



**Tennyson S. Oyler**  
Assistant Vice President  
Public Affairs

December 15, 2008

John D. Darer, CLU ChFC CSSC  
4structures.com, LLC  
43 Harbor Drive, Unit 309  
Stamford, CT 06902

RE: Pacific Life's Madoff Exposure

Mr. Darer:

In response to your emailed inquiry on December 15, 2008, Pacific Life does not have any assets managed by Bernard Madoff or his investment firm Madoff Securities.

Sincerely,