

PACIFIC LIFE INSURANCE COMPANY

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

**PACIFIC LIFE****LOAN REQUEST**

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-type rider, 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. **CA Only**-The reduction to the LTC benefits requires your written consent on the Statement of Numerical Information Quote to deem this loan in Good Order. The Statement of Numerical Information Quote will be sent to you upon receipt of your request.

For Fixed Annuities: Loans are not permitted.

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2. Loan Exchange/Reclassification** (if available)

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

Standard Loan TO Alternate Loan Reclassified Amount: ☐ Entire balance or ☐ \$ _____

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

The reclassified Policy Debt will be used to create a new Segment(s) in the Designated Account(s) you select below:
Not all indexed accounts are available for VIUL/IUL. See your policy specifications for available Designated Accounts.

- | | |
|--|--|
| <input type="checkbox"/> 1 Year Indexed Account _____ % | <input type="checkbox"/> 1 Year No Cap Flex Indexed Account _____ % |
| <input type="checkbox"/> 1 Year International Indexed Account _____ % | <input type="checkbox"/> 1 Year Vol Ctrl Indexed Account _____ % |
| <input type="checkbox"/> 1 Year High Par Indexed Account _____ % | <input type="checkbox"/> 1 Year High Par Vol Ctrl Indexed Account _____ % |
| <input type="checkbox"/> 1 Year High Cap Indexed Account* _____ % | <input type="checkbox"/> 1 Year Select Vol Ctrl Indexed Account _____ % |
| <input type="checkbox"/> 1 Year High Cap Plus Indexed Account* _____ % | <input type="checkbox"/> 1 Year Invesco QQQ Indexed Account _____ % |
| <input type="checkbox"/> 1 Year Plus Indexed Account* _____ % | <input type="checkbox"/> 1 Year No Cap Dynamic Par Indexed Account _____ % |
| <input type="checkbox"/> 1 Year High Cap Flex Indexed Account _____ % | |

Alternate Loan TO Standard Loan Reclassified 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, 0.25% in the 1 Year High Cap Plus Indexed Account and 0.0208% in the 1 Year Plus Indexed Account. The resulting charge is taken as part of the monthly deduction. Please see your Policy for details.

**Loan Exchange was renamed to Loan Reclassification with the Alternate Loan Rider 2.

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. Updates to this section will become the policyowner's address of record.)

Current Street	City	State	Zip Code
Attention			Title

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

Name			
Address: Street	City	State	Zip Code
Attention		Title	

6. Alternate Delivery/Payee Instruction

Unless indicated below, the check will always be made payable to the policyowner and sent to the primary owner's address of record. Only complete this section if check is to be made payable to an alternate payee or if the check should be mailed to an alternate address for the primary owner. Acceptable alternate payees and/or third parties include any party to the contract, financial institutions, trusts, and charities.

Name of Payee	Account # (If applicable)
Address: Street City	State Zip Code
Attention	Title

7. 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 selected as one of the options. See the prospectus for any restrictions regarding fixed options. Total must equal 100%.

Investment Options	%	Internal Use Code	Investment Options	%	Internal Use Code
Domestic Equity			Domestic Equity (Continued)		
Amer Funds IS Growth		AR, AQ, AP	Janus Henderson VIT Enterprise		J2, J3
Amer Funds IS Growth-Income		AI, AU, AT	Janus Henderson VIT Mid Cap Value		K3
Bain Capital Equity Opportunities		C8, C9	Lord Abbett Ser Fund Developing Growth		LD
BlackRock Basic Value V.I.		2J, BY	Lord Abbett Ser Fund Fundamental Equity		LA
BNY Mellon VIF Appreciation		AS	LVIP Amer Century Mid Cap Value		AK, AV
ClearBridge Var Mid Cap		N2, CZ	M Capital Appreciation (Frontier)		A2
ClearBridge Var Small Cap Growth		CW	M Large Cap Growth (DSM Capital)		C2
DFA VA US Large Value		VN	M Large Cap Value (Brandywine)		O2
DFA VA US Targeted Value		VM	MFS VIT III Blended Research Small Cap Equity		NN
Fidelity VIP Contrafund		2N, MK	MFS VIT New Discovery Ser		L2, MW
Fidelity VIP Growth		2S, M5	MFS VIT Value Ser		M3, MZ
Fidelity VIP Mid Cap		2D, M7	Neuberger Berman AMT Sustainable Equity		NR
Fidelity VIP Total Market Index		M8, N5	PSF Dividend Growth (T. Rowe Price)		V2, V4
Fidelity VIP Value Strategies		2E, M9	PSF Equity Index (BlackRock)		EX, EY
Invesco V.I. Discovery Mid Cap Growth		OJ	PSF Focused Growth (Janus)		Q2, Q1
Invesco V.I. Main Street Small Cap		OH	PSF Growth (MFS)		G2, G3

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7. Account Allocations (Continued)

Investment Options	%	Internal Use Code	Investment Options	%	Internal Use Code
Domestic Equity (Continued)			Asset Allocation/Balanced (Continued)		
PSF Hedged Equity (JPMorgan)		OY	Fidelity VIP Freedom 2035		NG, MU
PSF Large-Cap Core (JPMorgan)		ET, ES	Fidelity VIP Freedom 2040		C4
PSF Large-Cap Plus Bond Alpha (PLFA/FDS)		T7, T8	Fidelity VIP Freedom 2045		NH, MV
PSF Large-Cap Value (ClearBridge)		LC, CL	Fidelity VIP Freedom 2050		C5
PSF Mid-Cap Growth (Federated Hermes)		2M, CØ	Fidelity VIP Freedom 2055		N7
PSF Mid-Cap Plus Bond Alpha (PLFA/FDS)		MC, M4	Fidelity VIP Freedom 2060		C6
PSF Mid-Cap Value (Boston Partners)		MA, DØ	Fidelity VIP Freedom 2065		N8
PSF QQQ Plus Bond Alpha (PLFA/FDS)		W8, W9	Fidelity VIP Freedom Income		NF, MR
PSF Small-Cap Equity (BlackRock/Franklin)		2V, V5	Lazard Retirement Gbl Dyn Multi-Asset		W3, LZ
PSF Small-Cap Growth (MFS)		AE	MFS VIT Total Return Ser		MX
PSF Small-Cap Index (BlackRock)		SC, SB	PIMCO VIT Gbl Managed Asset Alloc		PG, PJ
PSF Small-Cap Plus Bond Alpha (PLFA/FDS)		W6, W7	PSF Avantis Balanced Alloc (PLFA)		ØG, VT
PSF Small-Cap Value (Avantis)		SR, SS	PSF ESG Diversified (PLFA)		OZ
PSF Value (Putnam)		Y2, Y3	PSF ESG Diversified Growth (PLFA)		PA
PSF Value Advantage (JPMorgan)		VA, VZ	PSF Pac Dyn – Aggr Growth (PLFA)		L8, L9
Royce Micro-Cap		RM, RN	PSF Pac Dyn – Conserv Growth (PLFA)		ME, QE
T. Rowe Price Blue Chip Growth		2K, K1	PSF Pac Dyn – Growth (PLFA)		MH, QH
T. Rowe Price Equity Income		2L, L1	PSF Pac Dyn – Mod Growth (PLFA)		MJ, QJ
Vanguard VIF Capital Growth		VJ	PSF Port Opt Aggr-Growth (PLFA)		ØE, 9E
Vanguard VIF Diversified Value		VI	PSF Port Opt Conserv (PLFA)		ØA, 9A
Vanguard VIF Equity Income		VS	PSF Port Opt Growth (PLFA)		ØD, 9D
Vanguard VIF Mid Cap Index		VC	PSF Port Opt Mod (PLFA)		ØC, 9C
Vanguard VIF Small Company Growth		VK	PSF Port Opt Mod-Conserv (PLFA)		ØB, 9B
Vanguard VIF Total Stock Market Index		VE	Sector/Specialty		
Asset Allocation/Balanced			MFS VIT III Global Real Estate		NO
Amer Funds IS Asset Alloc		AA, AO, AL	MFS VIT Utilities Ser		M2, MY
BlackRock 60/40 Target Alloc ETF V.I.		BB	PIMCO VIT CommodityRealReturn Strategy		PK
BlackRock Gbl Alloc V.I.		2I, BZ	PSF Health Sciences (BlackRock)		2H, H4
Fidelity VIP Freedom 2010		NA	PSF Real Estate (Principal REI)		R2, R1
Fidelity VIP Freedom 2015		NB	PSF Technology (FIAM)		2T, T1
Fidelity VIP Freedom 2020		NC	VanEck VIP Gbl Resources		2W
Fidelity VIP Freedom 2025		MS, ND	Vanguard VIF Real Estate Index		VF
Fidelity VIP Freedom 2030		NE, MT			

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7. Account Allocations (Continued)

Investment Options	%	Internal Use Code	Investment Options	%	Internal Use Code
International Equity			Fixed Income (Continued)		
Amer Funds IS Intl		AY	MFS VIT Total Return Bond Ser		OW
Amer Funds IS Intl Growth and Income		OU	PIMCO International Bond (USD-Hdg)		CF
Amer Funds IS New World		AZ	PIMCO VIT Emerging Markets Bond		OX
DFA VA Intl Small		VP	PIMCO VIT Income		PI
DFA VA Intl Value		VO	PIMCO VIT Long-Term US Government		L7
Fidelity VIP Emerging Markets		CC	PSF Bond Plus (PLFA/FDS)		T3, T4
Fidelity VIP Intl Index		M6, N4	PSF Core Income (Aristotle Pacific)		CO, CP
Invesco V.I. EQV Intl Equity		IG, OL	PSF Diversified Bond (Loomis Sayles)		2U, U1
Invesco V.I. Global		OG, OK	PSF Emerging Markets Debt (Principal)		EG, PF
Janus Henderson VIT Overseas		H2, H3	PSF Floating Rate Income (Aristotle Pacific)		RI, RH
Lazard Retirement Intl Equity		W1	PSF High Yield Bond (Aristotle Pacific)		HB, HI
M Intl Equity (DFA)		S2	PSF Inflation Managed (PIMCO)		GO, GZ
MFS VIT II Research International		NM	PSF Intermediate Bond (JPMorgan)		PB
PSF Emerging Markets (GSAM)		EM, PE	PSF Short Duration Bond (T. Rowe Price)		D2, D4
PSF Intl Equity Plus Bond Alpha (PLFA/FDS)		T5, T6	PSF Total Return (PIMCO)		MB, M1
PSF Intl Growth (ClearBridge)		PD	Templeton Gbl Bond VIP		TG, TE
PSF Intl Large-Cap (MFS)		X2, X1	Vanguard VIF Global Bond Index		CE
PSF Intl Small-Cap (Fidelity)		I2, I3	Vanguard VIF High Yield Bond		N6
PSF Intl Value (Wellington)		IX, I8	Vanguard VIF Short-Term Investment-Grade		VG
Templeton Foreign VIP		TF, TD	Vanguard VIF Total Bond Market Index		VB
Vanguard VIF Intl		VR	Cash Equivalents		
Fixed Income			Fidelity VIP Govt Money Market IC		LM
Amer Funds IS American High-Income Trust		AW	Fidelity VIP Govt Money Market SC		MM
Amer Funds IS Capital World Bond		OT	Fixed Account Options		
BlackRock High Yield Bond		OV	Pacific Life-Fixed Account		
DFA VA Short-Term Fixed		VQ	Pacific Life-Fixed LT Account		
Fidelity VIP Bond Index		MI, N3	Other Approved Investment Options		
Lord Abbett Ser Fund Bond Debenture		LB			
Lord Abbett Ser Fund Total Return		LT			
LVIP Amer Century Inflation Protection		AJ			
MFS VIT II Corporate Bond		L6			
MFS VIT II Government Securities		NL			

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8. 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 circumstances.

9. Tax Withholding/Reporting

Federal Income Tax Withholding: PLIC is required by law to withhold a minimum of 10% for federal taxes on any taxable portion of the lump sum payment made under the above policy. You may elect not to have income tax withheld by checking the appropriate box. If you elect to have taxes withheld, check the third box below in the Federal Tax Reporting column, and submit the required IRS W-4R tax form, which can be found on IRS.gov.

If you elect not to have withholding apply to your payment, or if you do not have enough income tax withheld from your payment, you may be responsible for payment of estimated tax. You may incur penalties under the estimated income tax rules if your withholding and estimated tax payments are not sufficient.

State Income Tax Withholding: Tax withholding rules vary by state. Some states do not have state income tax and withholding may not be applicable. In other states withholding may be elected or mandatory, or may even require you to submit a state specific withholding certificate/form. Where your state does not allow you to make withholding elections through the use of this form or may require a state specific form in order to do so, we may be required to withhold a mandatory default amount/percentage if the required form is not submitted, or no election is made. Please consult with your tax advisor to determine what may be required in your situation.

Federal Income Tax Withholding	State Income Tax Withholding
If no boxes are checked below, we are required to withhold taxes at a rate of not less than 10%.	<input type="checkbox"/> Do not withhold any State Income Tax
<input type="checkbox"/> Do not withhold any Federal Income Taxes	<input type="checkbox"/> Withhold the following percentage amount ____%
<input type="checkbox"/> I am subject to backup withholding. I understand that income tax will be withheld from my payment.	<input type="checkbox"/> Withhold the State Income Tax default
<input type="checkbox"/> IRS Form W-4R is attached for tax withholding.	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 ½, the distribution will be reported as a premature distribution. This distribution is due to: ☐ Attainment of age 59 ½ ☐ Disability ☐ Hardship

10. Certification of Policyowner's Taxpayer Identification Number

Taxpayer I. D. number is _____

- ☐ Check this box if you are not a U.S. citizen or other U.S. person as defined in #3 below and this section does not apply to you.

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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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. Furthermore, on an Alternate Loan Rider 2, if the Excess Alternate Loan Value is greater than zero, PLIC will automatically reclassify the excess amount to a Standard Loan.
- 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 has a Term Insurance with Limited Return of Premium Rider, taking a policy loan will terminate any active Limited Return of Premium Guarantee provided under the Rider, but the Rider will remain in-force.
- If the policy has a Limited Return of Premium Guarantee Rider, the Minimum Premium Requirement minus any loan accounts must be satisfied by the end of each Rider Benefit Year to keep the rider in-force.
- 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 does not make any recommendations and is not engaged in the practice of law, nor is it licensed to do so. Any communications with PLIC employees are not and should not be construed as a recommendation, legal advice, or tax advice, nor may they be relied upon as such. PLIC suggests that you consult your life insurance producer to help ensure this request meets your needs and is in your best interest.

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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 are 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/reclassification (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 Consumer Markets Division – Life Insurance P.O. Box 2030 Omaha, NE 68103-2030 Overnight mail: Pacific Life Insurance Company Consumer Markets Division – Life Insurance 6750 Mercy Rd Omaha, NE 68106	Fax: (866) 398-0467 In-force policy e-mail: policyservice@pacificlife.com Customer Service: (800) 347-7787