

SERFF Tracking Number: PACL-126074893 State: Arkansas  
 Filing Company: Pacific Life Insurance Company State Tracking Number: 41840  
 Company Tracking Number: 20-1118  
 TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other  
 Product Name: Guaranteed Income Annuity (GIA) Rider  
 Project Name/Number: Guaranteed Income Annuity (GIA) Rider/20-1118

## Filing at a Glance

Company: Pacific Life Insurance Company  
 Product Name: Guaranteed Income Annuity (GIA) Rider  
 TOI: A10 Annuities - Other  
 Sub-TOI: A10.000 Annuities - Other  
 Filing Type: Form

SERFF Tr Num: PACL-126074893 State: Arkansas  
 SERFF Status: Closed-Approved-Closed  
 Co Tr Num: 20-1118  
 Authors: Larry Gardner, Maysy Vang, Brian Deleget, Karen Givens  
 Date Submitted: 03/17/2009

State Tr Num: 41840  
 State Status: Approved-Closed  
 Reviewer(s): Linda Bird  
 Disposition Date: 03/19/2009  
 Disposition Status: Approved-Closed  
 Implementation Date:

Implementation Date Requested: 05/01/2009  
 State Filing Description:

## General Information

Project Name: Guaranteed Income Annuity (GIA) Rider  
 Project Number: 20-1118  
 Requested Filing Mode: Review & Approval  
 Explanation for Combination/Other:  
 Submission Type: New Submission  
 Overall Rate Impact:  
 Filing Status Changed: 03/19/2009

Status of Filing in Domicile: Pending  
 Date Approved in Domicile:  
 Domicile Status Comments:  
 Market Type: Individual  
 Group Market Size:  
 Group Market Type:  
 Explanation for Other Group Market Type:  
 State Status Changed: 03/19/2009  
 Created By: Maysy Vang  
 Corresponding Filing Tracking Number:

Deemer Date:  
 Submitted By: Maysy Vang  
 Filing Description:  
 NAIC: 67466  
 FEIN: 95-1079000

To the Individual Life Insurance Department of Arkansas.

Form Number Form Description

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20-1118 Guaranteed Income Annuity (GIA) Rider

State Tracking #: 27482

SERFF Tracking #: USPH-64ZRNT429

On 9/24/2004, the Department approved the above referenced rider for use with various individual flexible premium deferred variable annuity contracts.

The current rider annual charge percentage is 0.50%, not to exceed a maximum annual charge percentage of 1.20%.

We are hereby notifying the Department that effective May 1, 2009, the annual charge will be 0.75%. The annual charge will be effective for new issues of this Rider only.

Attached for your records is a red-lined and clean copy of the rider with the new annual charge percentage.

Also enclosed is a Statement of Variability that denotes the variable items and their associated ranges, if applicable.

Except as described above, no other changes have been made to the form.

Should you have any questions or require additional information, please call toll-free (866) 746-2724 ext 3281.

Sincerely,

Karen Givens  
Sr. Compliance Analyst  
Annuities & Mutual Funds  
Email: amfproduct.filing@pacificlife.com

## Company and Contact

### Filing Contact Information

Maysy Vang, Compliance Analyst  
700 Newport Center Drive  
Newport Beach, CA 92660

Mvang@pacificlife.com  
949-219-6907 [Phone]  
949-219-0579 [FAX]

### Filing Company Information

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 Pacific Life Insurance Company CoCode: 67466 State of Domicile: Nebraska  
 700 Newport Center Drive Group Code: 709 Company Type: Annuities  
 Newport Beach, CA 92660-6397 Group Name: State ID Number:  
 (800) 722-2333 ext. [Phone] FEIN Number: 95-1079000

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**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$20.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pacific Life Insurance Company	\$20.00	03/17/2009	26466409

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	03/19/2009	03/19/2009

*SERFF Tracking Number:* PACL-126074893      *State:* Arkansas  
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*Product Name:* Guaranteed Income Annuity (GIA) Rider  
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## **Disposition**

Disposition Date: 03/19/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		No
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Life & Annuity - Actuarial Memo		No
<b>Supporting Document</b>	Guaranteed Income Annuity (GIA) Rider (redlined)		Yes
<b>Supporting Document</b>	Statement of Variability		Yes
<b>Supporting Document</b>	CERTIFICATION 6 & 19		Yes
<b>Form</b>	Guaranteed Income Annuity (GIA) Rider		Yes

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## Form Schedule

Lead Form Number: 20-1118

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	20-1118	Policy/Cont ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	R1118.pdf



# PACIFIC LIFE

Pacific Life Insurance Company  
700 Newport Center Drive  
Newport Beach, CA 92660  
A Stock Company

## GUARANTEED INCOME ANNUITY (GIA) RIDER

**Pacific Life Insurance Company** has issued this Rider as a part of the annuity Contract to which it is attached. Please read it carefully.

All provisions of the Contract that do not conflict with this Rider apply to this Rider. In the event of any conflict between the provisions of this Rider and the provisions of the Contract, the provisions of this Rider shall prevail over the provisions of the Contract.

The provisions of this Rider relate only to the GIA Annuity Option, and do not impact any of the other Annuity Options described in the Contract.

The numeric examples provided in this Rider are based on certain assumptions. They have been provided to assist in understanding the benefits provided by this Rider and to demonstrate how Purchase Payments received and withdrawals made from the Contract prior to the Annuity Date affect the values and benefits under this Rider over an extended period of time.

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**Definition of Terms** – Unless redefined in this Rider, the terms defined in the Contract will have the same meaning when used in this Rider.

**Guaranteed Income Annuity (GIA)** – You have purchased a Guaranteed Income Annuity (GIA) Rider. Subject to the terms and conditions described herein, this Rider adds an Annuity Option to the Contract called the “**GIA Annuity Option**”.

This Rider may be purchased on the Contract Date or on any subsequent Contract Anniversary, provided:

- (a) the age of each Annuitant is 80 years or younger on the date of purchase; and
- (b) the entire Contract Value is invested according to an asset allocation program established and maintained by us for this Rider.

The date of purchase is the Rider Effective Date as shown on Page 5.

**GIA Annual Charge** – An annual charge for expenses related to this Rider will be deducted from the Investment Options on a proportionate basis relative to the Account Value in each such option.

The annual charge is deducted, in arrears, on each Contract Anniversary that this Rider remains in effect. The annual charge is equal to [0.75%] multiplied by the greater of the Guaranteed Income Base or the Contract Value on the day the charge is deducted.

If this Rider terminates on a Contract Anniversary, the entire annual charge for the prior Contract Year will be deducted from the Contract Value on that Contract Anniversary.

If the Rider terminates prior to a Contract Anniversary, we will prorate the annual charge. The prorated amount will be based on the greater of the Guaranteed Income Base or the Contract Value as of the day the Rider terminates. Such prorated amount will be deducted from the Contract Value on the earlier of the day the Contract terminates or the Contract Anniversary immediately following the day the Rider terminates.

We will waive the annual charge if the Rider terminates as a result of the death of an Owner or sole surviving Annuitant, or upon full annuitization of the Contract.

Any portion of the annual charge we deduct from any of our fixed-rate General Account options (if available under the Contract) will not be greater than the annual interest credited in excess of that option’s minimum guaranteed interest rate.

**GIA Annuity Option** – While this Rider is in effect and in lieu of the Annuity Options described in the Contract, you may, prior to the Annuity Date, elect to have annuity payments made under the GIA Annuity Option, provided this Rider has been in effect for at least ten (10) years from the Rider Effective Date.

If you elect this option, any withdrawal charge (if applicable) that would otherwise be waived in connection with a conversion to an Annuity Option as described in the Contract will apply.

Annuity payments under this option will be paid in fixed dollar amounts under any one of the payment methods described below:

- **Life Only** – Periodic payments are made to the designated payee during the Annuitant’s lifetime. Payments stop when the Annuitant dies.
- **Life with Period Certain** – Periodic payments are made to the designated payee during the Annuitant’s lifetime, with payments guaranteed for a period certain, as selected by you prior to the Annuity Date, of ten (10) years or more. If the Annuitant dies before the guaranteed payments are completed, we will pay the remainder of the guaranteed payments to the first among the following who is (1) living; or (2) an entity or corporation entitled to receive the remainder of the guaranteed payments:
  - (a) the Owner;
  - (b) the Joint Owner;
  - (c) the Contingent Owner;
  - (d) the Beneficiary; or
  - (e) the Contingent Beneficiary.

If none are living (or if there is no entity or corporation entitled to receive the remainder of the guaranteed payments), we will pay the remainder of the guaranteed payments to the Owner's estate.

If the Annuitant dies after all of the payments under the period certain have been paid, payments will stop when the Annuitant dies.

- **Joint and Survivor Life** – Periodic payments are made to the designated payee during the lifetime of the Primary Annuitant. After the death of the Primary Annuitant, periodic payments are based on the life of the secondary Annuitant named in the election if, and so long as, such secondary Annuitant lives. Payments made based on the life of the secondary Annuitant may be in installments equal to 50%, 66-2/3% or 100% (as specified in the election) of the original payment amount payable during the lifetime of the Primary Annuitant. If you elect a reduced payment based on the life of the secondary Annuitant, annuity payments will be equal to 50% or 66-2/3% of the original payment payable during the lifetime of the Primary Annuitant. Payments stop when both Annuitants have died.
- **Period Certain Only** – Periodic payments are made to the designated payee, with payments guaranteed for a period certain, as selected by you prior to the Annuity Date, of twenty (20) years or more. If the Annuitant dies before the guaranteed payments are completed, we will pay the remainder of the guaranteed payments to the first among the following who is (1) living; or (2) an entity or corporation entitled to receive the remainder of the guaranteed payments:
  - (a) the Owner;
  - (b) the Joint Owner;
  - (c) the Contingent Owner;
  - (d) the Beneficiary; or
  - (e) the Contingent Beneficiary.

If none are living (or if there is no entity or corporation entitled to receive the remainder of the guaranteed payments), we will pay the remainder of the guaranteed payments to the Owner's estate.

**Application of Net Amount** – On the Annuity Date, we will apply the net amount as a single premium, based on the payment method chosen under the **GIA Annuity Option** provision, and the age and sex of each Annuitant, under the appropriate annuity rates contained in this Rider.

The net amount applied as a single premium on the Annuity Date is equal to the greater of: (a) the Guaranteed Income Base on that day; or (b) the GIA Step-Up Value on that day; **less** any:

- applicable withdrawal charges resulting from the conversion to the GIA Annuity Option;
- applicable annual charges for expenses related to other optional benefit riders attached to the Contract that are in effect as of the Annuity Date; and
- charges for premium taxes and/or other taxes.

The net amount applied will be held in our General Account.

**Initial Values** – The Guaranteed Income Base, GIA Withdrawal Base, GIA Withdrawal Amount and GIA Step-Up Value are values used in determining the net amount applied on the Annuity Date to provide payments under the GIA Annuity Option.

These initial values are determined on the Rider Effective Date as follows:

- If this Rider is effective on the Contract Date, the Guaranteed Income Base and GIA Withdrawal Base are equal to the Initial Purchase Payment.
- If this Rider is effective on a Contract Anniversary, the Guaranteed Income Base and GIA Withdrawal Base are equal to the Contract Value on that day.
- The GIA Withdrawal Amount for the Contract Year beginning on the Rider Effective Date is equal to 5% of the GIA Withdrawal Base.
- The GIA Step-Up Value is equal to the Contract Value on the Rider Effective Date.

The GIA Withdrawal Base and GIA Withdrawal Amount after the Rider Effective Date are recalculated only on each subsequent Contract Anniversary.

**Subsequent Values** – The Guaranteed Income Base, GIA Withdrawal Base, GIA Withdrawal Amount and GIA Step-Up Value after the Rider Effective Date are determined as follows:

**Guaranteed Income Base** – On any day after the Rider Effective Date, the Guaranteed Income Base is equal to:

- the Guaranteed Income Base on the prior day, multiplied by a daily factor of 1.000133680, which is equivalent to increasing the Guaranteed Income Base at an annual growth rate of 5%; **plus**
- Purchase Payments received by us on that day; **less**
- adjustments for withdrawals made on that day.

The adjustment for each withdrawal is calculated by multiplying the Guaranteed Income Base immediately prior to the withdrawal by the percentage decrease in Contract Value as a result of the withdrawal.

However, on each Contract Anniversary after the Rider Effective Date, if there is at least one withdrawal during the prior Contract Year and the cumulative withdrawals for that Contract Year do not exceed the sum of:

- (a) the GIA Withdrawal Amount for that Contract Year, and
- (b) any remaining dollar amount of the prior Contract Year's GIA Withdrawal Amount;

the Guaranteed Income Base as of that Contract Anniversary will be reset to equal:

- the Guaranteed Income Base on the Rider Effective Date or prior Contract Anniversary, whichever is later, increased at an annual growth rate of 5%; **plus**
- the amount of any subsequent Purchase Payments received by us during the prior Contract Year, each increased at an annual growth rate of 5% from the effective date of that Purchase Payment; **less**
- the amount of cumulative withdrawals during the prior Contract Year.

The 5% annual growth rate will stop accruing as of the earlier of:

- the Contract Anniversary prior to the youngest Annuitant's 81st birthday; or
- the day this Rider terminates.

**GIA Withdrawal Base** – On each Contract Anniversary after the Rider Effective Date, the GIA Withdrawal Base is equal to:

- the GIA Withdrawal Base determined on the Rider Effective Date; **plus**
- the amount of any subsequent Purchase Payments received by us after the Rider Effective Date, up through the day immediately prior to that Contract Anniversary.

**GIA Withdrawal Amount** – On each Contract Anniversary after the Rider Effective Date, the GIA Withdrawal Amount for the Contract Year beginning on that Contract Anniversary is equal to 5% of the GIA Withdrawal Base as of that Contract Anniversary.

**GIA Step-Up Value** – On any day after the Rider Effective Date, the GIA Step-Up Value is equal to:

- the GIA Step-Up Value as of the prior day, **plus**
- Purchase Payments received by us on that day, **less**
- adjustment for withdrawals made on that day.

The adjustment for each withdrawal is calculated by multiplying the GIA Step-Up Value immediately prior to the withdrawal by the percentage decrease in Contract Value as a result of the withdrawal.

On any Contract Anniversary after the Rider Effective Date and prior to the youngest Annuitant's 81<sup>st</sup> birthday, the GIA Step-Up Value is set equal to the greater of:

- (a) the Contract Value as of that Contract Anniversary; or
- (b) the GIA Step-Up Value immediately prior to that Contract Anniversary.

The GIA Step-Up Value on each Contract Anniversary on and after the youngest Annuitant's 81<sup>st</sup> birthday is equal to the GIA Step-Up Value immediately prior to that Contract Anniversary.

**Limitation on Subsequent Purchase Payments** – For purposes of this Rider, in no event may any Purchase Payment received on and after the first (1<sup>st</sup>) Contract Anniversary, measured from the Rider Effective Date, result in the total of all Purchase Payments received after that Contract Anniversary to exceed \$100,000, without our prior approval.

This provision only applies if the Contract permits Purchase Payments after the first (1<sup>st</sup>) Contract Anniversary, measured from the Contract Date.

**Partial Annuitization of Net Contract Value** – Any portion of the Net Contract Value converted to provide payments under any one of the Annuity Options described in the Contract, will be considered a “withdrawal” for purposes of determining withdrawal adjustments to the Guaranteed Income Base and GIA Step-Up Value.

**Applicability of Rates** – The annuity rates contained in this Rider will be used to provide a guaranteed monthly income for each \$1,000 of net amount applied.

For some Qualified Plans and in some states, the use of sex-distinct income factors are prohibited. For those Qualified Plans, we use blended unisex income factors for life payment options for both male and female Annuitants.

**Basis of Computations** – The actuarial basis for the annuity rates contained in this Rider is the 1996 US Annuity 2000 Mortality Table, age set back eight (8) years with interest at an effective annual rate of 2.0%.

**Rates Not Shown** – Any rates and/or ages not shown in the tables contained in this Rider will be provided by the Company upon request.

**Continuation of Rider if Surviving Spouse Continues Contract** – If the Owner dies while this Rider is in effect and if the surviving spouse of the deceased Owner elects to continue the Contract in accordance with its terms, then the provisions of this Rider will continue, unless otherwise terminated.

**Termination of Rider** – Except as otherwise provided under the **Continuation of Rider if Surviving Spouse Continues Contract** provision of this Rider, this Rider will automatically terminate upon the earliest to occur of one of the following events:

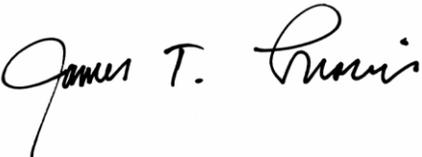
- (a) the day any portion of the Contract Value is no longer invested according to an asset allocation program established and maintained by us for this Rider;
- (b) the day we receive notification from you to terminate this Rider;
- (c) the day of the first death of an Owner or the date of death of the sole surviving Annuitant;
- (d) the day the Contract is terminated in accordance with the provisions of the Contract; or
- (e) the Annuity Date.

**Rider Effective Date** – This Rider is effective as of the Contract Date, unless a later date is shown below.

Rider Effective Date: [Date]

All other terms and conditions of the Contract remain unchanged by this Rider.

**PACIFIC LIFE INSURANCE COMPANY**

  
Chairman and Chief Executive Officer

  
Secretary

## GIA ANNUITY OPTION TABLES

### LIFE ONLY OR LIFE WITH PERIOD CERTAIN OF 10 AND 20 YEARS

<u>Age</u>	<u>Male</u>			<u>Female</u>			<u>Unisex</u>		
	<u>Life Only</u>	<u>Life with Period Certain</u>		<u>Life Only</u>	<u>Life with Period Certain</u>		<u>Life Only</u>	<u>Life with Period Certain</u>	
		<u>10 Yr.</u>	<u>20 Yr.</u>		<u>10 Yr.</u>	<u>20 Yr.</u>		<u>10 Yr.</u>	<u>20 Yr.</u>
30	2.41	2.41	2.40	2.32	2.32	2.32	2.37	2.36	2.36
35	2.52	2.52	2.51	2.42	2.42	2.42	2.47	2.47	2.47
40	2.66	2.66	2.65	2.54	2.54	2.54	2.60	2.60	2.59
45	2.83	2.83	2.81	2.69	2.69	2.68	2.76	2.76	2.75
50	3.05	3.04	3.01	2.87	2.87	2.85	2.96	2.95	2.93
55	3.32	3.30	3.24	3.10	3.09	3.06	3.21	3.20	3.15
60	3.65	3.62	3.51	3.38	3.37	3.31	3.52	3.50	3.42
65	4.09	4.03	3.83	3.76	3.73	3.62	3.92	3.88	3.73
70	4.67	4.56	4.17	4.25	4.19	3.97	4.46	4.38	4.08
75	5.47	5.23	4.50	4.92	4.80	4.35	5.19	5.02	4.43
80	6.58	6.04	4.77	5.88	5.59	4.68	6.22	5.82	4.73
85	8.11	6.93	4.93	7.28	6.55	4.90	7.69	6.75	4.91
90	10.25	7.79	5.01	9.37	7.56	5.00	9.80	7.68	5.00
95	13.21	8.46	5.03	12.46	8.37	5.03	12.83	8.42	5.03

### JOINT LIFE WITH 100% SURVIVOR LIFE

#### Primary Annuitant Male Age

		<u>60</u>	<u>65</u>	<u>70</u>	<u>75</u>	<u>80</u>	<u>85</u>
<b>Female Age</b>	<b>60</b>	3.07	3.16	3.24	3.29	3.33	3.35
	<b>65</b>	3.21	3.35	3.48	3.57	3.64	3.69
	<b>70</b>	3.34	3.54	3.73	3.90	4.02	4.11
	<b>75</b>	3.44	3.70	3.98	4.24	4.46	4.63
	<b>80</b>	3.52	3.84	4.20	4.58	4.94	5.26
	<b>85</b>	3.57	3.93	4.37	4.88	5.42	5.94

#### Primary Annuitant Unisex Age

		<u>60</u>	<u>65</u>	<u>70</u>	<u>75</u>	<u>80</u>	<u>85</u>
<b>Unisex Age</b>	<b>60</b>	3.08	3.19	3.29	3.37	3.43	3.46
	<b>65</b>	3.19	3.37	3.52	3.65	3.75	3.82
	<b>70</b>	3.29	3.52	3.75	3.95	4.12	4.25
	<b>75</b>	3.37	3.65	3.95	4.26	4.54	4.77
	<b>80</b>	3.43	3.75	4.12	4.54	4.96	5.36
	<b>85</b>	3.46	3.82	4.25	4.77	5.36	5.96

## GIA ANNUITY OPTION TABLES

### JOINT LIFE WITH 66 2/3% SURVIVOR LIFE

Primary Annuitant  
Male Age

		60	65	70	75	80	85
<b>Female Age</b>	<b>60</b>	3.24	3.42	3.60	3.79	3.98	4.17
	<b>65</b>	3.34	3.57	3.80	4.04	4.28	4.51
	<b>70</b>	3.43	3.70	4.00	4.31	4.62	4.92
	<b>75</b>	3.51	3.82	4.18	4.58	5.00	5.41
	<b>80</b>	3.56	3.92	4.34	4.84	5.39	5.95
	<b>85</b>	3.60	3.98	4.47	5.06	5.76	6.52

Primary Annuitant  
Unisex Age

		60	65	70	75	80	85
<b>Unisex Age</b>	<b>60</b>	3.21	3.41	3.61	3.82	4.03	4.24
	<b>65</b>	3.30	3.53	3.79	4.05	4.32	4.59
	<b>70</b>	3.37	3.64	3.96	4.29	4.65	5.00
	<b>75</b>	3.42	3.74	4.11	4.53	4.99	5.46
	<b>80</b>	3.46	3.80	4.23	4.74	5.32	5.96
	<b>85</b>	3.48	3.85	4.32	4.90	5.62	6.44

### JOINT LIFE WITH 50% SURVIVOR LIFE

Primary Annuitant  
Male Age

		60	65	70	75	80	85
<b>Female Age</b>	<b>60</b>	3.33	3.56	3.82	4.11	4.42	4.74
	<b>65</b>	3.42	3.68	3.99	4.32	4.69	5.07
	<b>70</b>	3.49	3.79	4.15	4.55	4.99	5.46
	<b>75</b>	3.54	3.89	4.30	4.78	5.32	5.90
	<b>80</b>	3.58	3.96	4.42	4.99	5.65	6.38
	<b>85</b>	3.61	4.01	4.52	5.16	5.94	6.86

Primary Annuitant  
Unisex Age

		60	65	70	75	80	85
<b>Unisex Age</b>	<b>60</b>	3.28	3.52	3.79	4.09	4.42	4.78
	<b>65</b>	3.35	3.62	3.93	4.29	4.68	5.10
	<b>70</b>	3.40	3.71	4.07	4.49	4.96	5.48
	<b>75</b>	3.44	3.78	4.19	4.68	5.25	5.89
	<b>80</b>	3.47	3.83	4.28	4.85	5.52	6.31
	<b>85</b>	3.49	3.87	4.35	4.97	5.76	6.71

### PERIOD CERTAIN ONLY

Years		Years		Years		Years	
<b>20</b>	5.04	<b>26</b>	4.09	<b>32</b>	3.51	<b>38</b>	3.11
<b>21</b>	4.84	<b>27</b>	3.98	<b>33</b>	3.43	<b>39</b>	3.06
<b>22</b>	4.66	<b>28</b>	3.87	<b>34</b>	3.36	<b>40</b>	3.01
<b>23</b>	4.50	<b>29</b>	3.77	<b>35</b>	3.29		
<b>24</b>	4.35	<b>30</b>	3.68	<b>36</b>	3.23		
<b>25</b>	4.22	<b>31</b>	3.59	<b>37</b>	3.17		

## GUARANTEED INCOME ANNUITY (GIA) RIDER

### SAMPLE CALCULATIONS

The numeric examples shown in this section are based on certain assumptions. They have been provided to assist in understanding the benefits provided by this Rider and to demonstrate how Purchase Payments received and withdrawals made from the Contract prior to the Annuity Date affect the values and benefits under this Rider over an extended period of time. **These examples are not intended to serve as projections of future investment returns.**

**Example #1** – The initial values on the Rider Effective Date based on an Initial Purchase Payment of \$100,000. The Initial Purchase Payment is assumed to be the Contract Value if the Rider Effective Date is on a Contract Anniversary.

Contract Years	Purchase Payments Received	Withdrawal Amount	Contract Value after Activity	Guaranteed Income Base (GIB)	GIA Step-Up Value	GIA Withdrawal Base (GWB)	GIA Withdrawal Amt. (GWA) (5% of GWB)	Remaining Dollar Amount of Prior Year's GWA
Beginning of Year 1	\$100,000		\$100,000	\$100,000	\$100,000	\$100,000	\$5,000	N/A

**Example #2** - Subsequent Purchase Payment received during the first Contract Year and its effect on the values and balances under this Rider. This example assumes that no withdrawals have been made.

Contract Years	Purchase Payments Received	Withdrawal Amount	Contract Value after Activity	Guaranteed Income Base (GIB)	GIA Step-Up Value	GIA Withdrawal Base (GWB)	GIA Withdrawal Amt. (GWA) (5% of GWB)	Remaining Dollar Amount of Prior Year's GWA
Beginning of Year 1	\$100,000		\$100,000	\$100,000	\$100,000	\$100,000	\$5,000	N/A
Activity	\$100,000		\$200,742	\$201,227	\$200,000			
Beginning of Year 2			\$205,242	\$208,727	\$205,242	\$200,000	\$10,000	\$5,000

In addition to Purchase Payments, the **Contract Value** is further subject to increases and/or decreases during a Contract Year as a result of additional amounts credited, charges, fees and other deductions, and increases and/or decreases in the investment performance of the Variable Account.

The **Guaranteed Income Base** prior to receipt of the Purchase Payment is assumed to have accumulated to \$101,227. This amount is derived by multiplying each day's Guaranteed Income Base by the daily factor of 1.000133680. As a result of the subsequent Purchase Payment, the Guaranteed Income Base is increased to \$201,227 (\$101,227 + \$100,000). The Guaranteed Income Base will assume to accumulate to \$208,727 at the next Contract Anniversary, by multiplying each day's Guaranteed Income Base immediately after receipt of the subsequent Purchase Payment by the daily factor of 1.000133680.

The **GIA Step-Up Value** prior to receipt of the Purchase Payment is \$100,000. As a result of the subsequent Purchase Payment, the GIA Step-Up Value is increased to \$200,000 (\$100,000 + \$100,000). On the Contract Anniversary at the beginning of Contract Year 2, the Contract Value (\$205,242) is greater than the GIA Step-Up Value immediately prior to that Contract Anniversary (\$200,000). As a result, the GIA Step-Up Value as of that Contract Anniversary is equal to the Contract Value on that Contract Anniversary (\$205,242).

The **GIA Withdrawal Base** on the Contract Anniversary at the beginning of Contract Year 2 is equal to the GIA Withdrawal Base on the Rider Effective Date (\$100,000) plus cumulative Purchase Payments received after the Rider Effective Date (\$100,000). As a result of the subsequent Purchase Payment, the GIA Withdrawal Base on the Contract Anniversary at the beginning of Contract Year 2 is equal to \$200,000 (\$100,000 + \$100,000).

The **GIA Withdrawal Amount** for Contract Year 2 is determined on the Contract Anniversary at the beginning of Contract Year 2, and is equal to 5% of the GIA Withdrawal Base on that Contract Anniversary (5% of \$200,000). As a result of the subsequent Purchase Payment, the GIA Withdrawal Amount for Contract Year 2 is equal to \$10,000.

Since no withdrawals were made during Contract Year 1, the GIA Withdrawal Amount for Contract Year 1 (\$5,000) becomes the remaining dollar amount of the prior Contract Year's GIA Withdrawal Amount for Contract Year 2.

## GUARANTEED INCOME ANNUITY (GIA) RIDER

### SAMPLE CALCULATIONS

**Example #3** - Cumulative withdrawals during Contract Year 2 exceeding the sum of: (a) the GIA Withdrawal Amount for Contract Year 2; and (b) the remaining dollar amount of the prior Contract Year's GIA Withdrawal Amount for Contract Year 2. The withdrawal is assumed to result in a 10% reduction in the Contract Value.

Contract Years	Purchase Payments Received	Withdrawal Amount	Contract Value after Activity	Guaranteed Income Base (GIB)	GIA Step-Up Value	GIA Withdrawal Base (GWB)	GIA Withdrawal Amt. (GWA) (5% of GWB)	Remaining Dollar Amount of Prior Year's GWA
Beginning of Year 1	\$100,000		\$100,000	\$100,000	\$100,000	\$100,000	\$5,000	N/A
Activity	\$100,000		\$200,742	\$201,227	\$200,000			
Beginning of Year 2			\$205,242	\$208,727	\$205,242	\$200,000	\$10,000	\$5,000
Activity		\$20,830	\$187,468	\$192,493	\$184,717		<u>-\$15,830</u> = \$0	<u>-\$5,000</u> = \$0
Beginning of Year 3			\$190,259	\$197,247	\$190,259	\$200,000	\$10,000	\$0

Since the \$20,830 withdrawal exceeded the sum of: (a) the GIA Withdrawal Amount for Contract Year 2; and (b) the remaining dollar amount of the prior Contract's Year's GIA Withdrawal Amount for Contract Year 2, the remaining dollar amount of the prior Contract Year's GIA Withdrawal Amount for Contract Year 3 is zero. Withdrawals are first applied to the remaining dollar amount of the prior Contract Year's GIA Withdrawal Amount, if any, until exhausted, then to the GIA Withdrawal Amount for the current Contract Year, until exhausted.

The **GIA Withdrawal Amount** for Contract Year 3 is determined on the Contract Anniversary at the beginning of Contract Year 3, and is equal to 5% of the GIA Withdrawal Base on that Contract Anniversary (5% of \$200,000). As a result, the GIA Withdrawal Amount for Contract Year 3 is equal to \$10,000. The GIA Withdrawal Amount for any Contract Year will not be less than zero.

Immediately after the withdrawal, the **Guaranteed Income Base** and the **GIA Step-Up Value** are reduced by the percentage decrease (10%) in Contract Value as a result of the withdrawal.

Since no subsequent Purchase Payments were received during Contract Year 2, the **GIA Withdrawal Base** at the beginning of Contract Year 3 remains unchanged.

## GUARANTEED INCOME ANNUITY (GIA) RIDER

### SAMPLE CALCULATIONS

**Example #4** - Cumulative withdrawals during Contract Year 3 not exceeding the sum of: (a) the GIA Withdrawal Amount for Contract Year 3; and (b) the remaining dollar value of the prior Contract Year's GIA Withdrawal Amount for Contract Year 3.

Contract Years	Purchase Payments Received	Withdrawal Amount	Contract Value after Activity	Guaranteed Income Base (GIB)	GIA Step-Up Value	GIA Withdrawal Base (GWB)	GIA Withdrawal Amt (GWA) (5% of GWB)	Remaining Dollar Amount of Prior Year's GWA
Beginning of Year 1	\$100,000		\$100,000	\$100,000	\$100,000	\$100,000	\$5,000	N/A
Activity	\$100,000		\$200,742	\$201,227	\$200,000			
Beginning of Year 2			\$205,242	\$208,727	\$205,242	\$200,000	\$10,000	\$5,000
Activity		\$20,830	\$187,468	\$192,493	\$184,717		<u>-\$15,830</u> = \$0	<u>-\$5,000</u> = \$0
Beginning of Year 3			\$190,259	\$197,247	\$190,259	\$200,000	\$10,000	\$0
Activity		\$8,000	\$185,092	\$193,744	\$182,376		<u>-\$8,000</u> = \$2,000	<u>-\$0</u> = \$0
Beginning of Year 4			\$187,848	\$199,109	\$187,848	\$200,000	\$10,000	\$2,000

Because cumulative withdrawals for Contract Year 3 did not exceed the sum of: (a) the GIA Withdrawal Amount for Contract Year 3; and (b) the remaining dollar amount of the prior Contract Year's GIA Withdrawal Amount for Contract Year 3, the **Guaranteed Income Base** on the Contract Anniversary at the beginning of Contract Year 4 is calculated as follows:

Guaranteed Income Base on the Contract Anniversary at the beginning of Contract Year 3:	\$197,247
Increased at an annual rate of 5% to the Contract Anniversary at the beginning of Contract Year 4:	+ \$9,862
Reduced by the amount equal to the amount withdrawn in Contract Year 3:	<u>- \$8,000</u>
Guaranteed Income Base on the Contract Anniversary at the beginning of Contract Year 4:	\$199,109

Since no subsequent Purchase Payments were received during Contract Year 3, the **GIA Withdrawal Base** at the beginning of Contract Year 4 remains unchanged.

The **GIA Withdrawal Amount** for Contract Year 4 is determined on the Contract Anniversary at the beginning of Contract Year 4, and is equal to 5% of the GIA Withdrawal Base on that Contract Anniversary (5% of \$200,000). As a result, the GIA Withdrawal Amount for Contract Year 4 is equal to \$10,000.

Because cumulative withdrawals for Contract Year 3 did not exceed the sum of: (a) the GIA Withdrawal Amount for Contract Year 3; and (b) the remaining dollar value of the prior Contract Year's GIA Withdrawal Amount for Contract Year 3; the dollar amount of the GIA Withdrawal Amount for Contract Year 3 remaining (\$2,000) becomes the remaining dollar amount of the prior Contract Year's GIA Withdrawal Amount for Contract Year 4.

## GUARANTEED INCOME ANNUITY (GIA) RIDER

### SAMPLE CALCULATIONS

**Example #5** – Rider values on each Contract Anniversary based on an Initial Purchase Payment of \$100,000 paid on the Contract Date. The values further assume that no subsequent Purchase Payments are received and **no withdrawals** are taken during the first ten (10) Contract Years after the Rider Effective Date. The Initial Purchase Payment is assumed to be the Contract Value if the Rider is effective on a Contract Anniversary.

Beginning of Contract Year	Contract Value after Activity	Guaranteed Income Base (GIB)	GIA Step-Up Value	GIA Withdrawal Base (GWB)	GIA Withdrawal Amt. (GWA) (5% of GWB)	Remaining Dollar Amount of Prior Year's GWA
1	\$100,000	\$100,000	\$100,000	\$100,000	\$5,000	N/A
2	\$103,000	\$105,000	\$103,000	\$100,000	\$5,000	\$5,000
3	\$106,090	\$110,250	\$106,090	\$100,000	\$5,000	\$5,000
4	\$109,273	\$115,763	\$109,273	\$100,000	\$5,000	\$5,000
5	\$112,551	\$121,551	\$112,551	\$100,000	\$5,000	\$5,000
6	\$115,927	\$127,628	\$115,927	\$100,000	\$5,000	\$5,000
7	\$112,450	\$134,010	\$115,927	\$100,000	\$5,000	\$5,000
8	\$109,076	\$140,710	\$115,927	\$100,000	\$5,000	\$5,000
9	\$105,804	\$147,746	\$115,927	\$100,000	\$5,000	\$5,000
10	\$102,630	\$155,133	\$115,927	\$100,000	\$5,000	\$5,000
11	\$99,551	\$162,889	\$115,927	\$100,000	\$5,000	\$5,000

**Example #6** – Rider values on each Contract Anniversary based on an Initial Purchase Payment of \$100,000 paid on the Contract Date. The values further assume that no subsequent Purchase Payments are received **and withdrawals of \$5,000** are taken each Contract Year for the first ten (10) Contract Years after the Rider Effective Date. The Initial Purchase Payment is assumed to be the Contract Value if the Rider is effective on a Contract Anniversary.

Beginning of Contract Year	Contract Value after Activity	Guaranteed Income Base (GIB)	GIA Step-Up Value	GIA Withdrawal Base (GWB)	GIA Withdrawal Amt. (GWA) (5% of GWB)	Remaining Dollar Amount of Prior Year's GWA
1	\$100,000	\$100,000	\$100,000	\$100,000	\$5,000	N/A
2	\$97,926	\$100,000	\$97,926	\$100,000	\$5,000	\$0
3	\$95,789	\$100,000	\$95,789	\$100,000	\$5,000	\$0
4	\$93,588	\$100,000	\$93,588	\$100,000	\$5,000	\$0
5	\$91,321	\$100,000	\$91,321	\$100,000	\$5,000	\$0
6	\$88,986	\$100,000	\$88,986	\$100,000	\$5,000	\$0
7	\$81,392	\$100,000	\$83,910	\$100,000	\$5,000	\$0
8	\$74,026	\$100,000	\$78,676	\$100,000	\$5,000	\$0
9	\$66,881	\$100,000	\$73,280	\$100,000	\$5,000	\$0
10	\$59,950	\$100,000	\$67,718	\$100,000	\$5,000	\$0
11	\$53,227	\$100,000	\$61,983	\$100,000	\$5,000	\$0

Should the Contract annuitize immediately after the Rider has been in effect for at least ten (10) years and the GIA Annuity Option has been elected to provide such payments, the net amount applied on the Annuity Date as a single premium to provide the payments is equal to the greater of:

- (a) the Guaranteed Income Base; or
- (b) the GIA Step-Up Value; **less** any:
- (c) applicable withdrawal charges resulting from the conversion to the GIA Annuity Option;
- (d) applicable annual charges for expenses related to other optional benefit riders attached to the Contract that are in effect as of the Annuity Date; and
- (e) charges for premium taxes and/or other taxes.

Under **Example #5**, the net amount applied on the Annuity Date (the Contract Anniversary at the beginning of Contract Year 11) is equal to the Guaranteed Income Base (\$162,889), as it is greater than the GIA Step-Up Value (\$115,927) as of the Annuity Date, **less** the amounts in (c), (d) and (e) above, if any.

Under **Example #6**, the net amount applied on the Annuity Date (the Contract Anniversary at the beginning of Contract Year 11) is equal to the Guaranteed Income Base (\$100,000), as it is greater than the GIA Step-Up Value (\$61,983) as of the Annuity Date, **less** the amounts in (c), (d) and (e) above, if any.

SERFF Tracking Number: PACL-126074893 State: Arkansas  
 Filing Company: Pacific Life Insurance Company State Tracking Number: 41840  
 Company Tracking Number: 20-1118  
 TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other  
 Product Name: Guaranteed Income Annuity (GIA) Rider  
 Project Name/Number: Guaranteed Income Annuity (GIA) Rider/20-1118

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Flesch Certification		
<b>Bypass Reason:</b> N/A		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> N/A		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Guaranteed Income Annuity (GIA) Rider (redlined)		
<b>Comments:</b>		
<b>Attachment:</b> R1118 Redlined.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Statement of Variability		
<b>Comments:</b>		
<b>Attachment:</b> SOV 1118.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> CERTIFICATION 6 & 19		
<b>Comments:</b>		
<b>Attachment:</b>		

SERFF Tracking Number: PACL-126074893 State: Arkansas  
Filing Company: Pacific Life Insurance Company State Tracking Number: 41840  
Company Tracking Number: 20-1118  
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other  
Product Name: Guaranteed Income Annuity (GIA) Rider  
Project Name/Number: Guaranteed Income Annuity (GIA) Rider/20-1118  
AR 1118 CERT 6 & 19.pdf



# PACIFIC LIFE

Pacific Life Insurance Company  
700 Newport Center Drive  
Newport Beach, CA 92660  
A Stock Company

## GUARANTEED INCOME ANNUITY (GIA) RIDER

**Pacific Life Insurance Company** has issued this Rider as a part of the annuity Contract to which it is attached. Please read it carefully.

All provisions of the Contract that do not conflict with this Rider apply to this Rider. In the event of any conflict between the provisions of this Rider and the provisions of the Contract, the provisions of this Rider shall prevail over the provisions of the Contract.

The provisions of this Rider relate only to the GIA Annuity Option, and do not impact any of the other Annuity Options described in the Contract.

The numeric examples provided in this Rider are based on certain assumptions. They have been provided to assist in understanding the benefits provided by this Rider and to demonstrate how Purchase Payments received and withdrawals made from the Contract prior to the Annuity Date affect the values and benefits under this Rider over an extended period of time.

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**Definition of Terms** – Unless redefined in this Rider, the terms defined in the Contract will have the same meaning when used in this Rider.

**Guaranteed Income Annuity (GIA)** – You have purchased a Guaranteed Income Annuity (GIA) Rider. Subject to the terms and conditions described herein, this Rider adds an Annuity Option to the Contract called the “**GIA Annuity Option**”.

This Rider may be purchased on the Contract Date or on any subsequent Contract Anniversary, provided:

- (a) the age of each Annuitant is 80 years or younger on the date of purchase; and
- (b) the entire Contract Value is invested according to an asset allocation program established and maintained by us for this Rider.

The date of purchase is the Rider Effective Date as shown on Page 5.

**GIA Annual Charge** – An annual charge for expenses related to this Rider will be deducted from the Investment Options on a proportionate basis relative to the Account Value in each such option.

The annual charge is deducted, in arrears, on each Contract Anniversary that this Rider remains in effect. The annual charge is equal to [0.750%] multiplied by the greater of the Guaranteed Income Base or the Contract Value on the day the charge is deducted.

If this Rider terminates on a Contract Anniversary, the entire annual charge for the prior Contract Year will be deducted from the Contract Value on that Contract Anniversary.

If the Rider terminates prior to a Contract Anniversary, we will prorate the annual charge. The prorated amount will be based on the greater of the Guaranteed Income Base or the Contract Value as of the day the Rider terminates. Such prorated amount will be deducted from the Contract Value on the earlier of the day the Contract terminates or the Contract Anniversary immediately following the day the Rider terminates.

We will waive the annual charge if the Rider terminates as a result of the death of an Owner or sole surviving Annuitant, or upon full annuitization of the Contract.

Any portion of the annual charge we deduct from any of our fixed-rate General Account options (if available under the Contract) will not be greater than the annual interest credited in excess of that option's minimum guaranteed interest rate.

**GIA Annuity Option** – While this Rider is in effect and in lieu of the Annuity Options described in the Contract, you may, prior to the Annuity Date, elect to have annuity payments made under the GIA Annuity Option, provided this Rider has been in effect for at least ten (10) years from the Rider Effective Date.

If you elect this option, any withdrawal charge (if applicable) that would otherwise be waived in connection with a conversion to an Annuity Option as described in the Contract will apply.

Annuity payments under this option will be paid in fixed dollar amounts under any one of the payment methods described below:

- **Life Only** – Periodic payments are made to the designated payee during the Annuitant's lifetime. Payments stop when the Annuitant dies.
- **Life with Period Certain** – Periodic payments are made to the designated payee during the Annuitant's lifetime, with payments guaranteed for a period certain, as selected by you prior to the Annuity Date, of ten (10) years or more. If the Annuitant dies before the guaranteed payments are completed, we will pay the remainder of the guaranteed payments to the first among the following who is (1) living; or (2) an entity or corporation entitled to receive the remainder of the guaranteed payments:
  - (a) the Owner;
  - (b) the Joint Owner;
  - (c) the Contingent Owner;
  - (d) the Beneficiary; or
  - (e) the Contingent Beneficiary.

If none are living (or if there is no entity or corporation entitled to receive the remainder of the guaranteed payments), we will pay the remainder of the guaranteed payments to the Owner's estate.

If the Annuitant dies after all of the payments under the period certain have been paid, payments will stop when the Annuitant dies.

- **Joint and Survivor Life** – Periodic payments are made to the designated payee during the lifetime of the Primary Annuitant. After the death of the Primary Annuitant, periodic payments are based on the life of the secondary Annuitant named in the election if, and so long as, such secondary Annuitant lives. Payments made based on the life of the secondary Annuitant may be in installments equal to 50%, 66-2/3% or 100% (as specified in the election) of the original payment amount payable during the lifetime of the Primary Annuitant. If you elect a reduced payment based on the life of the secondary Annuitant, annuity payments will be equal to 50% or 66-2/3% of the original payment payable during the lifetime of the Primary Annuitant. Payments stop when both Annuitants have died.
- **Period Certain Only** – Periodic payments are made to the designated payee, with payments guaranteed for a period certain, as selected by you prior to the Annuity Date, of twenty (20) years or more. If the Annuitant dies before the guaranteed payments are completed, we will pay the remainder of the guaranteed payments to the first among the following who is (1) living; or (2) an entity or corporation entitled to receive the remainder of the guaranteed payments:
  - (a) the Owner;
  - (b) the Joint Owner;
  - (c) the Contingent Owner;
  - (d) the Beneficiary; or
  - (e) the Contingent Beneficiary.

If none are living (or if there is no entity or corporation entitled to receive the remainder of the guaranteed payments), we will pay the remainder of the guaranteed payments to the Owner's estate.

**Application of Net Amount** – On the Annuity Date, we will apply the net amount as a single premium, based on the payment method chosen under the **GIA Annuity Option** provision, and the age and sex of each Annuitant, under the appropriate annuity rates contained in this Rider.

The net amount applied as a single premium on the Annuity Date is equal to the greater of: (a) the Guaranteed Income Base on that day; or (b) the GIA Step-Up Value on that day; **less** any:

- applicable withdrawal charges resulting from the conversion to the GIA Annuity Option;
- applicable annual charges for expenses related to other optional benefit riders attached to the Contract that are in effect as of the Annuity Date; and
- charges for premium taxes and/or other taxes.

The net amount applied will be held in our General Account.

**Initial Values** – The Guaranteed Income Base, GIA Withdrawal Base, GIA Withdrawal Amount and GIA Step-Up Value are values used in determining the net amount applied on the Annuity Date to provide payments under the GIA Annuity Option.

These initial values are determined on the Rider Effective Date as follows:

- If this Rider is effective on the Contract Date, the Guaranteed Income Base and GIA Withdrawal Base are equal to the Initial Purchase Payment.
- If this Rider is effective on a Contract Anniversary, the Guaranteed Income Base and GIA Withdrawal Base are equal to the Contract Value on that day.
- The GIA Withdrawal Amount for the Contract Year beginning on the Rider Effective Date is equal to 5% of the GIA Withdrawal Base.
- The GIA Step-Up Value is equal to the Contract Value on the Rider Effective Date.

The GIA Withdrawal Base and GIA Withdrawal Amount after the Rider Effective Date are recalculated only on each subsequent Contract Anniversary.

**Subsequent Values** – The Guaranteed Income Base, GIA Withdrawal Base, GIA Withdrawal Amount and GIA Step-Up Value after the Rider Effective Date are determined as follows:

**Guaranteed Income Base** – On any day after the Rider Effective Date, the Guaranteed Income Base is equal to:

- the Guaranteed Income Base on the prior day, multiplied by a daily factor of 1.000133680, which is equivalent to increasing the Guaranteed Income Base at an annual growth rate of 5%; **plus**
- Purchase Payments received by us on that day; **less**
- adjustments for withdrawals made on that day.

The adjustment for each withdrawal is calculated by multiplying the Guaranteed Income Base immediately prior to the withdrawal by the percentage decrease in Contract Value as a result of the withdrawal.

However, on each Contract Anniversary after the Rider Effective Date, if there is at least one withdrawal during the prior Contract Year and the cumulative withdrawals for that Contract Year do not exceed the sum of:

- (a) the GIA Withdrawal Amount for that Contract Year, and
- (b) any remaining dollar amount of the prior Contract Year's GIA Withdrawal Amount;

the Guaranteed Income Base as of that Contract Anniversary will be reset to equal:

- the Guaranteed Income Base on the Rider Effective Date or prior Contract Anniversary, whichever is later, increased at an annual growth rate of 5%; **plus**
- the amount of any subsequent Purchase Payments received by us during the prior Contract Year, each increased at an annual growth rate of 5% from the effective date of that Purchase Payment; **less**
- the amount of cumulative withdrawals during the prior Contract Year.

The 5% annual growth rate will stop accruing as of the earlier of:

- the Contract Anniversary prior to the youngest Annuitant's 81st birthday; or
- the day this Rider terminates.

**GIA Withdrawal Base** – On each Contract Anniversary after the Rider Effective Date, the GIA Withdrawal Base is equal to:

- the GIA Withdrawal Base determined on the Rider Effective Date; **plus**
- the amount of any subsequent Purchase Payments received by us after the Rider Effective Date, up through the day immediately prior to that Contract Anniversary.

**GIA Withdrawal Amount** – On each Contract Anniversary after the Rider Effective Date, the GIA Withdrawal Amount for the Contract Year beginning on that Contract Anniversary is equal to 5% of the GIA Withdrawal Base as of that Contract Anniversary.

**GIA Step-Up Value** – On any day after the Rider Effective Date, the GIA Step-Up Value is equal to:

- the GIA Step-Up Value as of the prior day, **plus**
- Purchase Payments received by us on that day, **less**
- adjustment for withdrawals made on that day.

The adjustment for each withdrawal is calculated by multiplying the GIA Step-Up Value immediately prior to the withdrawal by the percentage decrease in Contract Value as a result of the withdrawal.

On any Contract Anniversary after the Rider Effective Date and prior to the youngest Annuitant's 81<sup>st</sup> birthday, the GIA Step-Up Value is set equal to the greater of:

- (a) the Contract Value as of that Contract Anniversary; or
- (b) the GIA Step-Up Value immediately prior to that Contract Anniversary.

The GIA Step-Up Value on each Contract Anniversary on and after the youngest Annuitant's 81<sup>st</sup> birthday is equal to the GIA Step-Up Value immediately prior to that Contract Anniversary.

**Limitation on Subsequent Purchase Payments** – For purposes of this Rider, in no event may any Purchase Payment received on and after the first (1<sup>st</sup>) Contract Anniversary, measured from the Rider Effective Date, result in the total of all Purchase Payments received after that Contract Anniversary to exceed \$100,000, without our prior approval.

This provision only applies if the Contract permits Purchase Payments after the first (1<sup>st</sup>) Contract Anniversary, measured from the Contract Date.

**Partial Annuitization of Net Contract Value** – Any portion of the Net Contract Value converted to provide payments under any one of the Annuity Options described in the Contract, will be considered a “withdrawal” for purposes of determining withdrawal adjustments to the Guaranteed Income Base and GIA Step-Up Value.

**Applicability of Rates** – The annuity rates contained in this Rider will be used to provide a guaranteed monthly income for each \$1,000 of net amount applied.

For some Qualified Plans and in some states, the use of sex-distinct income factors are prohibited. For those Qualified Plans, we use blended unisex income factors for life payment options for both male and female Annuitants.

**Basis of Computations** – The actuarial basis for the annuity rates contained in this Rider is the 1996 US Annuity 2000 Mortality Table, age set back eight (8) years with interest at an effective annual rate of 2.0%.

**Rates Not Shown** – Any rates and/or ages not shown in the tables contained in this Rider will be provided by the Company upon request.

**Continuation of Rider if Surviving Spouse Continues Contract** – If the Owner dies while this Rider is in effect and if the surviving spouse of the deceased Owner elects to continue the Contract in accordance with its terms, then the provisions of this Rider will continue, unless otherwise terminated.

**Termination of Rider** – Except as otherwise provided under the **Continuation of Rider if Surviving Spouse Continues Contract** provision of this Rider, this Rider will automatically terminate upon the earliest to occur of one of the following events:

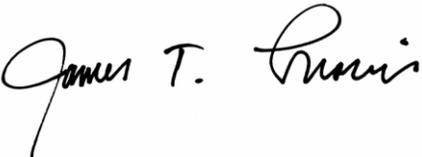
- (a) the day any portion of the Contract Value is no longer invested according to an asset allocation program established and maintained by us for this Rider;
- (b) the day we receive notification from you to terminate this Rider;
- (c) the day of the first death of an Owner or the date of death of the sole surviving Annuitant;
- (d) the day the Contract is terminated in accordance with the provisions of the Contract; or
- (e) the Annuity Date.

**Rider Effective Date** – This Rider is effective as of the Contract Date, unless a later date is shown below.

Rider Effective Date: [Date]

All other terms and conditions of the Contract remain unchanged by this Rider.

### PACIFIC LIFE INSURANCE COMPANY

  
Chairman and Chief Executive Officer

  
Secretary

## GIA ANNUITY OPTION TABLES

### LIFE ONLY OR LIFE WITH PERIOD CERTAIN OF 10 AND 20 YEARS

<u>Age</u>	<u>Male</u>			<u>Female</u>			<u>Unisex</u>		
	<u>Life Only</u>	<u>Life with Period Certain</u>		<u>Life Only</u>	<u>Life with Period Certain</u>		<u>Life Only</u>	<u>Life with Period Certain</u>	
		<u>10 Yr.</u>	<u>20 Yr.</u>		<u>10 Yr.</u>	<u>20 Yr.</u>		<u>10 Yr.</u>	<u>20 Yr.</u>
30	2.41	2.41	2.40	2.32	2.32	2.32	2.37	2.36	2.36
35	2.52	2.52	2.51	2.42	2.42	2.42	2.47	2.47	2.47
40	2.66	2.66	2.65	2.54	2.54	2.54	2.60	2.60	2.59
45	2.83	2.83	2.81	2.69	2.69	2.68	2.76	2.76	2.75
50	3.05	3.04	3.01	2.87	2.87	2.85	2.96	2.95	2.93
55	3.32	3.30	3.24	3.10	3.09	3.06	3.21	3.20	3.15
60	3.65	3.62	3.51	3.38	3.37	3.31	3.52	3.50	3.42
65	4.09	4.03	3.83	3.76	3.73	3.62	3.92	3.88	3.73
70	4.67	4.56	4.17	4.25	4.19	3.97	4.46	4.38	4.08
75	5.47	5.23	4.50	4.92	4.80	4.35	5.19	5.02	4.43
80	6.58	6.04	4.77	5.88	5.59	4.68	6.22	5.82	4.73
85	8.11	6.93	4.93	7.28	6.55	4.90	7.69	6.75	4.91
90	10.25	7.79	5.01	9.37	7.56	5.00	9.80	7.68	5.00
95	13.21	8.46	5.03	12.46	8.37	5.03	12.83	8.42	5.03

### JOINT LIFE WITH 100% SURVIVOR LIFE

#### Primary Annuitant Male Age

		<u>60</u>	<u>65</u>	<u>70</u>	<u>75</u>	<u>80</u>	<u>85</u>
<b>Female Age</b>	<b>60</b>	3.07	3.16	3.24	3.29	3.33	3.35
	<b>65</b>	3.21	3.35	3.48	3.57	3.64	3.69
	<b>70</b>	3.34	3.54	3.73	3.90	4.02	4.11
	<b>75</b>	3.44	3.70	3.98	4.24	4.46	4.63
	<b>80</b>	3.52	3.84	4.20	4.58	4.94	5.26
	<b>85</b>	3.57	3.93	4.37	4.88	5.42	5.94

#### Primary Annuitant Unisex Age

		<u>60</u>	<u>65</u>	<u>70</u>	<u>75</u>	<u>80</u>	<u>85</u>
<b>Unisex Age</b>	<b>60</b>	3.08	3.19	3.29	3.37	3.43	3.46
	<b>65</b>	3.19	3.37	3.52	3.65	3.75	3.82
	<b>70</b>	3.29	3.52	3.75	3.95	4.12	4.25
	<b>75</b>	3.37	3.65	3.95	4.26	4.54	4.77
	<b>80</b>	3.43	3.75	4.12	4.54	4.96	5.36
	<b>85</b>	3.46	3.82	4.25	4.77	5.36	5.96

## GIA ANNUITY OPTION TABLES

### JOINT LIFE WITH 66 2/3% SURVIVOR LIFE

Primary Annuitant  
Male Age

		60	65	70	75	80	85
<b>Female Age</b>	<b>60</b>	3.24	3.42	3.60	3.79	3.98	4.17
	<b>65</b>	3.34	3.57	3.80	4.04	4.28	4.51
	<b>70</b>	3.43	3.70	4.00	4.31	4.62	4.92
	<b>75</b>	3.51	3.82	4.18	4.58	5.00	5.41
	<b>80</b>	3.56	3.92	4.34	4.84	5.39	5.95
	<b>85</b>	3.60	3.98	4.47	5.06	5.76	6.52

Primary Annuitant  
Unisex Age

		60	65	70	75	80	85
<b>Unisex Age</b>	<b>60</b>	3.21	3.41	3.61	3.82	4.03	4.24
	<b>65</b>	3.30	3.53	3.79	4.05	4.32	4.59
	<b>70</b>	3.37	3.64	3.96	4.29	4.65	5.00
	<b>75</b>	3.42	3.74	4.11	4.53	4.99	5.46
	<b>80</b>	3.46	3.80	4.23	4.74	5.32	5.96
	<b>85</b>	3.48	3.85	4.32	4.90	5.62	6.44

### JOINT LIFE WITH 50% SURVIVOR LIFE

Primary Annuitant  
Male Age

		60	65	70	75	80	85
<b>Female Age</b>	<b>60</b>	3.33	3.56	3.82	4.11	4.42	4.74
	<b>65</b>	3.42	3.68	3.99	4.32	4.69	5.07
	<b>70</b>	3.49	3.79	4.15	4.55	4.99	5.46
	<b>75</b>	3.54	3.89	4.30	4.78	5.32	5.90
	<b>80</b>	3.58	3.96	4.42	4.99	5.65	6.38
	<b>85</b>	3.61	4.01	4.52	5.16	5.94	6.86

Primary Annuitant  
Unisex Age

		60	65	70	75	80	85
<b>Unisex Age</b>	<b>60</b>	3.28	3.52	3.79	4.09	4.42	4.78
	<b>65</b>	3.35	3.62	3.93	4.29	4.68	5.10
	<b>70</b>	3.40	3.71	4.07	4.49	4.96	5.48
	<b>75</b>	3.44	3.78	4.19	4.68	5.25	5.89
	<b>80</b>	3.47	3.83	4.28	4.85	5.52	6.31
	<b>85</b>	3.49	3.87	4.35	4.97	5.76	6.71

### PERIOD CERTAIN ONLY

Years		Years		Years		Years	
<b>20</b>	5.04	<b>26</b>	4.09	<b>32</b>	3.51	<b>38</b>	3.11
<b>21</b>	4.84	<b>27</b>	3.98	<b>33</b>	3.43	<b>39</b>	3.06
<b>22</b>	4.66	<b>28</b>	3.87	<b>34</b>	3.36	<b>40</b>	3.01
<b>23</b>	4.50	<b>29</b>	3.77	<b>35</b>	3.29		
<b>24</b>	4.35	<b>30</b>	3.68	<b>36</b>	3.23		
<b>25</b>	4.22	<b>31</b>	3.59	<b>37</b>	3.17		

## GUARANTEED INCOME ANNUITY (GIA) RIDER

### SAMPLE CALCULATIONS

The numeric examples shown in this section are based on certain assumptions. They have been provided to assist in understanding the benefits provided by this Rider and to demonstrate how Purchase Payments received and withdrawals made from the Contract prior to the Annuity Date affect the values and benefits under this Rider over an extended period of time. **These examples are not intended to serve as projections of future investment returns.**

**Example #1** – The initial values on the Rider Effective Date based on an Initial Purchase Payment of \$100,000. The Initial Purchase Payment is assumed to be the Contract Value if the Rider Effective Date is on a Contract Anniversary.

Contract Years	Purchase Payments Received	Withdrawal Amount	Contract Value after Activity	Guaranteed Income Base (GIB)	GIA Step-Up Value	GIA Withdrawal Base (GWB)	GIA Withdrawal Amt. (GWA) (5% of GWB)	Remaining Dollar Amount of Prior Year's GWA
Beginning of Year 1	\$100,000		\$100,000	\$100,000	\$100,000	\$100,000	\$5,000	N/A

**Example #2** - Subsequent Purchase Payment received during the first Contract Year and its effect on the values and balances under this Rider. This example assumes that no withdrawals have been made.

Contract Years	Purchase Payments Received	Withdrawal Amount	Contract Value after Activity	Guaranteed Income Base (GIB)	GIA Step-Up Value	GIA Withdrawal Base (GWB)	GIA Withdrawal Amt. (GWA) (5% of GWB)	Remaining Dollar Amount of Prior Year's GWA
Beginning of Year 1	\$100,000		\$100,000	\$100,000	\$100,000	\$100,000	\$5,000	N/A
Activity	\$100,000		\$200,742	\$201,227	\$200,000			
Beginning of Year 2			\$205,242	\$208,727	\$205,242	\$200,000	\$10,000	\$5,000

In addition to Purchase Payments, the **Contract Value** is further subject to increases and/or decreases during a Contract Year as a result of additional amounts credited, charges, fees and other deductions, and increases and/or decreases in the investment performance of the Variable Account.

The **Guaranteed Income Base** prior to receipt of the Purchase Payment is assumed to have accumulated to \$101,227. This amount is derived by multiplying each day's Guaranteed Income Base by the daily factor of 1.000133680. As a result of the subsequent Purchase Payment, the Guaranteed Income Base is increased to \$201,227 (\$101,227 + \$100,000). The Guaranteed Income Base will assume to accumulate to \$208,727 at the next Contract Anniversary, by multiplying each day's Guaranteed Income Base immediately after receipt of the subsequent Purchase Payment by the daily factor of 1.000133680.

The **GIA Step-Up Value** prior to receipt of the Purchase Payment is \$100,000. As a result of the subsequent Purchase Payment, the GIA Step-Up Value is increased to \$200,000 (\$100,000 + \$100,000). On the Contract Anniversary at the beginning of Contract Year 2, the Contract Value (\$205,242) is greater than the GIA Step-Up Value immediately prior to that Contract Anniversary (\$200,000). As a result, the GIA Step-Up Value as of that Contract Anniversary is equal to the Contract Value on that Contract Anniversary (\$205,242).

The **GIA Withdrawal Base** on the Contract Anniversary at the beginning of Contract Year 2 is equal to the GIA Withdrawal Base on the Rider Effective Date (\$100,000) plus cumulative Purchase Payments received after the Rider Effective Date (\$100,000). As a result of the subsequent Purchase Payment, the GIA Withdrawal Base on the Contract Anniversary at the beginning of Contract Year 2 is equal to \$200,000 (\$100,000 + \$100,000).

The **GIA Withdrawal Amount** for Contract Year 2 is determined on the Contract Anniversary at the beginning of Contract Year 2, and is equal to 5% of the GIA Withdrawal Base on that Contract Anniversary (5% of \$200,000). As a result of the subsequent Purchase Payment, the GIA Withdrawal Amount for Contract Year 2 is equal to \$10,000.

Since no withdrawals were made during Contract Year 1, the GIA Withdrawal Amount for Contract Year 1 (\$5,000) becomes the remaining dollar amount of the prior Contract Year's GIA Withdrawal Amount for Contract Year 2.

## GUARANTEED INCOME ANNUITY (GIA) RIDER

### SAMPLE CALCULATIONS

**Example #3** - Cumulative withdrawals during Contract Year 2 exceeding the sum of: (a) the GIA Withdrawal Amount for Contract Year 2; and (b) the remaining dollar amount of the prior Contract Year's GIA Withdrawal Amount for Contract Year 2. The withdrawal is assumed to result in a 10% reduction in the Contract Value.

Contract Years	Purchase Payments Received	Withdrawal Amount	Contract Value after Activity	Guaranteed Income Base (GIB)	GIA Step-Up Value	GIA Withdrawal Base (GWB)	GIA Withdrawal Amt. (GWA) (5% of GWB)	Remaining Dollar Amount of Prior Year's GWA
Beginning of Year 1	\$100,000		\$100,000	\$100,000	\$100,000	\$100,000	\$5,000	N/A
Activity	\$100,000		\$200,742	\$201,227	\$200,000			
Beginning of Year 2			\$205,242	\$208,727	\$205,242	\$200,000	\$10,000	\$5,000
Activity		\$20,830	\$187,468	\$192,493	\$184,717		<u>-\$15,830</u> = \$0	<u>-\$5,000</u> = \$0
Beginning of Year 3			\$190,259	\$197,247	\$190,259	\$200,000	\$10,000	\$0

Since the \$20,830 withdrawal exceeded the sum of: (a) the GIA Withdrawal Amount for Contract Year 2; and (b) the remaining dollar amount of the prior Contract's Year's GIA Withdrawal Amount for Contract Year 2, the remaining dollar amount of the prior Contract Year's GIA Withdrawal Amount for Contract Year 3 is zero. Withdrawals are first applied to the remaining dollar amount of the prior Contract Year's GIA Withdrawal Amount, if any, until exhausted, then to the GIA Withdrawal Amount for the current Contract Year, until exhausted.

The **GIA Withdrawal Amount** for Contract Year 3 is determined on the Contract Anniversary at the beginning of Contract Year 3, and is equal to 5% of the GIA Withdrawal Base on that Contract Anniversary (5% of \$200,000). As a result, the GIA Withdrawal Amount for Contract Year 3 is equal to \$10,000. The GIA Withdrawal Amount for any Contract Year will not be less than zero.

Immediately after the withdrawal, the **Guaranteed Income Base** and the **GIA Step-Up Value** are reduced by the percentage decrease (10%) in Contract Value as a result of the withdrawal.

Since no subsequent Purchase Payments were received during Contract Year 2, the **GIA Withdrawal Base** at the beginning of Contract Year 3 remains unchanged.

## GUARANTEED INCOME ANNUITY (GIA) RIDER

### SAMPLE CALCULATIONS

**Example #4** - Cumulative withdrawals during Contract Year 3 not exceeding the sum of: (a) the GIA Withdrawal Amount for Contract Year 3; and (b) the remaining dollar value of the prior Contract Year's GIA Withdrawal Amount for Contract Year 3.

Contract Years	Purchase Payments Received	Withdrawal Amount	Contract Value after Activity	Guaranteed Income Base (GIB)	GIA Step-Up Value	GIA Withdrawal Base (GWB)	GIA Withdrawal Amt (GWA) (5% of GWB)	Remaining Dollar Amount of Prior Year's GWA
Beginning of Year 1	\$100,000		\$100,000	\$100,000	\$100,000	\$100,000	\$5,000	N/A
Activity	\$100,000		\$200,742	\$201,227	\$200,000			
Beginning of Year 2			\$205,242	\$208,727	\$205,242	\$200,000	\$10,000	\$5,000
Activity		\$20,830	\$187,468	\$192,493	\$184,717		<u>-\$15,830</u> = \$0	<u>-\$5,000</u> = \$0
Beginning of Year 3			\$190,259	\$197,247	\$190,259	\$200,000	\$10,000	\$0
Activity		\$8,000	\$185,092	\$193,744	\$182,376		<u>-\$8,000</u> = \$2,000	<u>-\$0</u> = \$0
Beginning of Year 4			\$187,848	\$199,109	\$187,848	\$200,000	\$10,000	\$2,000

Because cumulative withdrawals for Contract Year 3 did not exceed the sum of: (a) the GIA Withdrawal Amount for Contract Year 3; and (b) the remaining dollar amount of the prior Contract Year's GIA Withdrawal Amount for Contract Year 3, the **Guaranteed Income Base** on the Contract Anniversary at the beginning of Contract Year 4 is calculated as follows:

Guaranteed Income Base on the Contract Anniversary at the beginning of Contract Year 3:	\$197,247
Increased at an annual rate of 5% to the Contract Anniversary at the beginning of Contract Year 4:	+ \$9,862
Reduced by the amount equal to the amount withdrawn in Contract Year 3:	<u>- \$8,000</u>
Guaranteed Income Base on the Contract Anniversary at the beginning of Contract Year 4:	\$199,109

Since no subsequent Purchase Payments were received during Contract Year 3, the **GIA Withdrawal Base** at the beginning of Contract Year 4 remains unchanged.

The **GIA Withdrawal Amount** for Contract Year 4 is determined on the Contract Anniversary at the beginning of Contract Year 4, and is equal to 5% of the GIA Withdrawal Base on that Contract Anniversary (5% of \$200,000). As a result, the GIA Withdrawal Amount for Contract Year 4 is equal to \$10,000.

Because cumulative withdrawals for Contract Year 3 did not exceed the sum of: (a) the GIA Withdrawal Amount for Contract Year 3; and (b) the remaining dollar value of the prior Contract Year's GIA Withdrawal Amount for Contract Year 3; the dollar amount of the GIA Withdrawal Amount for Contract Year 3 remaining (\$2,000) becomes the remaining dollar amount of the prior Contract Year's GIA Withdrawal Amount for Contract Year 4.

## GUARANTEED INCOME ANNUITY (GIA) RIDER

### SAMPLE CALCULATIONS

**Example #5** – Rider values on each Contract Anniversary based on an Initial Purchase Payment of \$100,000 paid on the Contract Date. The values further assume that no subsequent Purchase Payments are received and **no withdrawals** are taken during the first ten (10) Contract Years after the Rider Effective Date. The Initial Purchase Payment is assumed to be the Contract Value if the Rider is effective on a Contract Anniversary.

Beginning of Contract Year	Contract Value after Activity	Guaranteed Income Base (GIB)	GIA Step-Up Value	GIA Withdrawal Base (GWB)	GIA Withdrawal Amt. (GWA) (5% of GWB)	Remaining Dollar Amount of Prior Year's GWA
1	\$100,000	\$100,000	\$100,000	\$100,000	\$5,000	N/A
2	\$103,000	\$105,000	\$103,000	\$100,000	\$5,000	\$5,000
3	\$106,090	\$110,250	\$106,090	\$100,000	\$5,000	\$5,000
4	\$109,273	\$115,763	\$109,273	\$100,000	\$5,000	\$5,000
5	\$112,551	\$121,551	\$112,551	\$100,000	\$5,000	\$5,000
6	\$115,927	\$127,628	\$115,927	\$100,000	\$5,000	\$5,000
7	\$112,450	\$134,010	\$115,927	\$100,000	\$5,000	\$5,000
8	\$109,076	\$140,710	\$115,927	\$100,000	\$5,000	\$5,000
9	\$105,804	\$147,746	\$115,927	\$100,000	\$5,000	\$5,000
10	\$102,630	\$155,133	\$115,927	\$100,000	\$5,000	\$5,000
11	\$99,551	\$162,889	\$115,927	\$100,000	\$5,000	\$5,000

**Example #6** – Rider values on each Contract Anniversary based on an Initial Purchase Payment of \$100,000 paid on the Contract Date. The values further assume that no subsequent Purchase Payments are received **and withdrawals of \$5,000** are taken each Contract Year for the first ten (10) Contract Years after the Rider Effective Date. The Initial Purchase Payment is assumed to be the Contract Value if the Rider is effective on a Contract Anniversary.

Beginning of Contract Year	Contract Value after Activity	Guaranteed Income Base (GIB)	GIA Step-Up Value	GIA Withdrawal Base (GWB)	GIA Withdrawal Amt. (GWA) (5% of GWB)	Remaining Dollar Amount of Prior Year's GWA
1	\$100,000	\$100,000	\$100,000	\$100,000	\$5,000	N/A
2	\$97,926	\$100,000	\$97,926	\$100,000	\$5,000	\$0
3	\$95,789	\$100,000	\$95,789	\$100,000	\$5,000	\$0
4	\$93,588	\$100,000	\$93,588	\$100,000	\$5,000	\$0
5	\$91,321	\$100,000	\$91,321	\$100,000	\$5,000	\$0
6	\$88,986	\$100,000	\$88,986	\$100,000	\$5,000	\$0
7	\$81,392	\$100,000	\$83,910	\$100,000	\$5,000	\$0
8	\$74,026	\$100,000	\$78,676	\$100,000	\$5,000	\$0
9	\$66,881	\$100,000	\$73,280	\$100,000	\$5,000	\$0
10	\$59,950	\$100,000	\$67,718	\$100,000	\$5,000	\$0
11	\$53,227	\$100,000	\$61,983	\$100,000	\$5,000	\$0

Should the Contract annuitize immediately after the Rider has been in effect for at least ten (10) years and the GIA Annuity Option has been elected to provide such payments, the net amount applied on the Annuity Date as a single premium to provide the payments is equal to the greater of:

- (a) the Guaranteed Income Base; or
- (b) the GIA Step-Up Value; **less** any:
- (c) applicable withdrawal charges resulting from the conversion to the GIA Annuity Option;
- (d) applicable annual charges for expenses related to other optional benefit riders attached to the Contract that are in effect as of the Annuity Date; and
- (e) charges for premium taxes and/or other taxes.

Under **Example #5**, the net amount applied on the Annuity Date (the Contract Anniversary at the beginning of Contract Year 11) is equal to the Guaranteed Income Base (\$162,889), as it is greater than the GIA Step-Up Value (\$115,927) as of the Annuity Date, **less** the amounts in (c), (d) and (e) above, if any.

Under **Example #6**, the net amount applied on the Annuity Date (the Contract Anniversary at the beginning of Contract Year 11) is equal to the Guaranteed Income Base (\$100,000), as it is greater than the GIA Step-Up Value (\$61,983) as of the Annuity Date, **less** the amounts in (c), (d) and (e) above, if any.

# PACIFIC LIFE INSURANCE COMPANY

700 Newport Center Drive • Newport Beach, CA 92660

## STATEMENT OF VARIABILITY

**Form Number**

**Form Description**

20-1118

Guaranteed Income Annuity (GIA) Rider

The following is an explanation of the variable material applicable to the above referenced form.

**Company Address** – In the event of a change in the company address, the new address will be shown.

**GIA Annual Charge** – The current annual charge percentage is 0.75%. The annual charge percentage may change for new issues of the rider only. Any change in the annual charge percentage will not exceed a maximum annual charge percentage of 1.20%.

**Rider Effective Date** – The Rider Effective Date is either the Contract Date for new applications or the Contract Anniversary for inforce contract owners purchasing the rider after the Contract Date.

**Company Officer's Signatures and Titles** – In the event of a change in company officers, the new company officer's signature and title will be shown.

Except as otherwise described above, no other variable items appear within the rider.

**Company Contact Person**

For inquires regarding this Statement of Variability, please contact:

Karen Givens, J.D.  
Sr. Compliance Analyst  
Product Compliance  
Annuities & Mutual Funds  
Email: [amfproduct.filing@pacificlife.com](mailto:amfproduct.filing@pacificlife.com)  
Toll Free: 866-746-2724 ext. 3281  
Fax: 402-574-3256

**Date Prepared:**           **March 11, 2009**

PACIFIC LIFE INSURANCE COMPANY  
700 Newport Center Drive • Newport Beach, CA 92660

STATE OF ARKANSAS

REGULATION 19 CERTIFICATION

**Form Number(s):**      **Form Description(s):**  
20-1118                      Guaranteed Income Annuity (GIA) Rider

I, Nancy A. Hill, hereby certify that the above form(s) meet the provisions of Regulation 19 as well as all applicable requirements of the Arkansas Department of Insurance.



\_\_\_\_\_  
Company Officer

Nancy A. Hill  
\_\_\_\_\_  
Name

Assistant Vice President Compliance  
\_\_\_\_\_  
Title

3/17/09  
\_\_\_\_\_  
Date

Contact Person:

Karen Givens  
Sr. Compliance Analyst  
Product Compliance  
Email: [amfproduct.filing@pacificlife.com](mailto:amfproduct.filing@pacificlife.com)  
866-746-2724 ext. 3281

PACIFIC LIFE INSURANCE COMPANY  
700 Newport Center Drive • Newport Beach, CA 92660

**STATE OF ARKANSAS**

**RULE AND REGULATION 6 CERTIFICATION**

**Form Number(s):**      **Form Description(s):**  
20-1118                      Guaranteed Income Annuity (GIA) Rider

I, Nancy A. Hill, hereby provide our assurance that Rule and Regulation 6 has been reviewed and the above form(s) are in compliance said Rule and Regulation 6 as well as all other applicable requirements of the Arkansas Department of Insurance.



\_\_\_\_\_  
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