

SERFF Tracking Number: PACL-126525564 *State:* Arkansas
Filing Company: Pacific Life Insurance Company *State Tracking Number:* 45115
Company Tracking Number: 30-1165-1A
TOI: A02I Individual Annuities- Deferred Non-Variable *Sub-TOI:* A02I.005 Limited Flexible Premium
Product Name: Contract Cover Page
Project Name/Number: Contract Cover Page/30-1165-1A

Filing at a Glance

Company: Pacific Life Insurance Company

Product Name: Contract Cover Page

TOI: A02I Individual Annuities- Deferred Non-Variable

Sub-TOI: A02I.005 Limited Flexible Premium

Filing Type: Form

SERFF Tr Num: PACL-126525564 State: Arkansas

SERFF Status: Closed-Approved-Closed State Tr Num: 45115

Co Tr Num: 30-1165-1A

State Status: Approved-Closed

Authors: Maysy Vang, Brian Deleget, Karen Givens

Reviewer(s): Linda Bird

Disposition Date: 03/09/2010

Date Submitted: 03/05/2010

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Contract Cover Page

Project Number: 30-1165-1A

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 03/09/2010

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: 03/09/2010

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.

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

SERFF Tracking Number: PACL-126525564 State: Arkansas
Filing Company: Pacific Life Insurance Company State Tracking Number: 45115
Company Tracking Number: 30-1165-1A
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.005 Limited Flexible Premium
Variable
Product Name: Contract Cover Page
Project Name/Number: Contract Cover Page/30-1165-1A

Form Number Form Description

30-1165-1A Individual Limited Premium Deferred Annuity Contract Cover Page

When approved, this contract cover page replaces contract cover page 30-1165-1.

The contract cover page is identical to contract form number 30-1165-1 approved by your Department on 9/18/2009, state tracking number 43507, SERFF tracking number PACL-126301537, except that the end of the Right to Cancel provision has been revised to remove the phrase "minus any Credit Enhancements".

Attached is a redlined copy showing changes.

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 1-800-722-2333 Ext. 6907.

Sincerely,

Maysy Vang
Compliance Analyst
Product Compliance
Retirement Solutions Division
Email: amfproduct.filing@pacificlife.com

Company and Contact

Filing Contact Information

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

SERFF Tracking Number: PACL-126525564 State: Arkansas
Filing Company: Pacific Life Insurance Company State Tracking Number: 45115
Company Tracking Number: 30-1165-1A
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.005 Limited Flexible Premium
Variable
Product Name: Contract Cover Page
Project Name/Number: Contract Cover Page/30-1165-1A

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	03/05/2010	34645159

SERFF Tracking Number: PACL-126525564 State: Arkansas
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TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.005 Limited Flexible Premium
Variable
Product Name: Contract Cover Page
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	03/09/2010	03/09/2010

SERFF Tracking Number: PACL-126525564 *State:* Arkansas
Filing Company: Pacific Life Insurance Company *State Tracking Number:* 45115
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TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.005 Limited Flexible Premium
Variable
Product Name: Contract Cover Page
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Disposition

Disposition Date: 03/09/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PACL-126525564 State: Arkansas
 Filing Company: Pacific Life Insurance Company State Tracking Number: 45115
 Company Tracking Number: 30-1165-1A
 TOI: A021 Individual Annuities- Deferred Non- Variable Sub-TOI: A021.005 Limited Flexible Premium
 Product Name: Contract Cover Page
 Project Name/Number: Contract Cover Page/30-1165-1A

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	STATEMENT OF VARIABILITY		Yes
Supporting Document	REDLINED COVER PAGE		Yes
Supporting Document	CERTIFICATION 6 & 19		Yes
Form	Individual Limited Premium Deferred Annuity Contract Cover Page		Yes

SERFF Tracking Number: PACL-126525564 State: Arkansas
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 Variable
 Product Name: Contract Cover Page
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Form Schedule

Lead Form Number: 30-1165-1A

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	30-1165-1A	Policy/Contract	Individual Limited Premium Deferred Annuity Contract Certificate Cover Page	Initial		52.100	C1165-1A.pdf



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.

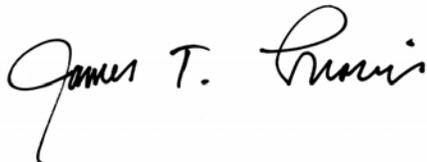
We have issued this Contract in consideration of the application and payment of the Initial Purchase Payment.

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 [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 any Purchase Payments 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 LIMITED PREMIUM DEFERRED ANNUITY CONTRACT
WITH CREDIT ENHANCEMENT**

Guaranteed Interest Rates
Annuities Payable in Fixed Dollar Amounts
Death Benefit Amount Payable Before Annuity Date
Multiple Annuity Payout Options
Waiver of Withdrawal Charges in Certain Cases
Non-Participating – No Dividends Are Payable

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: AR 1165-1A READ CERT.pdf		

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

	Item Status:	Status Date:
Satisfied - Item: STATEMENT OF VARIABILITY		
Comments:		
Attachment: SOV1165-1A.pdf		

	Item Status:	Status Date:
Satisfied - Item: REDLINED COVER PAGE		
Comments:		
Attachment: C1165-1A (REDLINED).pdf		

	Item Status:	Status Date:
Satisfied - Item: CERTIFICATION 6 & 19		
Comments:		

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Variable
Product Name: Contract Cover Page
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Attachment:

AR 1165-1A CERT 6 AND 19.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
30-1165-1A	52.1



Company Officer

Nancy A. Hill

Name

Assistant Vice President, Compliance

Title

3/2/10

Date

Contact Person:

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

STATEMENT OF VARIABILITY

Form Number **Form Description**

30-1165-1A Individual Limited 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.

Page No.	Bracketed (Variable) Text	Explanation of Variability/Range of Variables
Cover	Company Address and 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.
Cover	Right to Cancel [20] days	The standard right to cancel period is 20 days in non-replacement situations. In replacement situations, this period will reflect 30 days. Should your state require a longer period for replacement situations, the state required period will be shown.
Cover	Officer 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 contract cover page.

Company Contact Person

For inquires regarding this Statement of Variability, please contact:

Maysy Vang
Compliance Analyst
Retirement Solutions Division
Email: amfproduct.filing@pacificlife.com
Toll Free: 800-722-2333 ext. 6907
Direct: 949-219-6907



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.

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 [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 any Purchase Payments ~~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 LIMITED PREMIUM DEFERRED ANNUITY CONTRACT
WITH CREDIT ENHANCEMENT**

Guaranteed Interest Rates
Annuities Payable in Fixed Dollar Amounts
Death Benefit Amount Payable Before Annuity Date
Multiple Annuity Payout Options
Waiver of Withdrawal Charges in Certain Cases
Non-Participating – No Dividends Are Payable

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):

30-1165-1A

Individual Limited 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

3/5/10

Date

Contact Person:

Maysy Vang
Compliance Analyst
Product Compliance
Email: amfproduct.filing@paciiclife.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(s):

Form Description(s):

30-1165-1A

Individual Limited 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

3/5/10

Date

Contact Person:

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