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

PACIFIC LIFE

WITHDRAWAL 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)

Subject to the policy provisions, a policy withdrawal may decrease the death benefit.

1. Policy Withdrawal

☐ Issue maximum withdrawal

☐ Issue withdrawal for $____________________ *

☐ Special Instructions:

____

____

☐ Process a withdrawal to pay premium or other charges on policy #_____________________

☐ Issue maximum Preferred Withdrawal (Subject to policy provisions, a preferred withdrawal will not decrease the death benefit.)

Effective Date: The withdrawal 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 withdrawal 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 withdrawal 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 withdrawal amount will be taken from the Indexed Accounts. Please note that the Indexed Accounts cannot be selected as one of the options.

Any withdrawal that reduces the Indexed Account(s) may prevent future transfers to the Indexed Account(s) for a 12-month period 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 Policies with Long Term Care Benefits: A withdrawal will reduce the Long Term Care (LTC) Benefit Amount available. A withdrawal may not be available depending on whether a claim for LTC benefits has been received and/or is in Good Order.

Decrease in Benefits or Coverage for Life Insurance Only: PLIC will perform various tests to determine if the change will result in a tax reportable event. Complete Section 7.

2. Withdrawal (For Fixed Annuity Policies)

Select either $ or % and indicate either Net or Gross Amount

☐ $__________________________ * ☐ Net ☐ Gross ☐ _______% ☐ Net ☐ Gross

3. Surrender of Paid-Up Additional Insurance (For Fixed Premium Non-Variable Life Insurance Policies)

Amount to surrender:

☐ Surrender all paid-up additional insurance available

☐ Surrender $______________ *

Apply as follows: (check all that apply)

☐ Send disbursement to policyowner

☐ Apply toward premium or policy charges on policy #________________

☐ Apply toward policy loan account on policy #______________________

☐ Send disbursement to policyowner for balance of remaining paid-up additional insurance
(Select this option only when applying paid-up additional insurance to pay premium or repay a loan **and** you wish to receive the balance of any unused paid-up additional insurance.)

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

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4. Account Allocations (Complete only for Variable Universal Life Insurance.)

When requesting a withdrawal, the withdrawal 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 Glbl 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 Glbl Dyn Multi-Asset		W3, LZ
Fidelity VIP Total Market Index		M8	MFS VIT Total Return Ser		MX
Fidelity VIP Value Strat		2E	PIMCO VIT Glbl 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. Glbl		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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4. 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 Glbl Bond VIP		TG, TE
VanEck VIP Glbl Hard Assets		2W	Western Asset Var Glbl 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			

5. Transfer of Assets (Complete if the funds are to be transferred as a Transfer of Assets or roll-over transaction)

☐ I authorize PLIC to transfer the requested withdrawal amount to __________________ (name of financial institution) as a Transfer of Assets or roll-over. The transfer will occur upon receipt by PLIC of a statement of acceptance from the financial institution named above.

Note: The statement of acceptance from the financial institution must be submitted with this request.

6. Withdrawal of Dividends (For Fixed Premium Non-Variable Life Insurance Policies)

CURRENT DIVIDENDS

Amount to withdraw:

☐ Withdraw all dividends available ☐ Withdraw $__________________ *

Apply as follows: (check all that apply)

☐ Send disbursement to policyowner

☐ Apply toward premium or policy charges on policy #________________

☐ Apply toward policy loan account on policy #_____________________

☐ Send disbursement to policyowner for balance of remaining dividends (Select this option only when applying dividends to pay premium or repay a loan **and** you wish to receive the balance of any remaining dividends.)

FUTURE DIVIDENDS

(Complete only if a change to your current dividend option is desired. Refer to your policy to determine which options are available.)

☐ Pay in cash

☐ Apply to premium

☐ Purchase Paid-Up Life Insurance

☐ Accumulate at interest

☐ Other _________________________

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

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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 withdrawal will result in a tax reportable event. If the withdrawal results in a tax reportable event (check one):

☐ I request that PLIC contact me before processing the withdrawal. (This may delay the effective date of the request.)

☐ I authorize PLIC to proceed with the withdrawal without contacting me first. (See important notes below)

Important:

- In most circumstances, once a withdrawal is processed we are unable to reverse the withdrawal 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 with your qualified independent legal and/or tax advisor for advice based on your 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
☐ Do not withhold any Federal Taxes ☐ I am subject to backup withholding ☐ Withhold the following percentage amount ________%	☐ Do not withhold any State Income Tax ☐ 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 ½ ☐ 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.

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

____, Assignee of the policy(ies) indicated above, consents to the policy withdrawal requested, to be made by PLIC.

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

☐ Policyowner only (Complete Section 11)
☐ Assignee only (Complete Section 12)
☐ Assignee and policyowner, jointly – Mail check to: ☐ Assignee ☐ Policyowner (Complete Sections 11 and 12)
☐ Assignee and policyowner, individually (Provide payment instructions in Section 1 or on a separate sheet and complete Sections 11 and 12)

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

Current Address:			
Street	City	State	Zip Code
Attention			Title

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

Name			
Address: Street	City	State	Zip Code
Attention			Title

13. 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

14. Declarations

By signing in the Signature section, I/we authorize PLIC to process the policy withdrawal(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 withdrawal 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.
- If the withdrawal causes a rider to decrease to zero, any charges that may continue for the rider have the potential to impact any Indexed Account and policy performance.
- In most circumstances, once a withdrawal is processed PLIC is unable to reverse the withdrawal 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.
- If the withdrawal amount requested is not available, PLIC will automatically process the maximum amount available.
- 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.
- PLIC is required to perform tests, on certain cash distributions, that relate to the taxation of life insurance and annuity policies.
- If the policy has long term care benefits, I/we understand that withdrawals may be restricted or prohibited by certain riders attached to the policy and that long term care benefit payments will reduce the Accelerated Benefit Rider benefit amounts available on the policy.
- 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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15. 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

X ______________________
Assignee's Signature

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

X ______________________
Other Required Signature (Must check a box below)

Other Required Name: First MI Last (print)	Title, if applicable

Indicate role of "Other Required" signature:

- ☐ Additional Policyowner
- ☐ Additional Assignee
- ☐ Insured
- ☐ Additional Insured
- ☐ Business Entity's Authorized Representative
- ☐ Trustee
- ☐ Attorney-in-Fact
- ☐ Irrevocable Beneficiary
- ☐ Premium Payor/Remitter
- ☐ New Policyowner (only required for ownership changes)
- ☐ Applicant (only required at time of application)
- ☐ Other:________________________________

INSTRUCTIONS

When to use this form:	This form may be used to request a withdrawal on a life insurance or fixed annuity 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, 5th floor 6750 Mercy Rd Omaha, NE 68106 **Fax:** (866) 398-0467 **In-force policy e-mail:** policyservice@pacificlife.com **Customer Service:** (800) 347-7787

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