



**THIRD PARTY INVESTMENT ADVISOR SERVICE  
AUTHORIZATION FOR INVESTMENT ADVISOR SERVICE PROGRAM (“Authorization”)**

I, the undersigned, am the legal owner of the Pacific Life Insurance Company (“Pacific Life”) variable annuity Contract(s) listed below and hereby authorize the indicated Investment Advisor to receive Contract information, to request or effect transfers of my contract value from any investment option to any other investment option of the Pacific Select Fund on my behalf via the Extranet portal or as otherwise permitted by Pacific Life, and to request withdrawals from the Contract to pay for the Investment Advisor’s fee for providing investment advisory and/or allocation services in accordance with the terms of my agreement with the Investment Advisor, subject to the conditions and restrictions described herein:

Contract Owner: \_\_\_\_\_

Contract Number: \_\_\_\_\_

Investment Advisor: \_\_\_\_\_

Investment Advisor Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Investment Advisor Telephone: \_\_\_\_\_

I further understand and agree that:

1. Pacific Life is not affiliated with and does not endorse any Investment Advisor.
2. Pacific Life does not provide legal or tax advice and recommends that Contract Owners consult with appropriate counsel before entering into an agreement with an Investment Advisor.
3. I agree to hold harmless Pacific Life and its officers, directors, and employees from and against any claims, liabilities, losses, expenses (including reasonable attorney’s fees), or alleged claims relating to the Contract Value of my Contract with respect to transactions initiated by Investment Advisor. Pacific Life shall have no responsibility to determine the appropriateness or suitability of any transaction initiated by Investment Advisor.
4. Pacific Life reserves the right to refuse or delay any transfer request initiated by Investment Advisor if, in Pacific Life’s sole discretion, it believes that such transfer may have a detrimental effect on the unit values or share prices of the Pacific Select Fund or on one or more of its Funds.
5. Pacific Life reserves the right to terminate the Investment Advisor Service Program at any time.
6. This authorization will terminate when Pacific Life receives any of the following in good order:
  - (a) Instructions from the Contract Owner to terminate this Authorization.
  - (b) Proof of death of the Contract Owner or any Annuitant.
  - (c) A transfer of ownership or assignment of the Contract.
  - (d) A domestic relations order.
  - (e) Instructions for withdrawal of the full Contract Value.
  - (f) Instructions for the election of annuitization of the contract.

(g) Notification from the Contract Owner or from the Investment Advisor of the Contract Owner's termination of participation in the Pacific Life Investment Advisor Service Program.

7. This authorization will not become effective until 15 days after the date of issue of the Contract.
8. Transfer requests may not be made to or from any General Account investment option of any product.
9. I understand Pacific Life's policies and procedures which limit the number and frequency of transfers are applied uniformly to all Contract Owners. I will read my contract and product prospectus carefully for details.
10. Complete concurrent participation in the Investment Advisor Service Program and any of the following Pacific Life Programs is not allowed:
  - (a) Asset Allocation Service or Strategies
  - (b) Dollar Cost Averaging

I authorize Pacific Life to cancel any and all of these programs my contract is enrolled in at the time this Authorization is submitted including any optional riders (if any) that require use of Pacific Life Asset Allocation Service or 100% allocation to one or a combination of the Asset Allocation Strategy investment options.

11. If I am currently making Pre-Authorized Withdrawals and an Authorization form is received for participation in the Investment Advisor Service Program, the Pre-Authorized Withdrawals must be made on a pro-rata basis from all Investment Options (fixed and variable) relative to the Account Value of each. It is my responsibility to set up/modify any Pre-Authorized Withdrawals accordingly.
12. Subsequent premium allocation instructions may be amended by Investment Advisor, and these changes will be processed to reflect the allocation percentages specified.
13. All transactions requested by Investment Advisor on my behalf shall be subject to the terms and conditions of the relevant product prospectus and statement of additional information ("SAI") then in effect and the terms and conditions of the applicable Contract. These include, but are not limited to, surrender penalties, penalty free withdrawals, minimum withdrawal amounts, and any other Contract provisions or limitations applicable to transfers and withdrawals. I will read my Contract and the product prospectus carefully for details.
14. Withdrawals made to pay Investment Advisor fees are considered withdrawals for the purpose of calculating any death benefit and/or annual fee, and may impact an optional Rider (if any) on the Contract. I will read my Contract, my Rider (if any) and the product prospectus carefully for details.
15. **NON-QUALIFIED.** All distributions from non-qualified annuities, including distributions to pay Investment Advisor fees, which are attributable to gain in the contract will be reported to the IRS on Form 1099-R as ordinary income to the Contract Owner and therefore may result in income tax liability to the Contract Owner. Distributions may be subject to a 10% penalty tax if they are made from a contract whose Owner is under age 59-1/2. Unless otherwise indicated in this Agreement, all contractual provisions, including but not limited to surrender penalties, penalty fee withdrawals, and minimum withdrawal amounts, apply to all distributions from a contract. If the amount withdrawn is subject to a surrender penalty, the total amount withdrawn will be increased to equal the net amount requested by Investment Advisor. Withdrawals for the payment of the Investment Advisor fees will not be allowed for Contract Owners who desire to have income tax and/or penalty tax withheld from these withdrawals and in such circumstance, the Contract Owner must make alternative arrangements with the Investment Advisor for the remission of the investment advisory and/or allocation service fees.
16. **QUALIFIED CONTRACTS.** It is our understanding of current federal tax law that fees taken from qualified contracts to pay for advisory services will not be treated as distributions for tax purposes, and therefore will not be reported to the IRS on Form 1099-R. However, such withdrawals will be subject to all Contractual provisions on withdrawals.
17. Pacific Life will not be held responsible for determining the suitability of any transfer request or for determining the accuracy of any Investment Advisor fee calculation, including the frequency or reasonableness of each such withdrawal

request to pay any Investment Advisor fee.

18. As the Contract Owner, I understand the restrictions and limitations imposed by Pacific Life in connection with any transfer and/or withdrawal request made by Investment Advisor.

**Authorization/Signatures**

I authorize Pacific Life to honor requests initiated by Investment Advisor to withdraw specified amounts from the assets of the Contract to pay for the Investment Advisor's fee in relation to providing investment advisory and/or allocation services. Checks for these fees will be made payable to the Investment Advisor. I understand that any such withdrawal may be subject to income tax and/or penalty tax and that such withdrawal may be reported to the Internal Revenue Service.

**I DO NOT WANT INCOME TAX WITHHELD FROM THESE WITHDRAWALS AND I UNDERSTAND THAT ANY LIABILITY WITH RESPECT TO SUCH TAXES IS MY SOLE RESPONSIBILITY.**

I also authorize Pacific Life to accept electronic transactions to effect transfer/allocation changes submitted to Pacific Life directly by my Investment Advisor. I also authorize Pacific Life to act on facsimile or original written instructions from any person purporting to have authority to make transfer/allocation changes, including requests for withdrawals from the Contract to pay investment advisory and/or allocation service fees in accordance with the terms of my agreement with Investment Advisor. Pacific Life will employ reasonable procedures to confirm that instructions from Investment Advisor communicated by facsimile, original written instructions, or electronically are authorized.

With respect to my contract, I agree that so long as Pacific Life complies with their procedures, neither Pacific Life, any of their affiliates, nor the Fund, or any of their directors, trustees, officers, employees or agents will be liable for any loss, liability, cost or expense (including reasonable attorneys' fees) in connection with requests that Pacific Life believes to be genuine.

This provision is subject to the conditions of the Contract, the administrative procedures of Pacific Life, and the provisions set forth in the Contract's prospectus. This authorization will be effective until written revocation or modification is received by Pacific Life's Service Center or Pacific Life discontinues this privilege, whichever occurs first.

**CONTRACT OWNER'S SIGNATURE**

**JOINT OWNER'S SIGNATURE**

Date: \_\_\_\_\_

Date: \_\_\_\_\_

By: \_\_\_\_\_

By: \_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_