

SERFF Tracking Number: PACL-125936409 State: Arkansas
Filing Company: Pacific Life Insurance Company State Tracking Number: 41177
Company Tracking Number: 20-1134 (INFORMATIONAL FILING)
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: 20-1134 Guaranteed Protection Advantage 5 (informational filing)
Project Name/Number: 20-1134 Guaranteed Protection Advantage 5 (informational filing)/20-1134 (informational filing)

Filing at a Glance

Company: Pacific Life Insurance Company

Product Name: 20-1134 Guaranteed Protection Advantage 5 (informational filing) SERFF Tr Num: PACL-125936409 State: ArkansasLH

TOI: A03I Individual Annuities - Deferred Variable SERFF Status: Closed State Tr Num: 41177

Sub-TOI: A03I.002 Flexible Premium Co Tr Num: 20-1134 State Status: Filed-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: 01/05/2009

Date Submitted: 12/19/2008 Disposition Status: Accepted For Informational Purposes
Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: 20-1134 Guaranteed Protection Advantage 5 (informational filing)

Project Number: 20-1134 (informational filing)

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 01/05/2009

State Status Changed: 01/05/2009

Corresponding Filing Tracking Number:

Filing Description:

NAIC: 67466

FEIN: 95-1079000

Status of Filing in Domicile: Authorized

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

SERFF Tracking Number: PACL-125936409 *State:* Arkansas
Filing Company: Pacific Life Insurance Company *State Tracking Number:* 41177
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TOI: A03I Individual Annuities - Deferred Variable *Sub-TOI:* A03I.002 Flexible Premium
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To the Individual Life Insurance Department of Arkansas.

INFORMATIONAL FILING

Form Number Form Description

20-1134 Guaranteed Protection Advantage 5 Rider

State Tracking #: 38350

SERFF Tracking #: PACL-125489393

On 2/27/2008, 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

karima.rajan@pacificlife.com

SERFF Tracking Number: PACL-125936409 State: Arkansas
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700 Newport Center (402) 574-3280 [Phone]
Newport Beach, CA 92660 (402) 574-3256[FAX]

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

SERFF Tracking Number: PACL-125936409 State: Arkansas
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Project Name/Number: 20-1134 Guaranteed Protection Advantage 5 (informational filing)/20-1134 (informational filing)

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	12/19/2008	24648167

SERFF Tracking Number: PACL-125936409 State: Arkansas
 Filing Company: Pacific Life Insurance Company State Tracking Number: 41177
 Company Tracking Number: 20-1134 (INFORMATIONAL FILING)
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: 20-1134 Guaranteed Protection Advantage 5 (informational filing)
 Project Name/Number: 20-1134 Guaranteed Protection Advantage 5 (informational filing)/20-1134 (informational filing)

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		01/05/2009	01/05/2009

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Certification/NSupporting Document otice		Karima Rajan	12/22/2008	12/22/2008

SERFF Tracking Number: PACL-125936409 *State:* Arkansas
Filing Company: Pacific Life Insurance Company *State Tracking Number:* 41177
Company Tracking Number: 20-1134 (INFORMATIONAL FILING)
TOI: A031 Individual Annuities - Deferred Variable *Sub-TOI:* A031.002 Flexible Premium
Product Name: 20-1134 Guaranteed Protection Advantage 5 (informational filing)
Project Name/Number: 20-1134 Guaranteed Protection Advantage 5 (informational filing)/20-1134 (informational filing)

Disposition

Disposition Date: 01/05/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PACL-125936409 State: Arkansas
 Filing Company: Pacific Life Insurance Company State Tracking Number: 41177
 Company Tracking Number: 20-1134 (INFORMATIONAL FILING)
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: 20-1134 Guaranteed Protection Advantage 5 (informational filing)
 Project Name/Number: 20-1134 Guaranteed Protection Advantage 5 (informational filing)/20-1134 (informational filing)

Item Type	Item Name	Item Status	Public Access
Supporting Document (revised)	Certification/Notice		Yes
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Statement of Variability		Yes
Form	Guaranteed Protection Advantage 5 Rider		Yes

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Amendment Letter

Amendment Date:

Submitted Date: 12/22/2008

Comments:

updated certification forms.

Changed Items:

Supporting Document Schedule Item Changes:

Satisfied -Name: Certification/Notice

Comment:

AR Reg 6 Cert.pdf

AR Reg 19 Cert.pdf

SERFF Tracking Number: PACL-125936409 State: Arkansas
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Form Schedule

Lead Form Number: 20-1134

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	20-1134	Policy/Cont Guaranteed ract/Fratern Protection Advantage al 5 Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0	R1134.pdf R1134 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:

Adjusted Contract Value - As of the end of any Business Day, the Adjusted Contract Value is equal to the Contract Value, **less** any Guaranteed Interest Option Value.

Contract Value - As of the end of any Business Day, the Contract Value is equal to:

- (a) the Variable Account Value; **plus**
- (b) the Fixed Option Value; **plus**
- (c) the DCA Plus Fixed Option Value; **plus**
- (d) the Guaranteed Interest Option Value; **plus**
- (e) the Loan Account Value.

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

Step-Up Date – Any Contract Anniversary beginning with the fifth (5th) 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 Adjusted 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 Adjusted 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 Adjusted 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 Variable Investment Options, Fixed Option and/or DCA Plus Fixed Option 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 Adjusted 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 Adjusted 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 Adjusted Contract Value as of the day the Rider terminates. Such prorated amount will be deducted from the Adjusted 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 Adjusted Contract Value at the start of the Term;
- (b) is the amount of each subsequent Purchase Payment received during the first year of the Term and allocated to the Variable Investment Options, the Fixed Option and/or the DCA Plus Fixed Option, 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 Variable Investment Options, Fixed Option and/or DCA Plus Fixed Option 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 Adjusted Contract Value immediately prior to the withdrawal.

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

- (1) if this Rider is purchased on the Contract Date, the Adjusted Contract Value is equal to the portion of the Initial Purchase Payment allocated to the Variable Investment Options, the Fixed Option and/or the DCA Plus Fixed Option; or
- (2) if this Rider is purchased on a Contract Anniversary or if you elect a Step-Up in the Guaranteed Protection Amount, the Adjusted Contract Value is equal to the Adjusted 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 (5th) 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 Adjusted 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 (5th) 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 Adjusted Contract Value on such day is less than the Guaranteed Protection Amount. The additional amount will be equal to the difference between the Adjusted 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 Adjusted 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:

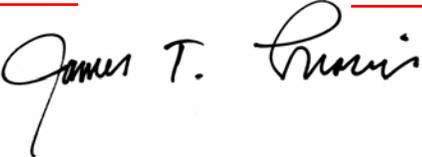
- (a) the day any portion of the Contract Value is no longer invested according to an asset allocation program established and maintained by us for this Rider;
- (b) the day we receive notification from you to terminate this Rider;
- (c) the day of the first death of an Owner or the date of death of 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:

Adjusted Contract Value - As of the end of any Business Day, the Adjusted Contract Value is equal to the Contract Value, **less** any Guaranteed Interest Option Value.

Contract Value - As of the end of any Business Day, the Contract Value is equal to:

- (a) the Variable Account Value; **plus**
- (b) the Fixed Option Value; **plus**
- (c) the DCA Plus Fixed Option Value; **plus**
- (d) the Guaranteed Interest Option Value; **plus**
- (e) the Loan Account Value.

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

Step-Up Date – Any Contract Anniversary beginning with the fifth (5th) 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 Adjusted 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 Adjusted 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 Adjusted 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 Variable Investment Options, Fixed Option and/or DCA Plus Fixed Option 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 Adjusted 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 Adjusted 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 Adjusted Contract Value as of the day the Rider terminates. Such prorated amount will be deducted from the Adjusted 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 Adjusted Contract Value at the start of the Term;
- (b) is the amount of each subsequent Purchase Payment received during the first year of the Term and allocated to the Variable Investment Options, the Fixed Option and/or the DCA Plus Fixed Option, 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 Variable Investment Options, Fixed Option and/or DCA Plus Fixed Option 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 Adjusted Contract Value immediately prior to the withdrawal.

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

- (1) if this Rider is purchased on the Contract Date, the Adjusted Contract Value is equal to the portion of the Initial Purchase Payment allocated to the Variable Investment Options, the Fixed Option and/or the DCA Plus Fixed Option; or
- (2) if this Rider is purchased on a Contract Anniversary or if you elect a Step-Up in the Guaranteed Protection Amount, the Adjusted Contract Value is equal to the Adjusted 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 (5th) 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 Adjusted 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 (5th) 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 Adjusted Contract Value on such day is less than the Guaranteed Protection Amount. The additional amount will be equal to the difference between the Adjusted 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 Adjusted 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:

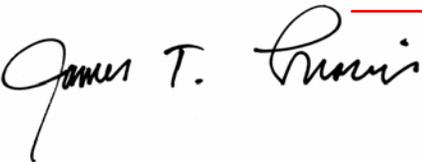
- (a) the day any portion of the Contract Value is no longer invested according to an asset allocation program established and maintained by us for this Rider;
- (b) the day we receive notification from you to terminate this Rider;
- (c) the day of the first death of an Owner or the date of death of 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

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Project Name/Number: 20-1134 Guaranteed Protection Advantage 5 (informational filing)/20-1134 (informational filing)

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 12/22/2008

Comments:

Attachments:

AR Reg 6 Cert.pdf

AR Reg 19 Cert.pdf

Review Status:

Satisfied -Name: Statement of Variability 12/19/2008

Comments:

Attachment:

R1134 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):**

20-1134 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):

20-1134

Form Description(s):

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

20-1134

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
Toll Free: 866-746-2724 x 3281
Direct: 402-574-3281

Date Prepared: **December 15, 2008**

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
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