

SERFF Tracking Number: PALD-126619661 State: Arkansas  
Filing Company: Pacific Life Insurance Company State Tracking Number: 45627  
Company Tracking Number:  
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
Adjustable Life  
Product Name: P08VN1 Informational  
Project Name/Number: P08VN1 Informational/P08VN1 Informational

## Filing at a Glance

Company: Pacific Life Insurance Company  
Product Name: P08VN1 Informational  
TOI: L09I Individual Life - Flexible Premium  
Adjustable Life  
Sub-TOI: L09I.001 Single Life  
Filing Type: Form

SERFF Tr Num: PALD-126619661 State: Arkansas  
SERFF Status: Closed-Accepted State Tr Num: 45627  
For Informational Purposes  
Co Tr Num: State Status: FEES PAID  
Reviewer(s): Linda Bird  
Author: Robin Lee Disposition Date: 05/11/2010  
Date Submitted: 05/10/2010 Disposition Status: Accepted For  
Informational Purposes  
Implementation Date:

Implementation Date Requested:

State Filing Description:

## General Information

Project Name: P08VN1 Informational  
Project Number: P08VN1 Informational  
Requested Filing Mode:  
Explanation for Combination/Other:  
Submission Type:  
Overall Rate Impact:  
Filing Status Changed: 05/11/2010

Status of Filing in Domicile:  
Date Approved in Domicile:  
Domicile Status Comments:  
Market Type:  
Group Market Size:  
Group Market Type:  
Explanation for Other Group Market Type:  
State Status Changed: 05/11/2010  
Created By: Robin Lee  
Corresponding Filing Tracking Number:

Deemer Date:  
Submitted By: Robin Lee  
Filing Description:  
May 10, 2010 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

SERFF Tracking Number: PALD-126619661 State: Arkansas  
Filing Company: Pacific Life Insurance Company State Tracking Number: 45627  
Company Tracking Number:  
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
Adjustable Life  
Product Name: P08VN1 Informational  
Project Name/Number: P08VN1 Informational/P08VN1 Informational

Re: Informational Filing for Policy Form P08VN1, Flexible Premium Adjustable Life Insurance Policy

Dear Mr. Shields:

This is an informational filing for the referenced policy form, approved 10/9/2007. We are submitting an informational filing for the above referenced individual (non-group) life insurance form. This filing is to document a new and additional cost and benefit structure to be used with this existing approved policy form. This is intended to be a simplified version of the approved product, and is described below. The original filing was submitted under SERFF filing id PALD-125285266.

Key features of this simplified version are as follows:

1. There is no guarantee for an initial period of the cost of insurance rates that are current as of the issue date of the policy.
2. There are fewer riders available in this simplified version. In particular, the following riders are not available with this version: conversion rider, disability benefit rider, and primary insured term riders.

An Addendum to the original Actuarial Memo is included, describing this additional cost and benefit structure, and, where required, including the maximum coverage and surrender charges used with the new structure.

The Illustration Actuary's Certification that was included in the original filing continues to apply and be effective for this simplified version of the product, and therefore the Illustration Actuary's Certification is not needed with this informational filing.

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) 800-6416, extension 7087.

Sincerely,

Robin Lee, FLMI, AIRC  
Senior Compliance Analyst, Product Compliance, Life Division

## Company and Contact

### Filing Contact Information

Robin Lee, Compliance Analyst [rmlee@pacificlife.com](mailto:rmlee@pacificlife.com)

SERFF Tracking Number: PALD-126619661 State: Arkansas  
 Filing Company: Pacific Life Insurance Company State Tracking Number: 45627  
 Company Tracking Number:  
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
 Adjustable Life  
 Product Name: P08VN1 Informational  
 Project Name/Number: P08VN1 Informational/P08VN1 Informational

45 Enterprise Drive 949-420-7087 [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	05/10/2010	

SERFF Tracking Number: PALD-126619661 State: Arkansas  
Filing Company: Pacific Life Insurance Company State Tracking Number: 45627  
Company Tracking Number:  
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
Adjustable Life  
Product Name: P08VN1 Informational  
Project Name/Number: P08VN1 Informational/P08VN1 Informational

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	05/11/2010	05/11/2010

*SERFF Tracking Number:* PALD-126619661      *State:* Arkansas  
*Filing Company:* Pacific Life Insurance Company      *State Tracking Number:* 45627  
*Company Tracking Number:*  
*TOI:* L09I Individual Life - Flexible Premium      *Sub-TOI:* L09I.001 Single Life  
Adjustable Life  
*Product Name:* P08VN1 Informational  
*Project Name/Number:* P08VN1 Informational/P08VN1 Informational

## **Disposition**

Disposition Date: 05/11/2010

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PALD-126619661 State: Arkansas  
 Filing Company: Pacific Life Insurance Company State Tracking Number: 45627  
 Company Tracking Number:  
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
 Adjustable Life  
 Product Name: P08VN1 Informational  
 Project Name/Number: P08VN1 Informational/P08VN1 Informational

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Actuarial Memorandum		No

SERFF Tracking Number: PALD-126619661 State: Arkansas  
 Filing Company: Pacific Life Insurance Company State Tracking Number: 45627  
 Company Tracking Number:  
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
 Adjustable Life  
 Product Name: P08VN1 Informational  
 Project Name/Number: P08VN1 Informational/P08VN1 Informational

## Supporting Document Schedules

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

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

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Outline of Coverage		
<b>Bypass Reason:</b>	N/A		
<b>Comments:</b>			