

SERFF Tracking Number: PALD-126071999 State: Arkansas
Filing Company: Pacific Life Insurance Company State Tracking Number: 41822
Company Tracking Number: R03FNL-INFO
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: R03FNL-Info
Project Name/Number: R03FNL-Info/R03FNL-Info

Filing at a Glance

Company: Pacific Life Insurance Company

Product Name: R03FNL-Info

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

SERFF Tr Num: PALD-126071999 State: Arkansas

SERFF Status: Closed-Accepted State Tr Num: 41822

For Informational Purposes

Co Tr Num: R03FNL-INFO

State Status: Filed-Closed

Reviewer(s): Linda Bird

Author: Jill Dease

Disposition Date: 03/18/2009

Date Submitted: 03/13/2009

Disposition Status: Accepted For

Informational Purposes

Implementation Date:

Implementation Date Requested: 08/01/2009

State Filing Description:

General Information

Project Name: R03FNL-Info

Project Number: R03FNL-Info

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 03/18/2009

Deemer Date:

Submitted By: Jill Dease

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: 03/18/2009

Created By: Jill Dease

Corresponding Filing Tracking Number:

R03FNL-Info

Filing Description:

March 13, 2009 NAIC # 00067466

FEIN # 95-1079000

Mr. John Shields

Policy Form Filings, Life

Arkansas Department of Insurance

1200 W. Third Street

Little Rock, AR 72201-1904

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Re: Informational Filing to Associate Approved Rider (form #R03FNL) with Approved Policies
Rider Form# R03FNL (Flexible Duration No Lapse Guarantee Rider), approved 03/07/03
Policy Form# P08PI3 (Indexed Universal Life Insurance), approved 11/13/2007
Policy Form# P08PIM (Indexed Universal Life Insurance), approved 11/13/2007

Dear Mr. Shields,

This is an informational filing to extend the use of the existing approved rider referenced above with the two approved policies referenced above. Again, all three documents are already approved in your state on the dates shown above, but until now the rider has not been used with these particular policies.

The rider is a shadow account-type No Lapse Guarantee Rider, and the maximum duration of the No Lapse Guarantee will vary depending on the product that the rider is attached to. For that reason the rider's title is Flexible Duration No Lapse Guarantee.

The following pertain to this submission:

- The Actuarial Memorandums for these products accompanied the original filings
- Any required certifications are enclosed.
- Since there is no new policy being submitted, there is no requirement for an Illustration Actuary's Certification nor for a sample illustration.
- The forms satisfy any relevant readability requirements (certification accompanied the original filings), with readability scores of: 50.6, 50.6, and 50.3, respectively.
- These forms will be marketed through our licensed agents. The target release date is 8/1/09, or upon approval.
- The forms will be used mainly with application #A09IUW, previously approved by your state on 8/21/2008.
- Because no forms have been filed for review or approval, we have not sent a filing fee.
- Issue ages are 20-80.

To the best of my knowledge and belief this filing complies with the laws and regulations of your state. If you would like to discuss any aspect of this filing, please feel free to contact me at (800) 800-7681, extension 7081.

Sincerely,

Jill Dease
Senior Compliance Analyst, Product Compliance, Life Division

Company and Contact

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Filing Contact Information

Jill Dease, Compliance Analyst Jill.Klinger@pacificlife.com
 45 Enterprise Drive 949-420-7081 [Phone]
 Aliso Viejo, CA 92656 949-420-7424 [FAX]

Filing Company Information

Pacific Life Insurance Company CoCode: 67466 State of Domicile: Nebraska
 45 Enterprise Drive Group Code: 709 Company Type:
 Aliso Viejo, CA 92656 Group Name: State ID Number:
 (949) 420-7080 ext. [Phone] FEIN Number: 95-1079000

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pacific Life Insurance Company	\$0.00	03/13/2009	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		03/18/2009	03/18/2009

SERFF Tracking Number: PALD-126071999 State: Arkansas
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Disposition

Disposition Date: 03/18/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>PALD-126071999</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Pacific Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41822</i>
<i>Company Tracking Number:</i>	<i>R03FNL-INFO</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>R03FNL-Info</i>		
<i>Project Name/Number:</i>	<i>R03FNL-Info/R03FNL-Info</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Form List		Yes

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: N/A - this is an informational filing regarding previously approved policies.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: N/A - this is an informational filing.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Form List		
Comments: Lists the approval dates and tracking numbers for rider and policies referenced in the general information.		
Attachment: Form List.pdf		

Rider R03FNL (listed below) will be used with policies P08PI3 and P08PIM (listed below) beginning 8/01/09.

Description	Form #	Approval Date	State Tracking #
Flexible Duration No-Lapse Guarantee Rider	R03FNL	3/07/03	22165
Indexed Universal Life	P08PI3	11/13/07	37246
Indexed Universal Life	P08PIM	11/13/07	37246