are received in proper form at Pacific Life Insurance Company's (PLIC) Life Insurance Division.

For Variable Universal Life Insurance: The loan amount is calculated effective as of the end of the business day if received before the close of the New York Stock Exchange (NYSE). If received at or after the time of the close of the NYSE, the request will be effective as of the end of the next business day.

For Products with Indexed Accounts: Unless specific investment options are requested, the loan amount is first taken proportionally from the policy's Fixed and Variable investment options' accumulated value. If there is no accumulated value in these options, the loan amount will be taken from the Indexed Accounts. Please note that the Indexed Accounts cannot be selected as one of the options.

Any loan that reduces the Indexed Account(s) may prevent future transfers to the Indexed Account(s) for a 12-month period of time called the Lockout Period. During this time, future payments will remain in the Fixed Account, and no transfer to the Indexed Account(s) may take place, including a transfer as a result of a premium payment. Transfers to the Indexed Account(s) will resume after the end of the Lockout Period.

For Alternate Loans: If an Alternate Loan is available on the policy, you can request an Alternate Loan or a combination of an Alternate Loan and a Standard Loan. Refer to the policy's Alternate Loan Rider for information on how an Alternate Loan differs from a Standard Loan. If the policy has an Overloan Protection Rider II, it cannot be exercised while an Alternate Loan is on the policy.

For Long Term Care (LTC) policies or policies with a Long Term Care Rider (LTCR): A loan will reduce the LTC Benefit Amount available. On an LTC policy, or a policy with an LTCR, a portion of any benefit payment will be used toward repayment of the loan. A loan may not be available depending on whether a claim for long term care benefits has been received and/or is in Good Order.

For Fixed Annuities: Loans are not permitted.



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Insured's Name: First MI Last	Policy Number(s)
List Bill Name (If applicable)	List Bill Number(s)

2. Loan Exchange (if available)

- A loan exchange can only be done once in any twelve-month period.
- A Standard to an Alternate Loan Exchange is not permitted if the policy is in a Lockout Period.
- Prior to requesting a loan exchange, review the policy and the Alternate Loan Rider for detailed information on the effective date of the exchange and the effect that the loan exchange will have on the policy.

Standard Loan to Alternate Loan Exchanged Amount: Entire balance or \$ _____

Required: The exchanged Policy Debt will be used to create a new Segment(s) in the Designated Account(s) you select below.

The exchanged Policy Debt will be used to create a new Segment(s) in the Designated Account(s) you select below.

- 1 Year Indexed Account _____%
 1 Year Indexed Account 4 (1-Year No Cap) _____%
 1 Year Indexed Account 2 (1-Year Intl) _____%
 1 Year Indexed Account 5* (1-Year High Cap) _____%
 1 Year Indexed Account 3 (1-Year High Par) _____%

Alternate Loan to Standard Loan Exchanged Amount: Entire balance or \$ _____

*An Indexed Account Charge Rate of 0.0666% is assessed against any Account Value in the 1-Year High Cap Indexed Account. The resulting charge is taken as part of the monthly deduction. Please see your Policy for details.

3. Assignee's Consent (Complete only if policy is collaterally assigned.)

_____, Assignee of the policy(ies) indicated above, consents to the policy loan requested, to be made by PLIC on security of this policy, and agrees that the loan together with any accrued interest will be a lien upon the policy prior and superior to all claims of the Assignee.

Make the disbursement payable to the following (check one):

- Policyowner only (Complete Section 4.)
 Assignee only (Complete Section 5.)
 Assignee and policyowner, jointly – Mail check to: Assignee Policyowner (Complete Sections 4. and 5.)
 Assignee and policyowner, individually (Provide payment instructions in Section 1 or on a separate sheet and complete Sections 4. and 5.)

4. Policyowner's Mailing Address (Complete if the payee is the policyowner.)

Current Address:

Street	City	State	Zip Code
Attention			Title

5. Assignee's Mailing Address (Complete if the payee is the assignee.)

Name			
Address: Street	City	State	Zip Code
Attention			Title

6. Third Party Payee (Complete if the payee is other than the policyowner or the assignee.)

Name			Account #
Address: Street	City	State	Zip Code
Attention			Title

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7. Testing for Tax Reportable Events (Required for Life Insurance policies only)

PLIC may perform various tests to determine if the loan will result in a tax reportable event.

If the loan results in a tax reportable event (check one):

- I request that PLIC contact me before processing the loan. (This may delay the effective date of the request.)
- I authorize PLIC to proceed with the loan without contacting me first. (See important notes below.)

Important:

- In most circumstances, once a loan is processed we are unable to reverse the loan or the applicable tax reporting.
- Applicable tax reporting is submitted to the Internal Revenue Service (IRS) under the primary policyowner's tax identification number, unless directed otherwise.
- We recommend that you consult a qualified independent legal and/or tax advisor for advice based on your particular circumstances.

8. Tax Withholding/Reporting

PLIC is required by law to withhold federal and state income tax (in certain states) from any taxable lump sum payment made under the above policy, unless you elect not to have income tax withheld.

Federal Tax Reporting	State Income Tax Reporting, where applicable
<input type="checkbox"/> Do not withhold any Federal Taxes	<input type="checkbox"/> Do not withhold any State Income Tax
<input type="checkbox"/> I am subject to backup withholding	<input type="checkbox"/> Withhold the following percentage amount _____%
<input type="checkbox"/> Withhold the following percentage amount _____%	Indiana Resident: may request a county tax withholding amount. County Name: _____ \$ _____.

If your policy is classified as a Modified Endowment Contract or is tax qualified, complete the following. If you do not indicate a reason for distribution and your attained age is under 59 1/2, the distribution will be reported as a premature distribution.

This distribution is due to: Attainment of age 59 1/2 Disability Hardship

9. Certification of Policyowner's Taxpayer Identification Number

Taxpayer I. D. number is _____

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person (defined in the instructions in item 3 of the Certification on the official IRS Form W-9).
4. I am exempt from FATCA reporting (defined in the instructions in item 4 of the Certification on the official IRS Form W-9).

Note: You must check here if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.

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10. Account Allocations (Complete only if requesting a loan for Variable Universal Life Insurance.)

When requesting a loan, the loan will be taken from your investment options in proportion to the accumulated value you have in each option unless you tell us otherwise below. The Indexed Accounts cannot be entered as one of the options. Total must equal 100%.

Investment Options	%	Internal Use Code	Investment Options	%	Internal Use Code
Domestic Equity			Asset Allocation/Balanced		
Amer Century VP Mid Cap Value		AV, AK	Amer Funds IS Asset Alloc		AA, AO
Amer Funds IS Growth		AR, AQ	BlackRock 60/40 Target Alloc ETF V.I.		BB
Amer Funds IS Growth-Income		AI, AU	BlackRock Gbl Alloc V.I.		2I, BZ
BlackRock Basic Value V.I.		2J	Fidelity VIP Freedom 2010		NA
BNY Mellon VIF Appreciation		AS	Fidelity VIP Freedom 2015		NB
ClearBridge Var Aggr Growth		T2, CY	Fidelity VIP Freedom 2020		NC
ClearBridge Var Mid Cap		N2, CZ	Fidelity VIP Freedom 2025		ND
DFA VA US Large Value		VN	Fidelity VIP Freedom 2030		NE, MT
DFA VA US Targeted Value		VM	Fidelity VIP Freedom 2035		NG, MU
Fidelity VIP Contrafund		2N, MK	Fidelity VIP Freedom 2045		NH, MV
Fidelity VIP Growth		2S	Fidelity VIP Freedom Income		NF MR
Fidelity VIP Mid Cap		2D, M7	Lazard Retirement Gbl Dyn Multi-Asset		W3, LZ
Fidelity VIP Total Market Index		M8	MFS VIT Total Return Ser		MX
Fidelity VIP Value Strat		2E	PIMCO VIT Gbl Multi-Asset Managed Alloc		PG, PJ
Invesco Oppenheimer V.I. Main Street Small Cap		OH	PSF DFA Balanced Alloc (PLFA)		ØG, VT
Janus Henderson VIT Enterprise		J2, J3	PSF Pac Dyn – Conserv Growth (PLFA)		ME, QE
Lazard Retirement US Equity Select		W2	PSF Pac Dyn – Growth (PLFA)		MH, QH
Lord Abbett Ser Fund Developing Growth		LD	PSF Pac Dyn – Mod Growth (PLFA)		MJ, QJ
Lord Abbett Ser Fund Fundamental Equity		LA	PSF Port Opt Aggr-Growth (PLFA)		ØE, 9E
M Capital Appreciation (Frontier)		A2	PSF Port Opt Conserv (PLFA)		ØA, 9A
M Large Cap Growth (DSM Capital)		C2	PSF Port Opt Growth (PLFA)		ØD, 9D
M Large Cap Value (AJO)		O2	PSF Port Opt Mod (PLFA)		ØC, 9C
MFS VIT New Discovery Ser		L2, MW	PSF Port Opt Mod-Conserv (PLFA)		ØB, 9B
MFS VIT Value Ser		M3, MZ	State Street Total Return V.I.S.		GE
Neuberger Berman AMT Sustainable Equity		NR	International Equity		
PSF Comstock (Invesco)		Y2, Y3	Amer Funds IS Intl		AY
PSF Dividend Growth (T. Rowe Price)		V2, V4	Amer Funds IS New World		AZ
PSF Equity Index (BlackRock)		EX, EY	DFA VA Intl Value		VO
PSF Focused Growth (Janus)		Q2	Fidelity VIP Intl Index		M6
PSF Growth (MFS)		G2, G3	Invesco Oppenheimer V.I. Gbl		OG, OK
PSF Large-Cap Growth (BlackRock)		2B	Invesco V.I. Intl Growth		IG, OL
PSF Large-Cap Value (ClearBridge)		LC, CL	Janus Henderson VIT Overseas		H2, H3
PSF Main Street Core (Invesco)		ET, ES	Lazard Retirement Intl Equity		W1
PSF Mid-Cap Equity (Scout)		MC	M Intl Equity (DFA)		S2
PSF Mid-Cap Growth (Ivy)		2M, CØ	PSF Emerging Markets (Invesco)		EM, PE
PSF Mid-Cap Value (Boston Partners)		MA, DØ	PSF Intl Large-Cap (MFS)		X2, X1
PSF Small-Cap Equity (BlackRock/Franklin)		2V, V5	PSF Intl Small-Cap (QS Investors)		I2, I3
PSF Small-Cap Index (BlackRock)		SC, SB	PSF Intl Value (Wellington)		IX
PSF Small-Cap Value (AllianceBernstein)		SR, SS	Templeton Foreign VIP		TF, TD
PSF Value Advantage (JPMorgan)		VA, VZ			
Royce Capital Fund—Micro-Cap		RM			
T. Rowe Price Blue Chip Growth		2K, K1			
T. Rowe Price Equity Income		2L, L1			
Vanguard VIF Mid Cap Index		VC			

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10. Account Allocations (Continued)

Investment Options	%	Internal Use Code	Investment Options	%	Internal Use Code
Sector/Specialty			Fixed Income (Continued)		
MFS VIT Utilities Ser		M2, MY	PSF Inflation Managed (PIMCO)		GO, GZ
PSF Currency Strat (Neuberger/UBS)		CT	PSF Inflation Strategy (Barings)		IF
PSF Health Sciences (BlackRock)		2H, H4	PSF Managed Bond (PIMCO)		MB, M1
PSF Real Estate (Principal REI)		R2, R1	PSF Short Duration Bond (T. Rowe Price)		D2, D4
PSF Technology (MFS)		2T, T1	Templeton Gbl Bond VIP		TG, TE
VanEck VIP Gbl Hard Assets		2W	Western Asset Var Gbl High Yield Bond		W4
Vanguard VIF Real Estate Index		VF	Fixed Account Options		
Cash Equivalents			Pacific Life-Fixed Account		
Fidelity VIP Govt Money Market		MM	Pacific Life-Fixed LT Account		
Fixed Income			Other Approved Investment Options		
Amer Funds IS High-Income Bond		AW			
Fidelity VIP Bond Index		MI			
Lord Abbett Ser Fund Bond Debenture		LB			
Lord Abbett Ser Fund Total Return		LT			
PIMCO VIT Income		PI			
PSF Core Income (PAM)		CO			
PSF Diversified Bond (Western Asset)		2U, U1			
PSF Emerging Markets Debt (Ashmore)		EG, PF			
PSF Floating Rate Income (PAM)		RI, RH			
PSF High Yield Bond (PAM)		HB, HI			

11. Declarations

By signing in the Signature section, I/we authorize PLIC to process the policy loan(s) as requested.

Each of the undersigned attests that:

- No bankruptcy or insolvency proceedings have been filed or are pending by or against them.
- The policy(ies) is not subject to any pledge or assignment other than the assignment on file with PLIC.
- A loan may cause a reduction in the death benefit and/or taxable event and that the taxpayer should seek advice from a qualified independent legal and/or tax advisor based on the taxpayer's particular circumstances.
- In most circumstances, once a loan is processed PLIC is unable to reverse the loan or any applicable tax reporting.
- Applicable tax reporting is submitted to the Internal Revenue Service (IRS) under the primary policyowner's tax identification number, unless directed otherwise.
- Loan interest not paid when due will be added to the loan principal and bear interest at the same rate; and if policy debt exceeds the accumulated value, less the surrender charge, the policy will terminate, and coverage will cease.
- If the loan amount requested is not available, PLIC will automatically process the maximum amount available.
- If an Alternate Loan is requested and is not available, PLIC will automatically process the request as a Standard Loan.
- If my policy has a Term Insurance with Limited Return of Premium Rider, taking a policy loan will terminate any active Limited Return of Premium Guaranteed provided under the Rider, but the Rider will remain in-force.
- If any amount received under this form will be used to pay premiums on any new life insurance or annuity policy, I/we have attached the applicable state replacement forms and complied with any applicable state replacement regulations.
- If the policy includes long term care benefits and there is an outstanding loan at the time a long term care benefit or terminal illness benefit is payable, I/we understand that a portion of the benefit will be applied towards repayment of the loan.
- PLIC is not engaged in the practice of law, nor is it licensed to do so. Communications with PLIC employees are not intended as legal or tax advice, nor may they be construed or relied upon as such.

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Insured's Name: First MI Last	Policy Number(s)
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12. Signatures

If you are signing on behalf of an entity, you represent that you are authorized to execute this document and to make the statements that may be shown. You further represent that all requirements of those entities, including the use of any seal (in the case of a Corporation) and any authorized signatures (in the case of a Corporation and/or Trust), have been met.

THE INTERNAL REVENUE SERVICE DOES NOT REQUIRE YOUR CONSENT TO ANY PROVISION OF THIS DOCUMENT OTHER THAN THE CERTIFICATIONS REQUIRED TO AVOID BACKUP WITHHOLDING.

SIGNED AND DATED ON:

Date (mm/dd/yyyy)

X
Policyowner's Signature

Policyowner's Name: First MI Last (print)	Title, if applicable
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X
Assignee's Signature

Assignee's Name: First MI Last (print)	Title, if applicable
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X
Other Required Signature (Must check a box below)

Other Required Name: First MI Last (print)	Title, if applicable
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Indicate role of "Other Required" signature:

- | | |
|--|--|
| <input type="checkbox"/> Additional Policyowner | <input type="checkbox"/> Attorney-in-Fact |
| <input type="checkbox"/> Additional Assignee | <input type="checkbox"/> Irrevocable Beneficiary |
| <input type="checkbox"/> Insured | <input type="checkbox"/> Premium Payor/Remitter |
| <input type="checkbox"/> Additional Insured | <input type="checkbox"/> New Policyowner (only required for ownership changes) |
| <input type="checkbox"/> Business Entity's Authorized Representative | <input type="checkbox"/> Applicant (only required at time of application) |
| <input type="checkbox"/> Trustee | <input type="checkbox"/> Other: _____ |

INSTRUCTIONS

When to use this form:	This form is used to request a loan or a loan exchange (if available) on your life insurance policy.	
Who must sign this form:	POLICYOWNER(S) – Required signature(s). ASSIGNEE(S) – Required when the policy has an active assignment(s) and the assignee's signature or consent is required according to the assignment agreement. OTHER REQUIRED SIGNATURE(S) – Any party that has an ownership interest that requires them to approve this policy request. Indicate their signing capacity by checking the appropriate role. If the policyowner, assignee or other required signing party is a Corporation, Business Entity, or Trust, all signatures required by the governing documents or the trust agreement (if a Trust) must be included, in addition to the authorized representative(s) title or signing capacity.	
Where to send this form:	Regular mail: Pacific Life Insurance Company Life Insurance Division P.O. Box 2030 Omaha, NE 68103-2030 Overnight mail: Pacific Life Insurance Company Life Insurance Division, 5 th floor 6750 Mercy Rd Omaha, NE 68106	Fax: (866) 398-0467 In-force policy e-mail: policyservice@pacificlife.com Customer Service: (800) 347-7787