



[Date]

[Payee Name]

[Address]

[City, State, Zip]

Index-Linked Annuity Payment Adjustment
Pacific Life Policy Number #####

Dear [Payee Name],

This letter provides information for the above referenced Individual Single Premium Settlement Annuity contract regarding the annual adjustment amount for the Index-Linked Annuity Payment Adjustment Rider.

Your rider allows for a potential payment increase of up to 5.00% based on positive performance of the S&P 500 during your annual index measurement period from **mm/dd/yyyy** to **mm/dd/yyyy**. The S&P 500 had a beginning value of #####, and an ending value of #####. As a result of the index performance, your payments will increase by **#.##%**. Effective **mm/dd/yyyy**, your new payment will increase from **\$#,###.##** to **\$#,###.##**.

Pacific Life is dedicated to providing exceptional service and we appreciate the opportunity to service your financial needs. If you have any questions, you may contact an Annuity Specialist at (888) 728-5611, Monday through Friday from 7:30 a.m. to 4 p.m., Central Time.

Sincerely,

Lorene C. Gordon
Senior Vice President, Operations
Retirement Solutions Division