

SERFF Tracking Number: PACL-126944275 State: Arkansas
Filing Company: Pacific Life Insurance Company State Tracking Number: 47520
Company Tracking Number: 15-1196
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: Endorsement
Project Name/Number: Endorsement/15-1196

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-126944275 State: Arkansas

SERFF Status: Closed-Approved-Closed State Tr Num: 47520

Co Tr Num: 15-1196

State Status: Approved-Closed

Reviewer(s): Linda Bird

Authors: Maysy Novak, Brian Deleget, Karen Givens

Disposition Date: 12/15/2010

Date Submitted: 12/13/2010

Disposition Status: Approved-Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: Endorsement

Project Number: 15-1196

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 12/15/2010

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 12/10/2010

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 12/15/2010

Created By: Maysy Novak

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Maysy Novak

Filing Description:

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

15-1196 Endorsement

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The form submitted is new and does not replace any previously approved form. The Endorsement modifies the Contract listed below by reducing the confinement period required to utilize the nursing home waiver of withdrawal charges from 60 days to 30 days. There is no additional cost associated with this endorsement.

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

10-1180 Individual Flexible Premium Deferred PACL-126746555 8/16/2010
Variable Annuity Contract

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 rsdmbproduct.filing@pacificlife.com.

Sincerely,

Karen Givens, J.D.
Sr. Compliance Analyst
Retirement Solutions Division

Company and Contact

Filing Contact Information

Givens Karen, Sr. Compliance Analyst Karen.Givens@PacificLife.com
1299 Farnam Street, 10th Floor 402-574-3281 [Phone]
Omaha, NE 68102 402-574-3256 [FAX]

Filing Company Information

SERFF Tracking Number: PACL-126944275 State: Arkansas
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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: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pacific Life Insurance Company	\$50.00	12/13/2010	42859700

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	12/15/2010	12/15/2010

SERFF Tracking Number: PACL-126944275 *State:* Arkansas
Filing Company: Pacific Life Insurance Company *State Tracking Number:* 47520
Company Tracking Number: 15-1196
TOI: A031 Individual Annuities - Deferred Variable *Sub-TOI:* A031.002 Flexible Premium
Product Name: Endorsement
Project Name/Number: Endorsement/15-1196

Disposition

Disposition Date: 12/15/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PACL-126944275 State: Arkansas
 Filing Company: Pacific Life Insurance Company State Tracking Number: 47520
 Company Tracking Number: 15-1196
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: Endorsement
 Project Name/Number: Endorsement/15-1196

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	No	No
Supporting Document	Application	No	No
Supporting Document	Life & Annuity - Actuarial Memo	No	No
Supporting Document	CERTIFICATION	Yes	Yes
Supporting Document	Statement of Variability	Yes	Yes
Form	ENDORSEMENT	Yes	Yes

SERFF Tracking Number: PACL-126944275 State: Arkansas
 Filing Company: Pacific Life Insurance Company State Tracking Number: 47520
 Company Tracking Number: 15-1196
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: Endorsement
 Project Name/Number: Endorsement/15-1196

Form Schedule

Lead Form Number: 15-1196

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	20-1196	Policy/Cont ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	E1196.pdf



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 reduce the time period of confinement required for waiver of withdrawal charges in nursing home situations from 60 days to 30 days. Specifically, the Contract is modified as follows:

The **Withdrawal Charge** provision in the **CHARGES, FEES AND DEDUCTIONS** section is deleted and replaced with the following:

Withdrawal Charge – Withdrawals from the Contract Value are subject to a withdrawal charge which is shown in the Contract Specifications. This charge may apply to amounts withdrawn under the Contract prior to the Annuity Date, depending on which Contract Year the withdrawal is made in. We will not apply the withdrawal charge on:

- distributions resulting from the death of the first Owner or the sole surviving Annuitant before the Annuity Date, except as provided under the **Death of Owner** provision for certain Non-Natural Owners;
- after the first Contract Year, if the Contract Value is applied to provide an annuity option from us;
- withdrawals after 90 days from the Contract Date if the Owner or Annuitant has been confined to an accredited nursing home for 30 days, and was not confined to the nursing home on the Contract Date. Confinement period for which you seek the waiver must begin after the Contract Date;
- withdrawals to meet required minimum distributions for Qualified Contracts as they apply to amounts held under the Contract;
- withdrawals after the first Contract Anniversary, if the Owner or Annuitant has been diagnosed as having a medically determinable condition that results in a life expectancy of twelve (12) months or less and we are provided with medical evidence satisfactory to us; or
- withdrawals as defined under the "Free Withdrawals" section below.

The request to waive the Withdrawal Charge must be in writing and include applicable medical evidence satisfactory to us. If the request to waive the Withdrawal Charge is denied by us, the withdrawal request shall not be processed until the Owner is notified of the denial and provided with the opportunity to accept or reject the withdrawal request, including any withdrawal charges.

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:

Satisfied - Item: CERTIFICATION

Comments:

Attachment:

AR 1196 CERTS.pdf

Item Status: **Status**
Date:

Satisfied - Item: Statement of Variability

Comments:

Attachment:

1196 Generic SOV.pdf

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

STATE OF ARKANSAS

RULE AND REGULATION 6 CERTIFICATION

<u>Form Number</u>	<u>Form Description</u>
15-1196	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

12/13/10
Date

Contact Person:

Karen Givens, J.D.
Sr. Compliance Analyst
Product Compliance
Email: rsdmbproduct.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

<u>Form Number</u>	<u>Form Description</u>
15-1196	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

12/13/10

Date

Contact Person:

Karen Givens, J.D.
Sr. Compliance Analyst
Product Compliance
Email: rsdmbproduct.filing@pacificlifec.com
866-746-2724 Ext. (3281)

PACIFIC LIFE INSURANCE COMPANY

700 Newport Center Drive • Newport Beach, CA 92660

STATEMENT OF VARIABILITY

Form Number **Form Description**

15-1196 Endorsement

This Statement of Variability identifies and explains the variable items, denoted by brackets, contained in the above referenced form.

Endorsement Form No. 15-1196

Bracketed (Variable) Text	Explanation of Variability
Company address & phone number	Current information shown. In the event of a change in the company address and/or phone number, the new information will be shown.
Officer's Signatures & Titles	Current signatures and titles shown. In the event of a change in company officers, the new officer's signature and title will be shown.

Except as otherwise described above, no other bracketed material appears within the endorsement.