

SERFF Tracking Number: PACL-126403098 State: Arkansas
Filing Company: Pacific Life Insurance Company State Tracking Number: 44229
Company Tracking Number: 15-1177
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: Endorsement
Project Name/Number: Endorsement/15-1177

Filing at a Glance

Company: Pacific Life Insurance Company

Product Name: Endorsement

TOI: A03I Individual Annuities - Deferred Variable

Sub-TOI: A03I.002 Flexible Premium

Filing Type: Form

SERFF Tr Num: PACL-126403098 State: Arkansas

SERFF Status: Closed-Approved-Closed State Tr Num: 44229

Co Tr Num: 15-1177

State Status: Approved-Closed

Reviewer(s): Linda Bird

Authors: Larry Gardner, Maysy

Disposition Date: 12/04/2009

Vang, Brian Deleget, Karen Givens

Date Submitted: 12/02/2009

Disposition Status: Approved-Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: Endorsement

Project Number: 15-1177

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 12/04/2009

Status of Filing in Domicile: Pending

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: 12/04/2009

Created By: Maysy Vang

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Brian Deleget

Filing Description:

NAIC: 67466

FEIN: 95-1079000

To the Individual Life Insurance Department of Arkansas.

We are submitting the following variable annuity form for approval in your state:

Form Number Form Description

SERFF Tracking Number: PACL-126403098 State: Arkansas
Filing Company: Pacific Life Insurance Company State Tracking Number: 44229
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15-1177 Endorsement

The form submitted is new and does not replace any previously approved form. The Endorsement modifies the Contract listed below by removing the possibility that the Contract Owner could owe an additional sales charge amount if death or annuitization occurs within the first 13 contract months. There is no additional cost associated with these enhancements.

When approved, a copy of the applicable Endorsement will be provided to new and/or in-force contract owners who have purchased the following previously approved contract:

Form Number - Form Description - SERFF Tracking # - Date Approved

10-1170 - Individual Flexible Premium Deferred Variable Annuity Contract - PACL-126272908 - 9/28/2009

The form submitted:

- is exempt from flesch score readability requirements as it is a security subject to federal jurisdiction;
- is in final print and subject to only minor modification in paper size, stock, ink, border, Company logo and adaptation to electronic media or computer printing.

All required transmittals, checklists, certifications and/or filing fees are included in this submission.

To the best of our knowledge, this filing is complete and intended to comply with the insurance laws of your jurisdiction.

Should you have any questions or require additional information, please call toll-free 1-866-746-2724 Ext. 3281 or email at amfproduct.filing@pacificlife.com.

Sincerely,

Karen Givens, J.D.
Sr. Compliance Analyst
Annuities & Mutual Funds

Company and Contact

Filing Contact Information

SERFF Tracking Number: PACL-126403098 State: Arkansas
 Filing Company: Pacific Life Insurance Company State Tracking Number: 44229
 Company Tracking Number: 15-1177
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: Endorsement
 Project Name/Number: Endorsement/15-1177

Maysy Vang, Compliance Analyst Mvang@pacificlife.com
 700 Newport Center Drive 949-219-6907 [Phone]
 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: \$20.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pacific Life Insurance Company	\$20.00	12/02/2009	32427069

SERFF Tracking Number: PACL-126403098 State: Arkansas
Filing Company: Pacific Life Insurance Company State Tracking Number: 44229
Company Tracking Number: 15-1177
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: Endorsement
Project Name/Number: Endorsement/15-1177

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	12/04/2009	12/04/2009

SERFF Tracking Number: PACL-126403098 *State:* Arkansas
Filing Company: Pacific Life Insurance Company *State Tracking Number:* 44229
Company Tracking Number: 15-1177
TOI: A031 Individual Annuities - Deferred Variable *Sub-TOI:* A031.002 Flexible Premium
Product Name: Endorsement
Project Name/Number: Endorsement/15-1177

Disposition

Disposition Date: 12/04/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PACL-126403098 State: Arkansas
 Filing Company: Pacific Life Insurance Company State Tracking Number: 44229
 Company Tracking Number: 15-1177
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: Endorsement
 Project Name/Number: Endorsement/15-1177

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	CERTIFICATION 6 AND 19		Yes
Supporting Document	STATEMENT OF VARIABILITY		Yes
Form	Endorsement		Yes

SERFF Tracking Number: PACL-126403098 State: Arkansas
 Filing Company: Pacific Life Insurance Company State Tracking Number: 44229
 Company Tracking Number: 15-1177
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: Endorsement
 Project Name/Number: Endorsement/15-1177

Form Schedule

Lead Form Number: 15-1177

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	15-1177	Policy/Cont Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	E1177.pdf



PACIFIC LIFE

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

ENDORSEMENT

Pacific Life Insurance Company, a stock company, has issued this Endorsement as a part of the annuity Contract to which it is attached.

All provisions of the Contract that do not conflict with this Endorsement apply to this Endorsement. In the event of any conflict between the provisions of this Endorsement and the provisions of the Contract, the provisions of this Endorsement shall prevail. The terms defined in the Contract will have the same meaning when used in this Endorsement.

This Endorsement modifies the Contract to delete in its entirety any reference to the sales charge adjustment where death or annuitization occurs prior to the end of the first 13 contract months. Specifically, the Contract is modified as follows:

1. The **Letter of Intent (LOI)** provision in the **PURCHASE PAYMENTS** section is deleted and replaced with the following:

Letter of Intent (LOI) – You may commit to invest additional Purchase Payments within 13 months from the Contract Date through a LOI in order to qualify you for a lower initial Sales Charge. See the **Sales Charge** provision for an explanation of determining the appropriate Sales Charge when a LOI is involved.

If, after 13 months from the Contract Date, the total additional Purchase Payments applied to the Contract are less than the amount indicated in your LOI, we will deduct from the Contract Value an adjustment to the Sales Charge, where the adjustment is the difference between (1) and (2) below:

- (1) the Sales Charge applicable for the amount of total additional Purchase Payments applied to the Contract; and
- (2) the Sales Charge assessed for the initial Purchase Payment plus the amount indicated in the LOI.

If, prior to the end of the 13th month from the Contract Date, your Contract terminates and the total additional Purchase Payments applied to the Contract are less than the amount indicated in your LOI, we will deduct from the Contract Value an adjustment to the Sales Charge, where the adjustment is the difference between (1) and (2) below:

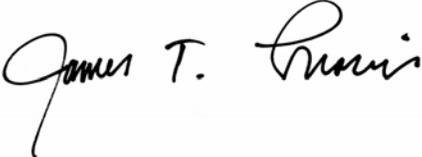
- (1) the Sales Charge applicable for the amount of total additional Purchase Payments applied to the Contract; and
- (2) the Sales Charge assessed for the initial Purchase Payment plus the amount indicated in the LOI.

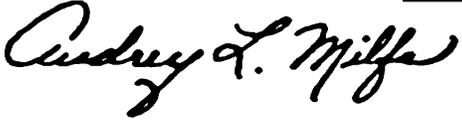
We reserve the right to modify, suspend or terminate this program at any time.

All other terms and conditions of your Contract remain unchanged by this Endorsement.

Effective Date – This Endorsement is effective as of the Contract Date.

PACIFIC LIFE INSURANCE COMPANY


Chairman and Chief Executive Officer


Secretary

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: N/A		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: N/A		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: CERTIFICATION 6 AND 19		
Comments:		
Attachment: AR 1177 CERT 6 AND 19.pdf		

	Item Status:	Status Date:
Satisfied - Item: STATEMENT OF VARIABILITY		
Comments:		
Attachment: 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):**

15-1177 Endorsement

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

12/2/09

Date

Contact Person:

Karen Givens
Sr. Compliance Analyst
Product Compliance
Email: amfproduct.filing@pacificlife.com
866-746-2724 ext. 3281

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

STATE OF ARKANSAS

REGULATION 19 CERTIFICATION

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

15-1177 Endorsement

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

12/2/09

Date

Contact Person:

Karen Givens
Sr. Compliance Analyst
Product Compliance
Email: amfproduct.filing@pacificlifec.com
866-746-2724 ext. 3281

PACIFIC LIFE INSURANCE COMPANY

700 Newport Center Drive • Newport Beach, CA 92660

STATEMENT OF VARIABILITY

<u>Form Number</u>	<u>Form Description</u>
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15-1177	Endorsement
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This Statement of Variability identifies and explains the bracketed material contained in the above referenced form.

Endorsement Form No. 15-1177

- 1. Company Address** – In the event of a change in the company address, the new address will be shown.
- 2. 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 bracketed material appears within the endorsement.

Company Contact Person

For inquires regarding this Statement of Variability, please contact:

Karen Givens
Sr. Compliance Analyst
Product Compliance
Annuities & Mutual Funds
Email: amfproduct.filing@pacificlife.com
Toll Free: 866-746-2724 x 3281
Fax: 402-574-3256