

**CONTACT INFORMATION:**

Pacific Life Insurance Company
P.O. Box 2378
Omaha, NE 68103-2378

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Financial Professionals: (800) 722-2333

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CONTACT INFORMATION (for New York only):

Pacific Life & Annuity Company
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Clients & Financial Professionals: (800) 748-6907

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ALL OVERNIGHT DELIVERIES:

Pacific Life Insurance Company
6750 Mercy Rd, RSD
Omaha, NE 68106

Pacific Life requires this form before your distribution or death benefit request due to disability or chronic illness can be processed.

1 OWNER INFORMATION Owner's Name (First, Middle, Last)	Annuity Contract Number
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2 DEFINITION OF DISABILITY

Internal Revenue Code (IRC) Section 72(m)(7) states "an individual shall be considered to be disabled if he is unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or to be of long-continued and indefinite duration."

3 DEFINITION OF CHRONICAL ILLNESS

To be considered as chronically ill an individual must be unable to perform, without substantial assistance from another individual, at least two daily living activities (eating, toileting, transferring, bathing, dressing, and continence) for at least 90 days due to a loss of functional capacity, or require substantial supervision to protect against threats to health and safety due to severe cognitive impairment. It is the individual's responsibility to notify Pacific Life if the condition no longer meets the definition of chronically ill according to IRC section 7702B.

4 CERTIFICATION OF DISABILITY OR CHRONICAL ILLNESS

I, _____ certify that _____
 Physician's Printed Name Owners' Name

- meets the IRC Section 72(m)(7) disability criteria
- meets the IRC Section 7702B chronically ill criteria.

 Signature of Physician Date

Pacific Life refers to Pacific Life Insurance Company (Newport Beach, CA) and its affiliates, including Pacific Life & Annuity Company. Pacific Life Insurance Company is the issuer in all states except New York. Pacific Life & Annuity Company is the issuer in New York.

