

SERFF Tracking Number: PACL-126376023 State: Arkansas
Filing Company: Pacific Life Insurance Company State Tracking Number: 44069
Company Tracking Number: 10-10300
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: Cover Pages
Project Name/Number: Cover Pages/Cover Pages

Filing at a Glance

Company: Pacific Life Insurance Company

Product Name: Cover Pages

TOI: A03I Individual Annuities - Deferred Variable

Sub-TOI: A03I.002 Flexible Premium

Filing Type: Form

SERFF Tr Num: PACL-126376023 State: Arkansas

SERFF Status: Closed-Approved-Closed State Tr Num: 44069

Co Tr Num: 10-10300

State Status: Approved-Closed

Reviewer(s): Linda Bird

Authors: Maysy Vang, Brian Deleget, Karen Givens

Disposition Date: 11/17/2009

Date Submitted: 11/09/2009

Disposition Status: Approved-Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: Cover Pages

Project Number: Cover Pages

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 11/17/2009

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 11/17/2009

Created By: Maysy Vang

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Maysy Vang

Filing Description:

NAIC: 67466

FEIN: 95-1079000

To the Individual Life Insurance Department of Arkansas.

INFORMATIONAL FILING

We are submitting the following annuity forms as an informational filing in your state:

SERFF Tracking Number: PACL-126376023 State: Arkansas
Filing Company: Pacific Life Insurance Company State Tracking Number: 44069
Company Tracking Number: 10-10300
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: Cover Pages
Project Name/Number: Cover Pages/Cover Pages

We are hereby notifying the Department that the cover page submitted will replace the original cover page forms listed below, previously approved by the Department as of the dates shown.

Contract Form No Date Approved State Tracking No. SERFF Tracking No.
10-10300 11/25/2002 N/A N/A
10-1130 9/15/2006 33657 USPH-6T8LDL846
10-1136 4/24/2007 35679 PACL-125155469
10-1107 1/31/2006 31740 USPH-6L4R2B106
10-1128 1/12/2006 31553 USPH-6K8MUR948
10-17800 4/4/2003 N/A USPH-5L3VPU266
10-1108 4/14/2004 26069 USPH-5XUQHZ984
10-1143 3/13/2008 38370 PACL-125512296
30-18400 8/12/2002 N/A N/A

The forms have been revised primarily as follows:

- Add the insurer's toll free phone number on page 1 in the top right corner.
- Relocated the text "A Stock Company" on page 1 from the top right corner to the first sentence.
- Deleted "This Contract will then be deemed void from the beginning." from the Right to Cancel provision.
- Form Number 30-18400 - changed the review period from 10 days to 20 days on the Right to Cancel provision.

Attached is a redlined copy showing the change.

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 800-722-2333 ext. 6907.

Sincerely,

Maysy Vang
Compliance Analyst
AMF Product Compliance
Email: amfproduct.filing@pacificlife.com

Company and Contact

Filing Contact Information

Maysy Vang, Compliance Analyst
700 Newport Center Drive

Mvang@pacificlife.com
949-219-6907 [Phone]

SERFF Tracking Number: PACL-126376023 State: Arkansas
 Filing Company: Pacific Life Insurance Company State Tracking Number: 44069
 Company Tracking Number: 10-10300
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: Cover Pages
 Project Name/Number: Cover Pages/Cover Pages

Newport Beach, CA 92660 949-219-0579 [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

Filing Fees

Fee Required? Yes
 Fee Amount: \$180.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pacific Life Insurance Company	\$180.00	11/09/2009	31895328

SERFF Tracking Number: PACL-126376023 State: Arkansas
Filing Company: Pacific Life Insurance Company State Tracking Number: 44069
Company Tracking Number: 10-10300
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: Cover Pages
Project Name/Number: Cover Pages/Cover Pages

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	11/17/2009	11/17/2009

SERFF Tracking Number: *PACL-126376023* *State:* *Arkansas*
Filing Company: *Pacific Life Insurance Company* *State Tracking Number:* *44069*
Company Tracking Number: *10-10300*
TOI: *A031 Individual Annuities - Deferred Variable* *Sub-TOI:* *A031.002 Flexible Premium*
Product Name: *Cover Pages*
Project Name/Number: *Cover Pages/Cover Pages*

Disposition

Disposition Date: 11/17/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PACL-126376023 State: Arkansas
 Filing Company: Pacific Life Insurance Company State Tracking Number: 44069
 Company Tracking Number: 10-10300
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: Cover Pages
 Project Name/Number: Cover Pages/Cover Pages

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	CERTIFICATION 6 AND 19		Yes
Supporting Document	Statement of Variability		Yes
Supporting Document	COVER PAGES - REDLINED		Yes
Form	Individual Flexible Premium Deferred Variable Annuity Contract Cover Page		Yes
Form	Individual Flexible Premium Deferred Variable Annuity Contract Cover Page		Yes
Form	Individual Flexible Premium Deferred Variable Annuity Contract Cover Page		Yes
Form	Individual Flexible Premium Deferred Variable Annuity Contract Cover Page		Yes
Form	Individual Flexible Premium Deferred Variable Annuity Contract Cover Page		Yes
Form	Individual Flexible Premium Deferred Variable Annuity Contract Cover Page		Yes
Form	Individual Flexible Premium Deferred Variable Annuity Contract Cover Page		Yes
Form	Individual Flexible Premium Deferred Variable Annuity Contract Cover Page		Yes
Form	Individual Flexible Premium Deferred Variable Annuity Contract Cover Page		Yes
Form	Individual Single Premium Deferred Annuity Contract Cover Page		Yes

SERFF Tracking Number: PACL-126376023 State: Arkansas
 Filing Company: Pacific Life Insurance Company State Tracking Number: 44069
 Company Tracking Number: 10-10300
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: Cover Pages
 Project Name/Number: Cover Pages/Cover Pages

Form Schedule

Lead Form Number: 10-10300

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	10-10300	Policy/Contract	Individual Flexible Premium Deferred Variable Annuity Certificate Contract Cover Page	Initial		0.000	10-10300.pdf
	10-1130	Policy/Contract	Individual Flexible Premium Deferred Variable Annuity Certificate Contract Cover Page	Initial		0.000	10-1130.pdf
	10-1136	Policy/Contract	Individual Flexible Premium Deferred Variable Annuity Certificate Contract Cover Page	Initial		0.000	10-1136.pdf
	10-1107	Policy/Contract	Individual Flexible Premium Deferred Variable Annuity Certificate Contract Cover Page	Initial		0.000	10-1107.pdf
	10-1128	Policy/Contract	Individual Flexible Premium Deferred Variable Annuity Certificate Contract Cover Page	Initial		0.000	10-1128.pdf
	10-17800	Policy/Contract	Individual Flexible Premium Deferred Variable Annuity Certificate Contract Cover Page	Initial		0.000	10-17800.pdf
	10-1108	Policy/Contract	Individual Flexible Premium Deferred Variable Annuity Certificate Contract Cover Page	Initial		0.000	10-1108.pdf
	10-1143	Policy/Contract	Individual Flexible Premium Deferred Variable Annuity	Initial		0.000	10-1143.pdf

<i>SERFF Tracking Number:</i>	<i>PACL-126376023</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Pacific Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>44069</i>
<i>Company Tracking Number:</i>	<i>10-10300</i>		
<i>TOI:</i>	<i>A031 Individual Annuities - Deferred Variable</i>	<i>Sub-TOI:</i>	<i>A031.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Cover Pages</i>		
<i>Project Name/Number:</i>	<i>Cover Pages/Cover Pages</i>		
	Certificate Contract Cover Page		
30-18400	Policy/Cont Individual Single Initial	0.000	30-18400.pdf
	ract/Fratern Premium Deferred		
	al Annuity Contract		
	Certificate Cover Page		



PACIFIC LIFE

Pacific Life Insurance Company
700 Newport Center Drive
Newport Beach, CA 92660
800-722-4448

READ YOUR CONTRACT CAREFULLY

This is a legal contract between **you** (the "Owner") and **Pacific Life Insurance Company**, a stock company, (hereinafter referred to as "**we**", "**us**", "**our**" and the "**Company**").

We agree to pay the benefits provided under this Contract, subject to its provisions.

We have issued this Contract in consideration of the application and payment of the Initial Purchase Payment.

BENEFITS AND VALUES PROVIDED UNDER THIS CONTRACT MAY BE ON A VARIABLE BASIS. AMOUNTS DIRECTED INTO ONE OR MORE OF THE VARIABLE INVESTMENT OPTIONS WILL REFLECT THE INVESTMENT EXPERIENCE OF THOSE INVESTMENT OPTIONS. THESE AMOUNTS MAY INCREASE OR DECREASE, AND ARE NOT GUARANTEED AS TO A DOLLAR AMOUNT. THE DETAILS OF THE VARIABLE PROVISIONS BEGIN ON PAGE 10.

Right to Cancel – You may return this Contract within [ten (10)] days after you receive it. To do so, mail it to us at our Service Center or to the agent who sold it to you. No withdrawal charge will be imposed, and we will refund the Contract Value, including any fees or charges for premium taxes and/or other taxes that were deducted from the Contract Value.

Signed for the Company at Newport Beach, California, to be effective as of the Contract Date.

PACIFIC LIFE INSURANCE COMPANY

Chairman and Chief Executive Officer

Secretary

INDIVIDUAL FLEXIBLE PREMIUM DEFERRED VARIABLE ANNUITY CONTRACT

Investment Experience Reflected in Benefits
Variable Accumulation Before Annuity Date
Annuities Payable in Variable and Fixed Dollar Amounts
Death Benefit Proceeds Payable Before Annuity Date
Non-Participating



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Investment Experience Reflected in Benefits
Variable Accumulation Before Annuity Date
Annuities Payable in Variable and Fixed Dollar Amounts
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Investment Experience Reflected in Benefits
Variable Accumulation Before Annuity Date
Annuities Payable in Variable and Fixed Dollar Amounts
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Secretary

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Investment Experience Reflected in Benefits
Variable Accumulation Before Annuity Date
Annuities Payable in Variable and Fixed Dollar Amounts
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PACIFIC LIFE INSURANCE COMPANY

Chairman and Chief Executive Officer

Secretary

INDIVIDUAL FLEXIBLE PREMIUM DEFERRED VARIABLE ANNUITY CONTRACT

Investment Experience Reflected in Benefits
Variable Accumulation Before Annuity Date
Annuities Payable in Variable and Fixed Dollar Amounts
Death Benefit Proceeds Payable Before Annuity Date
Non-Participating



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Signed for the Company at Newport Beach, California, to be effective as of the Contract Date.

PACIFIC LIFE INSURANCE COMPANY

Chairman and Chief Executive Officer

Secretary

INDIVIDUAL FLEXIBLE PREMIUM DEFERRED VARIABLE ANNUITY CONTRACT

Investment Experience Reflected in Benefits
Variable Accumulation Before Annuity Date
Annuities Payable in Variable and Fixed Dollar Amounts
Death Benefit Proceeds Payable Before Annuity Date
Non-Participating



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THE DEATH BENEFIT PROVIDED UNDER THIS CONTRACT WILL BE REDUCED BY ANY RECAPTURE MADE IN ACCORDANCE WITH THE RECAPTURE OF CREDIT ENHANCEMENT PROVISION.

Right to Cancel – You may return this Contract within [ten (10)] days after you receive it. To do so, mail it to us at our Service Center or to the agent who sold it to you. No withdrawal charge will be imposed, and we will refund the Contract Value, including any fees or charges for premium taxes and/or other taxes that were deducted from the Contract Value minus any Credit Enhancements applied to the Contract.

Signed for the Company at Newport Beach, California, to be effective as of the Contract Date.

PACIFIC LIFE INSURANCE COMPANY

Chairman and Chief Executive Officer

Secretary

INDIVIDUAL FLEXIBLE PREMIUM DEFERRED VARIABLE ANNUITY CONTRACT

Investment Experience Reflected in Benefits
Variable Accumulation Before Annuity Date
Annuities Payable in Variable and Fixed Dollar Amounts
Death Benefit Proceeds Payable Before Annuity Date
Non-Participating



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Signed for the Company at Newport Beach, California, to be effective as of the Contract Date.

PACIFIC LIFE INSURANCE COMPANY

Chairman and Chief Executive Officer

Secretary

INDIVIDUAL FLEXIBLE PREMIUM DEFERRED VARIABLE ANNUITY CONTRACT

Investment Experience Reflected in Benefits
Variable Accumulation Before Annuity Date
Annuities Payable in Variable and Fixed Dollar Amounts
Death Benefit Proceeds Payable Before Annuity Date
Non-Participating



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We agree to pay the benefits provided under this Contract, subject to its provisions.

We have issued this Contract in consideration of the application and payment of the Single Premium.

AMOUNTS WITHDRAWN OR APPLIED FOR AN ANNUITY BEFORE THE END OF A GUARANTEE TERM WILL BE ADJUSTED UPWARD OR DOWNWARD BASED ON THE MARKET VALUE ADJUSTMENT FORMULA SPECIFIED IN THIS CONTRACT.

Right to Cancel – You may return this Contract within [twenty (20)] days of receipt. To do so, mail it to us at our Service Center or to the agent who sold it to you. No charges will be imposed and we will refund your Single Premium payment.

Signed for the Company at Newport Beach, California, to be effective as of the Contract Date.

PACIFIC LIFE INSURANCE COMPANY

Chairman and Chief Executive Officer

Secretary

INDIVIDUAL SINGLE PREMIUM DEFERRED ANNUITY CONTRACT

Guaranteed Interest Rates – Market Value Adjustment
Annuities Payable in Fixed Dollar Amounts
Death Benefit Amount Payable Before Annuity Date
Multiple Annuity Payout Options
Non-Participating

SERFF Tracking Number: PACL-126376023 State: Arkansas
 Filing Company: Pacific Life Insurance Company State Tracking Number: 44069
 Company Tracking Number: 10-10300
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: Cover Pages
 Project Name/Number: Cover Pages/Cover Pages

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: AR Cert of Readability.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: n/a		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Acturial Memo		
Bypass Reason: n/a		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: CERTIFICATION 6 AND 19		
Comments:		
Attachment: AR Certs 6 and 19.pdf		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability		
Comments:		
Attachment: AR SOV.pdf		

SERFF Tracking Number: PACL-126376023 State: Arkansas
Filing Company: Pacific Life Insurance Company State Tracking Number: 44069
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TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: Cover Pages
Project Name/Number: Cover Pages/Cover Pages

Item Status:

**Status
Date:**

Satisfied - Item: COVER PAGES - REDLINED

Comments:

Attachments:

- 10-1107 _REDLINED_.pdf
- 10-1108 _REDLINED_.pdf
- 10-1128 _REDLINED_.pdf
- 10-1130 _REDLINED_.pdf
- 10-1136 _REDLINED_.pdf
- 10-1143 _REDLINED_.pdf
- 10-10300 _REDLINED_.pdf
- 10-17800 _REDLINED_.pdf
- 30-18400 _REDLINED_.pdf

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

STATE OF ARKANSAS

CERTIFICATION OF READABILITY

This is to certify that the form(s) submitted herewith achieved the following reading ease score(s) as calculated by the Flesh Reading Ease Test and complies with the requirements of Arkansas State Ann. 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Simplification Act.

Form Number	Score
30-18400	53.2



Company Officer

Nancy A. Hill

Name

Assistant Vice President

Title

Date

Contact Person:

Maisy Vang
Compliance Analyst
Product Compliance
Email: amfproduct.filing@pacificlife.com
800-722-2333 ext. 6907

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

STATE OF ARKANSAS

RULE AND REGULATION 6 CERTIFICATION

Form Number **Form Description**

10-10300	Individual Flexible Premium Deferred Variable Annuity Contract Cover Page
10-1130	Individual Flexible Premium Deferred Variable Annuity Contract Cover Page
10-1136	Individual Flexible Premium Deferred Variable Annuity Contract Cover Page
10-1107	Individual Flexible Premium Deferred Variable Annuity Contract Cover Page
10-1128	Individual Flexible Premium Deferred Variable Annuity Contract Cover Page
10-17800	Individual Flexible Premium Deferred Variable Annuity Contract Cover Page
10-1108	Individual Flexible Premium Deferred Variable Annuity Contract Cover Page
10-1143	Individual Flexible Premium Deferred Variable Annuity Contract Cover Page
30-18400	Individual Single Premium Deferred Annuity Contract Cover Page

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 Compliance

Title

11/9/09

Date

Contact Person:

Maysy Vang
Compliance Analyst
Product Compliance
Email: amfproduct.filing@pacificlife.com
800-722-2333 ext. 6907

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

STATE OF ARKANSAS

REGULATION 19 CERTIFICATION

Form Number **Form Description**

10-10300	Individual Flexible Premium Deferred Variable Annuity Contract Cover Page
10-1130	Individual Flexible Premium Deferred Variable Annuity Contract Cover Page
10-1136	Individual Flexible Premium Deferred Variable Annuity Contract Cover Page
10-1107	Individual Flexible Premium Deferred Variable Annuity Contract Cover Page
10-1128	Individual Flexible Premium Deferred Variable Annuity Contract Cover Page
10-17800	Individual Flexible Premium Deferred Variable Annuity Contract Cover Page
10-1108	Individual Flexible Premium Deferred Variable Annuity Contract Cover Page
10-1143	Individual Flexible Premium Deferred Variable Annuity Contract Cover Page
30-18400	Individual Single Premium Deferred Annuity Contract Cover Page

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 Compliance
Title

11/9/09
Date

Contact Person:

Maysy Vang
Compliance Analyst
Product Compliance
Email: amfproduct.filing@pacificlife.com
800-722-2333 ext. 6907

PACIFIC LIFE INSURANCE COMPANY

700 Newport Center Drive • Newport Beach, CA 92660

STATEMENT OF VARIABILITY

Form Number **Form Description**

10-10300	Individual Flexible Premium Deferred Variable Annuity Contract Cover Page
10-1130	Individual Flexible Premium Deferred Variable Annuity Contract Cover Page
10-1136	Individual Flexible Premium Deferred Variable Annuity Contract Cover Page
10-1107	Individual Flexible Premium Deferred Variable Annuity Contract Cover Page
10-1128	Individual Flexible Premium Deferred Variable Annuity Contract Cover Page
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10-1108	Individual Flexible Premium Deferred Variable Annuity Contract Cover Page
10-1143	Individual Flexible Premium Deferred Variable Annuity Contract Cover Page
30-18400	Individual Single Premium Deferred Annuity Contract Cover Page

This Statement of Variability identifies and explains the variable items, denoted by brackets, contained in the above referenced contract cover page forms.

- 1. Company Address and Phone Number (Cover Page)** – In the event of a change in the company address and/or phone number, the new information will be shown.
- 2. Right to Cancel (Cover Page)** – In replacement situations, the appropriate time period will be shown as required under state law.
- 3. Company Officer's Signatures and Titles (Cover Page)** – 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 bracketed material appears within the contract.

Company Contact Person

For inquires regarding this Statement of Variability, please contact:

Maysy Vang, Compliance Analyst
AMF Product Compliance
Email: amfproduct.filing@pacificlife.com
Toll Free: 800-722-2333 ext. 6907
Direct: 949-219-0579



PACIFIC LIFE

Pacific Life Insurance Company
700 Newport Center Drive
Newport Beach, CA 92660
[800-722-4448](tel:800-722-4448)
A Stock Company

READ YOUR CONTRACT CAREFULLY

This is a legal contract between **you** (the "Owner") and **Pacific Life Insurance Company, a stock company**, (hereinafter referred to as "**we**", "**us**", "**our**" and the "**Company**").

We agree to pay the benefits provided under this Contract, subject to its provisions.

We have issued this Contract in consideration of the application and payment of the Initial Purchase Payment.

BENEFITS AND VALUES PROVIDED UNDER THIS CONTRACT MAY BE ON A VARIABLE BASIS. AMOUNTS DIRECTED INTO ONE OR MORE OF THE VARIABLE INVESTMENT OPTIONS WILL REFLECT THE INVESTMENT EXPERIENCE OF THOSE INVESTMENT OPTIONS. THESE AMOUNTS MAY INCREASE OR DECREASE, AND ARE NOT GUARANTEED AS TO A DOLLAR AMOUNT. THE DETAILS OF THE VARIABLE PROVISIONS BEGIN ON PAGE 10.

Right to Cancel – You may return this Contract within [ten (10)] days after you receive it. To do so, mail it to us at our Service Center or to the agent who sold it to you. ~~This Contract will then be deemed void from the beginning.~~ We will refund the Contract Value, including any fees or charges for premium taxes and/or other taxes that were deducted from the Contract Value.

Signed for the Company at Newport Beach, California, to be effective as of the Contract Date.

PACIFIC LIFE INSURANCE COMPANY

Chairman and Chief Executive Officer

Secretary

INDIVIDUAL FLEXIBLE PREMIUM DEFERRED VARIABLE ANNUITY CONTRACT

Investment Experience Reflected in Benefits
Variable Accumulation Before Annuity Date
Annuities Payable in Variable and Fixed Dollar Amounts
Death Benefit Proceeds Payable Before Annuity Date
Non-Participating



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Secretary

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Investment Experience Reflected in Benefits
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We agree to pay the benefits provided under this Contract, subject to its provisions.

We have issued this Contract in consideration of the application and payment of the Single Premium.

AMOUNTS WITHDRAWN OR APPLIED FOR AN ANNUITY BEFORE THE END OF A GUARANTEE TERM WILL BE ADJUSTED UPWARD OR DOWNWARD BASED ON THE MARKET VALUE ADJUSTMENT FORMULA SPECIFIED IN THIS CONTRACT.

Right to Cancel – You may return this Contract within **10 [twenty (20)]** days of receipt. To do so, mail it to us at our Service Center or to the agent who sold it to you. ~~This Contract will then be deemed void from the beginning.~~ No charges will be imposed and we will refund your Single Premium payment.

Signed for the Company at Newport Beach, California, to be effective as of the Contract Date.

PACIFIC LIFE INSURANCE COMPANY

Chairman and Chief Executive Officer

Secretary

INDIVIDUAL SINGLE PREMIUM DEFERRED ANNUITY CONTRACT

Guaranteed Interest Rates – Market Value Adjustment
Annuities Payable in Fixed Dollar Amounts
Death Benefit Amount Payable Before Annuity Date
Multiple Annuity Payout Options
Non-Participating