

SERFF Tracking Number: PACL-125936160 State: Arkansas  
Filing Company: Pacific Life Insurance Company State Tracking Number: 41141  
Company Tracking Number: 20-1133 (INFORMATIONAL FILING)  
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium  
Product Name: 20-1133 Guaranteed Protection Advantage 5 (informational filing)  
Project Name/Number: 20-1133 Guaranteed Protection Advantage 5 (informational filing)/20-1133 (informational filing)

## Filing at a Glance

Company: Pacific Life Insurance Company

Product Name: 20-1133 Guaranteed Protection Advantage 5 (informational filing) SERFF Tr Num: PACL-125936160 State: ArkansasLH

TOI: A03I Individual Annuities - Deferred Variable SERFF Status: Closed State Tr Num: 41141

Sub-TOI: A03I.002 Flexible Premium Co Tr Num: 20-1133 State Status: Approved-Closed  
(INFORMATIONAL FILING)

Filing Type: Form Co Status: Reviewer(s): Linda Bird  
Authors: Larry Gardner, Karima Rajan, Maysy Vang, Brian Deleget, Karen Givens  
Disposition Date: 12/23/2008

Date Submitted: 12/17/2008 Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: 20-1133 Guaranteed Protection Advantage 5 (informational filing)

Status of Filing in Domicile: Authorized

Project Number: 20-1133 (informational filing)

Date Approved in Domicile:

Requested Filing Mode: Informational

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 12/23/2008

Deemer Date:

State Status Changed: 12/23/2008

Corresponding Filing Tracking Number:

Filing Description:

NAIC: 67466

FEIN: 95-1079000

SERFF Tracking Number: PACL-125936160 State: Arkansas  
Filing Company: Pacific Life Insurance Company State Tracking Number: 41141  
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To the Individual Life Insurance Department of Arkansas

## INFORMATIONAL FILING

### Form Number Form Description

20-1133 Guaranteed Protection Advantage 5 Rider

State Tracking #: 34778

SERFF Tracking #: PACL-125072717

On 1/25/2007, the Department approved the above referenced rider for use with various individual flexible premium deferred variable annuity contracts.

The current rider annual charge percentage is 0.25%, not to exceed a maximum annual charge percentage of 0.75%.

We are hereby notifying the Department that effective January 1, 2009, the annual charge will be .55%. The annual charge will be effective for new issues and for in-force contracts when either an automatic or owner-elected reset of the guaranteed protection amount occurs.

Attached for your records is a copy of the rider with the new annual charge percentage.

Except as described above, no other changes have been made to the form.

Should you have any questions or require additional information, please call toll-free (866) 746-2724 ext 3281.

## Company and Contact

### Filing Contact Information

Karima Rajan, Compliance Specialist  
700 Newport Center  
Newport Beach, CA 92660

karima.rajan@pacificlife.com  
(402) 574-3280 [Phone]  
(402) 574-3256[FAX]

SERFF Tracking Number: PACL-125936160 State: Arkansas  
Filing Company: Pacific Life Insurance Company State Tracking Number: 41141  
Company Tracking Number: 20-1133 (INFORMATIONAL FILING)  
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium  
Product Name: 20-1133 Guaranteed Protection Advantage 5 (informational filing)  
Project Name/Number: 20-1133 Guaranteed Protection Advantage 5 (informational filing)/20-1133 (informational filing)

**Filing Company Information**

Pacific Life Insurance Company	CoCode: 67466	State of Domicile: Nebraska
700 Newport Center Drive	Group Code: 709	Company Type: Annuities
Newport Beach, CA 92660-6397	Group Name:	State ID Number:
(800) 722-2333 ext. [Phone]	FEIN Number: 95-1079000	

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SERFF Tracking Number: PACL-125936160 State: Arkansas  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$20.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pacific Life Insurance Company	\$20.00	12/17/2008	24583222

SERFF Tracking Number: PACL-125936160 State: Arkansas  
Filing Company: Pacific Life Insurance Company State Tracking Number: 41141  
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TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	12/23/2008	12/23/2008

*SERFF Tracking Number:* PACL-125936160                      *State:* Arkansas  
*Filing Company:* Pacific Life Insurance Company                      *State Tracking Number:* 41141  
*Company Tracking Number:* 20-1133 (INFORMATIONAL FILING)  
*TOI:* A031 Individual Annuities - Deferred Variable      *Sub-TOI:* A031.002 Flexible Premium  
*Product Name:* 20-1133 Guaranteed Protection Advantage 5 (informational filing)  
*Project Name/Number:* 20-1133 Guaranteed Protection Advantage 5 (informational filing)/20-1133 (informational filing)

## **Disposition**

Disposition Date: 12/23/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PACL-125936160 State: Arkansas  
 Filing Company: Pacific Life Insurance Company State Tracking Number: 41141  
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 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium  
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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Certification/Notice		Yes
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Life & Annuity - Acturial Memo		No
<b>Supporting Document</b>	Statement of Variability		Yes
<b>Form</b>	Guaranteed Protection Advantage 5 Rider		Yes

SERFF Tracking Number: PACL-125936160 State: Arkansas  
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## Form Schedule

**Lead Form Number:** 20-1133

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	20-1133	Policy/Cont Guaranteed ract/Fratern Protection Advantage al 5 Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0	R1133.pdf R1133 Redlined.pdf



# PACIFIC LIFE

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

## GUARANTEED PROTECTION ADVANTAGE 5 RIDER

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

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

**Definition of Terms** – Unless redefined below, the terms defined in the Contract will have the same meaning when used in this Rider. For purposes of this Rider, the following definitions apply:

**Step-Up** – An increase in the Guaranteed Protection Amount to an amount equal to 100% of the Contract Value, determined as of a Step-Up Date.

**Step-Up Date** – Any Contract Anniversary beginning with the fifth (5<sup>th</sup>) anniversary of the Rider Effective Date on which you elect a Step-Up in the Guaranteed Protection Amount.

**Term** – The ten (10) year period beginning on the Rider Effective Date or on a Step-Up Date.

**Guaranteed Protection Advantage 5** – You have purchased a Guaranteed Protection Advantage 5 Rider. Subject to the terms and conditions described herein, we will increase the Contract Value to the Guaranteed Protection Amount (as determined under the **Guaranteed Protection Amount** provision of this Rider), if at the end of the Term, the Contract Value is less than the Guaranteed Protection Amount.

This Rider may be purchased on the Contract Date or on any subsequent Contract Anniversary, provided:

- (a) the age of each Annuitant is 85 years or younger on the date of purchase; and
- (b) the date of purchase is at least ten (10) years prior to the Annuity Date.

The date of purchase is the Rider Effective Date as shown on Page 3.

For the Contract Value to be increased to the Guaranteed Protection Amount, the entire Contract Value must be invested for the entire Term according to an asset allocation program established and maintained by us for this Rider.

**Annual Charge** – An annual charge for expenses related to this Rider will be deducted from the Investment Options on a proportionate basis relative to the Account Value in each such Investment Option.

The annual charge is deducted, in arrears, on each Contract Anniversary that this Rider remains in effect. The annual charge is equal to [0.55]% (not to exceed a maximum annual charge percentage of 0.75%) multiplied by the Contract Value on the day the charge is deducted.

The annual charge percentage established on the Rider Effective Date will not change during the Term, unless you elect a Step-Up in the Guaranteed Protection Amount.

If this Rider terminates on a Contract Anniversary, the entire annual charge for the prior Contract Year will be deducted from the Contract Value on that Contract Anniversary.

If the Rider terminates prior to a Contract Anniversary, we will prorate the annual charge. The prorated amount will be based on the Contract Value as of the day the Rider terminates. Such prorated amount will be deducted from the Contract Value on the earlier of the day the Contract terminates or the Contract Anniversary immediately following the day the Rider terminates.

We will waive the annual charge if the Rider terminates as a result of the death of an Owner or sole surviving Annuitant, or upon full annuitization of the Contract.

Any portion of the annual charge we deduct from any of our fixed-rate General Account Investment Options (if available under the Contract) will not be greater than the annual interest credited in excess of that option's minimum guaranteed interest rate.

**Change in Annual Charge** – The annual charge percentage may change if you elect a Step-Up in the Guaranteed Protection Amount. The annual charge percentage will never exceed the annual charge percentage then in effect for new issues of this same rider. If we are no longer issuing this rider, any change in the annual charge percentage will not result in an annual charge percentage that exceeds the maximum annual charge percentage specified in the **Annual Charge** provision.

If the Guaranteed Protection Amount is never stepped-up, the annual charge percentage established on the Rider Effective Date is guaranteed not to change.

**Guaranteed Protection Amount** – The Guaranteed Protection Amount is equal to (a) **plus** (b) **minus** (c); where:

- (a) is the Contract Value at the start of the Term;
- (b) is 100% of each subsequent Purchase Payment paid to the Contract during the first year of the Term, provided the Contract allows for subsequent Purchase Payments after the first Contract Year; and
- (c) is a pro rata adjustment for withdrawals made from the Contract during the Term. The adjustment for each withdrawal is calculated by multiplying the Guaranteed Protection Amount prior to the withdrawal by the ratio of the amount of the withdrawal (including any applicable withdrawal charge) to the Contract Value immediately prior to the withdrawal.

For purposes of determining the Contract Value at the start of the Term:

- (1) if this Rider is purchased on the Contract Date, the Contract Value is equal to the Initial Purchase Payment; or
- (2) if this Rider is purchased on a Contract Anniversary or if you elect a Step-Up in the Guaranteed Protection Amount, the Contract Value is equal to the Contract Value on that Contract Anniversary or on that Step-Up Date.

**Election of Step-Up in Guaranteed Protection Amount** – You may elect, on any Contract Anniversary beginning with the fifth (5<sup>th</sup>) anniversary of the Rider Effective Date and before the Annuity Date, to increase the Guaranteed Protection Amount to an amount equal to 100% of the current Contract Value as of the Step-Up Date. The annual charge percentage may change as a result of any step-up in the Guaranteed Protection Amount (see **Change in Annual Charge** provision).

Your election of a Step-Up in the Guaranteed Protection Amount must be received, in a form satisfactory to us, at our Service Center within thirty (30) days after the Contract Anniversary on which the Step-Up is effective.

Once a Step-Up has been elected and is in effect: (a) another Step-Up may not be elected until on or after the fifth (5<sup>th</sup>) anniversary of the latest Step-Up Date; and (b) a new ten (10) year Term will begin effective as of that latest Step-Up Date. We will provide you with written confirmation of your Step-Up election.

We will not permit a Step-Up if the new ten (10) year Term will extend beyond the maximum Annuity Date/Age specified under the Contract.

**Additional Amount** – On the last day of the Term, we will apply an additional amount to the Contract if the Contract Value on such day is less than the Guaranteed Protection Amount. The additional amount will be equal to the difference between the Contract Value on the last day of the Term and the Guaranteed Protection Amount.

If, on the last day of the Term, the Contract is annuitized, the first death of an Owner or the death of the last surviving Annuitant occurs, or a full withdrawal of the amount available for withdrawal is made, the Contract Value will reflect any additional amount as described in this provision, prior to the payment of any annuity, death or full withdrawal benefits.

We will not apply an additional amount if the Contract Value on the last day of the Term is greater than the Guaranteed Protection Amount.

**Continuation of Rider if Surviving Spouse Continues Contract** – If the Owner dies during the Term and if the surviving spouse of the deceased Owner elects to continue the Contract in accordance with its terms, then the provisions of this Rider will continue until the end of the Term.

**Termination of Rider** – Except as otherwise provided under the **Continuation of Rider if Surviving Spouse Continues Contract** provision of this Rider, this Rider will automatically terminate at the end of the Term or, if earlier, upon the occurrence of one of the following events:

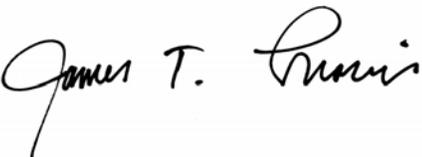
- (a) the day any portion of the Contract Value is no longer invested according to an asset allocation program established and maintained by us for this Rider;
- (b) the day we receive notification from you to terminate this Rider;
- (c) the day of the first death of an Owner or the date of death of the last surviving Annuitant;
- (d) the day the Contract is terminated in accordance with the provisions of the Contract; or
- (e) the Annuity Date.

**Rider Effective Date** – This Rider is effective on the Contract Date, unless a later date is shown below.

Rider Effective Date: [date]

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

**PACIFIC LIFE INSURANCE COMPANY**

  
Chairman and Chief Executive Officer

  
Secretary



**PACIFIC LIFE**

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

## GUARANTEED PROTECTION ADVANTAGE 5 RIDER

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

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

**Definition of Terms** – Unless redefined below, the terms defined in the Contract will have the same meaning when used in this Rider. For purposes of this Rider, the following definitions apply:

**Step-Up** – An increase in the Guaranteed Protection Amount to an amount equal to 100% of the Contract Value, determined as of a Step-Up Date.

**Step-Up Date** – Any Contract Anniversary beginning with the fifth (5<sup>th</sup>) anniversary of the Rider Effective Date on which you elect a Step-Up in the Guaranteed Protection Amount.

**Term** – The ten (10) year period beginning on the Rider Effective Date or on a Step-Up Date.

**Guaranteed Protection Advantage 5** – You have purchased a Guaranteed Protection Advantage 5 Rider. Subject to the terms and conditions described herein, we will increase the Contract Value to the Guaranteed Protection Amount (as determined under the **Guaranteed Protection Amount** provision of this Rider), if at the end of the Term, the Contract Value is less than the Guaranteed Protection Amount.

This Rider may be purchased on the Contract Date or on any subsequent Contract Anniversary, provided:

- (a) the age of each Annuitant is 85 years or younger on the date of purchase; and
- (b) the date of purchase is at least ten (10) years prior to the Annuity Date.

The date of purchase is the Rider Effective Date as shown on Page 3.

For the Contract Value to be increased to the Guaranteed Protection Amount, the entire Contract Value must be invested for the entire Term according to an asset allocation program established and maintained by us for this Rider.

**Annual Charge** – An annual charge for expenses related to this Rider will be deducted from the Investment Options on a proportionate basis relative to the Account Value in each such Investment Option.

The annual charge is deducted, in arrears, on each Contract Anniversary that this Rider remains in effect. The annual charge is equal to [0.5540]% (not to exceed a maximum annual charge percentage of 0.75%) multiplied by the Contract Value on the day the charge is deducted.

The annual charge percentage established on the Rider Effective Date will not change during the Term, unless you elect a Step-Up in the Guaranteed Protection Amount.

If this Rider terminates on a Contract Anniversary, the entire annual charge for the prior Contract Year will be deducted from the Contract Value on that Contract Anniversary.

If the Rider terminates prior to a Contract Anniversary, we will prorate the annual charge. The prorated amount will be based on the Contract Value as of the day the Rider terminates. Such prorated amount will be deducted from the Contract Value on the earlier of the day the Contract terminates or the Contract Anniversary immediately following the day the Rider terminates.

We will waive the annual charge if the Rider terminates as a result of the death of an Owner or sole surviving Annuitant, or upon full annuitization of the Contract.

Any portion of the annual charge we deduct from any of our fixed-rate General Account Investment Options (if available under the Contract) will not be greater than the annual interest credited in excess of that option's minimum guaranteed interest rate.

**Change in Annual Charge** – The annual charge percentage may change if you elect a Step-Up in the Guaranteed Protection Amount. The annual charge percentage will never exceed the annual charge percentage then in effect for new issues of this same rider. If we are no longer issuing this rider, any change in the annual charge percentage will not result in an annual charge percentage that exceeds the maximum annual charge percentage specified in the **Annual Charge** provision.

If the Guaranteed Protection Amount is never stepped-up, the annual charge percentage established on the Rider Effective Date is guaranteed not to change.

**Guaranteed Protection Amount** – The Guaranteed Protection Amount is equal to (a) **plus** (b) **minus** (c); where:

- (a) is the Contract Value at the start of the Term;
- (b) is 100% of each subsequent Purchase Payment paid to the Contract during the first year of the Term, provided the Contract allows for subsequent Purchase Payments after the first Contract Year; and
- (c) is a pro rata adjustment for withdrawals made from the Contract during the Term. The adjustment for each withdrawal is calculated by multiplying the Guaranteed Protection Amount prior to the withdrawal by the ratio of the amount of the withdrawal (including any applicable withdrawal charge) to the Contract Value immediately prior to the withdrawal.

For purposes of determining the Contract Value at the start of the Term:

- (1) if this Rider is purchased on the Contract Date, the Contract Value is equal to the Initial Purchase Payment; or
- (2) if this Rider is purchased on a Contract Anniversary or if you elect a Step-Up in the Guaranteed Protection Amount, the Contract Value is equal to the Contract Value on that Contract Anniversary or on that Step-Up Date.

**Election of Step-Up in Guaranteed Protection Amount** – You may elect, on any Contract Anniversary beginning with the fifth (5<sup>th</sup>) anniversary of the Rider Effective Date and before the Annuity Date, to increase the Guaranteed Protection Amount to an amount equal to 100% of the current Contract Value as of the Step-Up Date. The annual charge percentage may change as a result of any step-up in the Guaranteed Protection Amount (see **Change in Annual Charge** provision).

Your election of a Step-Up in the Guaranteed Protection Amount must be received, in a form satisfactory to us, at our Service Center within thirty (30) days after the Contract Anniversary on which the Step-Up is effective.

Once a Step-Up has been elected and is in effect: (a) another Step-Up may not be elected until on or after the fifth (5<sup>th</sup>) anniversary of the latest Step-Up Date; and (b) a new ten (10) year Term will begin effective as of that latest Step-Up Date. We will provide you with written confirmation of your Step-Up election.

We will not permit a Step-Up if the new ten (10) year Term will extend beyond the maximum Annuity Date/Age specified under the Contract.

**Additional Amount** – On the last day of the Term, we will apply an additional amount to the Contract if the Contract Value on such day is less than the Guaranteed Protection Amount. The additional amount will be equal to the difference between the Contract Value on the last day of the Term and the Guaranteed Protection Amount.

If, on the last day of the Term, the Contract is annuitized, the first death of an Owner or the death of the last surviving Annuitant occurs, or a full withdrawal of the amount available for withdrawal is made, the Contract Value will reflect any additional amount as described in this provision, prior to the payment of any annuity, death or full withdrawal benefits.

We will not apply an additional amount if the Contract Value on the last day of the Term is greater than the Guaranteed Protection Amount.

**Continuation of Rider if Surviving Spouse Continues Contract** – If the Owner dies during the Term and if the surviving spouse of the deceased Owner elects to continue the Contract in accordance with its terms, then the provisions of this Rider will continue until the end of the Term.

**Termination of Rider** – Except as otherwise provided under the **Continuation of Rider if Surviving Spouse Continues Contract** provision of this Rider, this Rider will automatically terminate at the end of the Term or, if earlier, upon the occurrence of one of the following events:

- (a) the day any portion of the Contract Value is no longer invested according to an asset allocation program established and maintained by us for this Rider;
- (b) the day we receive notification from you to terminate this Rider;
- (c) the day of the first death of an Owner or the date of death of the last surviving Annuitant;
- (d) the day the Contract is terminated in accordance with the provisions of the Contract; or
- (e) the Annuity Date.

**Rider Effective Date** – This Rider is effective on the Contract Date, unless a later date is shown below.

Rider Effective Date: [date]

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

## PACIFIC LIFE INSURANCE COMPANY

  
Chairman and Chief Executive Officer

  
Secretary

*SERFF Tracking Number:* PACL-125936160 *State:* Arkansas  
*Filing Company:* Pacific Life Insurance Company *State Tracking Number:* 41141  
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*TOI:* A031 Individual Annuities - Deferred Variable *Sub-TOI:* A031.002 Flexible Premium  
*Product Name:* 20-1133 Guaranteed Protection Advantage 5 (informational filing)  
*Project Name/Number:* 20-1133 Guaranteed Protection Advantage 5 (informational filing)/20-1133 (informational filing)

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: PACL-125936160 State: Arkansas  
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## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** Certification/Notice 12/08/2008

**Comments:**

**Attachments:**

AR Reg 6 Cert.pdf  
AR Reg 19 Cert.pdf

### Review Status:

**Satisfied -Name:** Statement of Variability 12/15/2008

**Comments:**

**Attachment:**

R1133 SOV.pdf

PACIFIC LIFE INSURANCE COMPANY  
700 Newport Center Drive • Newport Beach, CA 92660

**STATE OF ARKANSAS**

**RULE AND REGULATION 6 CERTIFICATION**

**Form Number(s):**                      **Form Description(s):**

20-1133                                      Guaranteed Protection Advantage 5

I, Nancy A Hill, hereby provide our assurance that Rule and Regulation 6 has been reviewed and the above form(s) are in compliance said Rule and Regulation 6 as well as all other applicable requirements of the Arkansas Department of Insurance.

  
\_\_\_\_\_  
Company Officer

Nancy A Hill  
\_\_\_\_\_  
Name

Assistant Vice President  
\_\_\_\_\_  
Title

12/15/2008  
\_\_\_\_\_  
Date

**Contact Person:**

Karima Rajan  
Compliance Analyst  
Product Compliance  
Email: amfproduct.filing@pacificlife.com  
866-746-2724 ext 3280

PACIFIC LIFE INSURANCE COMPANY  
700 Newport Center Drive • Newport Beach, CA 92660

**STATE OF ARKANSAS**

**REGULATION 19 CERTIFICATION**

**Form Number(s):**            **Form Description(s):**

20-1133            Guaranteed Protection Advantage 5

I, Nancy A Hill, hereby certify that the above form(s) meet the provisions of Regulation 19 as well as all applicable requirements of the Arkansas Department of Insurance.



\_\_\_\_\_  
Company Officer

Nancy A Hill  
\_\_\_\_\_  
Name

Assistant Vice President  
\_\_\_\_\_  
Title

12/15/2008  
\_\_\_\_\_  
Date

Contact Person:

Karima Rajan  
Compliance Analyst  
Product Compliance  
Email: amfproduct.filing@pacificlife.com  
866-746-2724 ext 3280

# PACIFIC LIFE INSURANCE COMPANY

700 Newport Center Drive • Newport Beach, CA 92660

## STATEMENT OF VARIABILITY

### **Form Number**

20-1133

### **Form Description**

Guaranteed Protection Advantage 5 Rider

The following is an explanation of the variable material applicable to the above referenced form.

**Company Address** – In the event of a change in the company address, the new address will be shown.

**Annual Charge** – The annual charge percentage may change for new issues of the above referenced rider from time to time. Any change in the annual charge percentage will not exceed a maximum annual charge percentage of 0.75%.

**Rider Effective Date** – The Rider Effective Date is either the Contract Date for new applications or the Contract Anniversary for inforce contract owners purchasing the rider after the Contract Date.

**Company Officer's Signatures and Titles** – In the event of a change in company officers, the new company officer's signature and title will be shown.

Except as otherwise described above, no other variable items appear within the rider.

### **Company Contact Person**

For inquires regarding this Statement of Variability, please contact:

Karen Givens  
Sr. Compliance Analyst  
Pacific Life Insurance Company  
Email: [amfproduct.filing@pacificlife.com](mailto:amfproduct.filing@pacificlife.com)  
Toll Free: 866-746-2724 x 3281  
Direct: 402-574-3281

**Date Prepared:**           **December 15, 2008**