



**COMPENSATION SCHEDULE FOR
PACIFIC SECURE INCOME– FLEXIBLE PREMIUM DEFERRED IMMEDIATE ANNUITY
(FORM 30-1181)**

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.

Compensation Option(s) Available:
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Payout Option	Age	Option A	Option B (Trail begins in 4th month)	Option C (Trail begins in 4th month and is payable for 15 years)
Life Contingent Options	0-75	4.00% upfront	1.00% upfront, 0.25% trail (of total premiums)	0.40% upfront, 0.50% trail (of total premiums)
	76-80	2.00% upfront	1.10% upfront, 0.15% trail (of total premiums)	0.20% upfront, 0.30% trail (of total premiums)
	81-85	0.60% upfront	0.40% upfront, 0.10% trail (of total premiums)	0.075% upfront, 0.15% trail (of total premiums)
Period Certain 5-9 Years	0-75	3.00% upfront	N/A	N/A
	76-80	1.40% upfront	N/A	N/A
	81-85	0.30% upfront	N/A	N/A



Period Certain	0-75	4.00% upfront	N/A	N/A
10-30 Years	76-80	2.00% upfront	N/A	N/A
	81-85	0.60% upfront	N/A	N/A

2. Commission Calculation: Commissions based on initial and subsequent payments 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. Commission calculation will be based on the attained age of the oldest Owner or annuitant at contract issue.

4. Compensation Payments: Commission on initial purchase payments will be due to the Producer at the time of issuance of the Contract. The amount, if any, and the time of payment of compensation on replacements, changes, exchanges and other special cases and programs will be governed by Pacific Life’s underwriting and administrative rules then in effect. With respect to any Contract, or group of Contracts, that Pacific Life may determine to be a special case and for which at the time the application is submitted, the initial purchase payment is greater than \$1 million, Pacific Life may determine that the commissions in this Schedule B do not apply and establish an alternative commission schedule for such Contract or group of Contracts.

5. 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 in the first contract year (based on contract issue date). In the event of death or terminal illness following a subsequent purchase payment, we reserve the right to chargeback commissions paid for a period of 12 months after the payment is applied. Chargeback on death/terminal illness does not apply on Life Only payout options

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