



**COMPENSATION SCHEDULE FOR
PACIFIC INCOME PROVIDER – SINGLE PREMIUM IMMEDIATE ANNUITY**

This Schedule B is to be attached to and is made a part of the Non Variable Producer Agreement (the “Agreement”) between Pacific Life Insurance Company and Pacific Life & Annuity Company (“Pacific Life”) and Producer. It is subject to the terms and conditions of the Agreement. In no event shall Pacific Life be liable for the payment of any compensation with respect to any solicitation made, in whole or in part, by any person not appropriately state insurance licensed prior to the commencement of such solicitation. The single premium immediate annuity to which this Compensation Schedule applies, together with any riders or endorsements to such policies, certificates relating to such policies, supplemental contracts and forms, are referred to collectively herein as the “Contracts”.

Pursuant to the Agreement, Pacific Life has the right to terminate or amend this Schedule B at their sole discretion. When a Contract owner terminates a Producer, no further commissions or compensation due on existing Contracts after termination shall be payable to Producer after the notice of termination is received and accepted by Pacific Life.

- 1. Compensation:** Commissions will be paid to the Producer once the total of all commissions due are greater than \$50.00 for the commission period.

Elect Compensation Option(s) Available To Your Representatives:
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Payout Option	Age	Option A	Option B (Trail begins in 13 th month)
Period Certain 5-9 Years	0-90	2.00% upfront	N/A
Period Certain 10-19 Years	0-90	3.00% upfront	1.5% upfront, 0.20% trail (of initial payment)
Period Certain 20-30 Years	0-90	3.50% upfront	1.5% upfront, 0.20% trail (of initial payment)
Life Contingent Options	0-90	3.00% upfront	1.5% upfront, 0.20% trail (of initial payment)

- 2. Commission Calculation:** Commissions based on initial payment will be calculated only on payment actually received and accepted by Pacific Life. Commissions will be paid only on an earned basis. The commission percentage applies to actual payment received. Commission rates will be based on Period Certain Option elected or the Life contingent Option.

- 3. Compensation Payments:** Commission on initial payment will be due to the Producer at the time of issuance of the Contract.



4. Commission Chargeback: In the event that a Contract for which a commission has been paid is rescinded or voided (including by reason of a death prior to Contract issue), or returned to Pacific Life as a result of a Contract owner exercising the “free look” provision of the Contract, or a premium for which commission has been paid is refunded by Pacific Life, then Pacific Life will charge back 100% of the commission paid.

- 0% chargeback for commutation withdrawals
- 100% chargeback for death or terminal illness prior to first annuity payment

If the Contract owner or annuitant dies of natural causes within the first three months of the Contract Issue date, then Pacific Life will charge back 100% of all Commissions and Expense Allowance paid. Upon determination by Pacific Life that the death of the Contract owner or annuitant is not due to natural causes, no charge back will be applied.

Pacific Life may deduct commission chargebacks from any compensation otherwise due to the Producer by Pacific Life. If the amount to be deducted exceeds compensation otherwise due, Producer will promptly reimburse Pacific Life before the next commission cycle or within 10 business days from the date of mailing of a written demand for reimbursement, whichever is later.

Effective Date of this Compensation Schedule: October 27, 2014