



PACIFIC LIFE

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

CIVIL UNION ENDORSEMENT

Pacific Life Insurance Company has issued this Endorsement as a part of the annuity Contract and/or Rider to which it is attached.

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

The terms defined in the Contract and/or Rider will have the same meaning when used in this Endorsement.

The term "spouse" in the Contract or Rider includes any individual who under applicable state law is either recognized as a spouse or accorded spousal rights. In the event of the death of the Owner where the Beneficiary is the decedent's surviving civil union partner, Section 72(s)(3) of the Internal Revenue Code ("IRC") would not apply, whereby the Beneficiary's interest in the Contract would be distributed in accordance with IRC Section 72(s)(1) or (2). This Contract and any Rider or Endorsement are intended to comply with IRC Section 72(s) in order to qualify the Contract as an annuity contract for federal income tax purposes, and their provisions shall be interpreted to ensure such compliance.

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

PACIFIC LIFE INSURANCE COMPANY

James T. Linn

Chairman and Chief Executive Officer

Jane M. Guon

Secretary