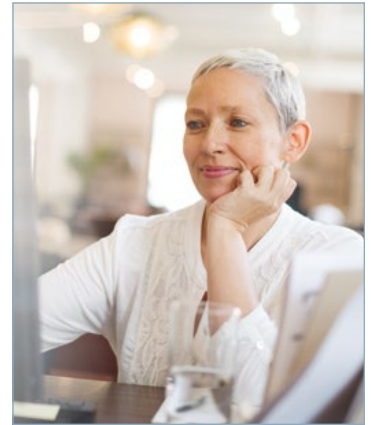


BUILD YOUR FINANCIAL FUTURE, ONE PAYMENT AT A TIME

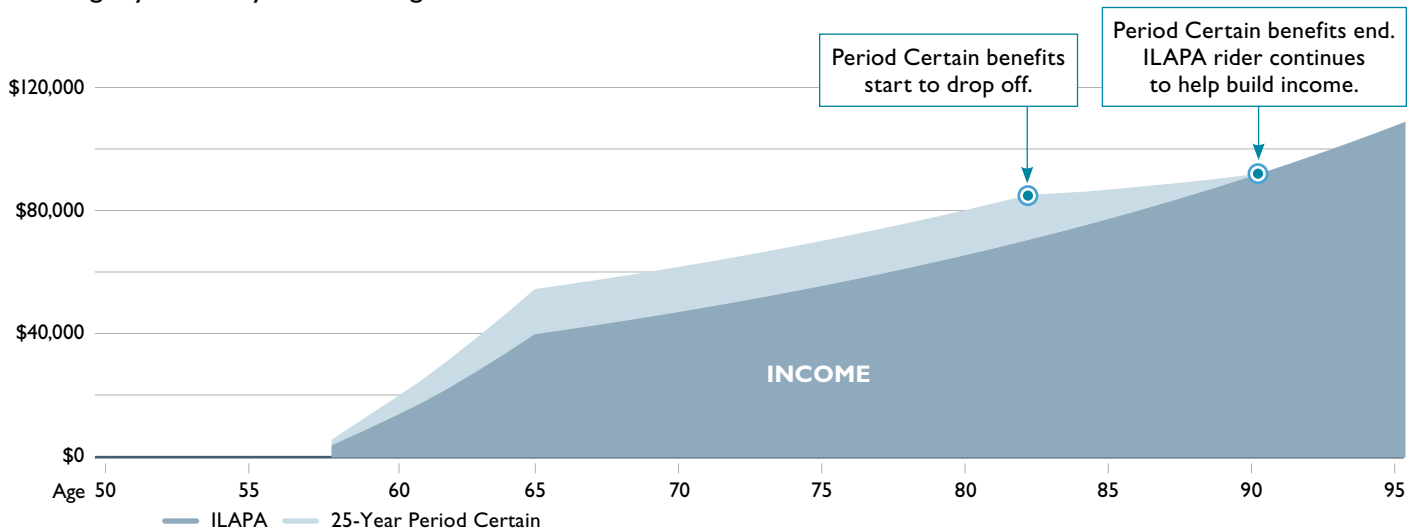
You understand the benefits of structuring your clients' settlements. But have you thought about using a structured settlement annuity to build another source of retirement income for yourself? You can do this with the income you receive from the fees on your qualified personal injury cases.

A Structured Settlement Annuity in Action

Sally is a 50-year-old attorney who settles several qualified personal injury cases each year. Looking ahead, she envisions cutting back on her business in her late 50s before finally retiring in her 60s. By funding a series of structured settlement annuities during the next several years, she can create a guaranteed income stream that will financially protect her throughout her retirement. In addition, by adding Pacific Life's unique Indexed-Linked Annuity Payment Adjustment (ILAPA) rider to her lifetime income contracts, she can help offset inflation over time.



- In each of the next eight years, Sally purchases two structured settlement annuities:
 - \$75,000 funds a lifetime income annuity with the ILAPA rider.
 - \$25,000 funds a 25-Year Period Certain annuity option. This will give her more income while her lifetime income annuities with the ILAPA rider continue to build benefits.
- After eight years, Sally starts taking income from her annuities.



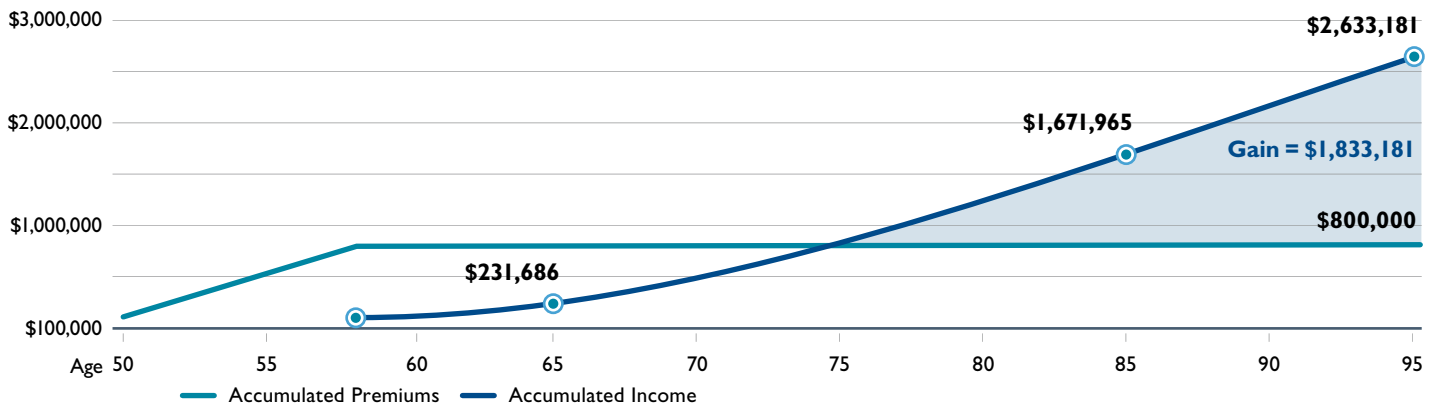
Defer (and Maximize) Social Security Income

By structuring payments from your attorney's fees, you remove the risk of investing in traditional investments and can set the level of income you know you'll need. That can allow you to defer taking Social Security retirement income until you reach the maximum payout at age 70.

The index is not available for direct investment, and index performance does not include the reinvestment of dividends.

Premiums In vs. Payments Out

After 17 years of receiving tax-deferred payments, Sally has recouped all her deposits, and her income continues to grow. By age 95, she would have received 2.29 times her initial premiums, spread out over her lifetime.



A Pacific Life structured settlement annuity with the ILAPA rider can provide you with income for a specific period of time, or for life, with:

- No dollar limit on what you invest.
- No tax on the income invested until you take it in payments.
- Potential growth to help offset inflation.
- The ability to take income before you're fully retired and help manage your firm's cash flow.

Required documentation: The original Acknowledgement and Hold Harmless Agreement for Attorney's Fees form that confirms, among other things, that Pacific Life does not offer tax or legal advice, and the decision to structure is wholly the responsibility of the attorney. Acknowledgement language included in the Settlement Agreement and Qualified Assignment and Release documents.

For more information about how to create guaranteed income by structuring your attorney's fees, contact your structured settlements consultant.

Pacific Life, its distributors, and respective representatives do not provide tax, accounting, or legal advice. Any taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor or attorney.

Selecting the Index-Linked Annuity Payment Adjustment rider may result in a varying benefit amount based on the annuity type and period selected.

The Index-Linked Annuity Payment Adjustment rider is not a security and does not participate directly in the stock market or any index, so it is not an investment. It is an insurance product designed to help you prepare for your future.

Pacific Life & Annuity Company will issue annuity policies if ANY of the following occurs inside the state of New York: solicitation, sales, negotiation of settlement, court/legal action, or claimant/payee residence.

Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. Insurance products are issued by Pacific Life Insurance Company (Newport Beach, CA) in all states except New York and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state. Each insurance company is solely responsible for the financial obligations accruing under the products it issues.

Contract Form Series: ICC11:10-1213 (and state variations)
SSC1336-0919

