

SERFF Tracking Number: PACL-126750718 State: Arkansas
Filing Company: Pacific Life Insurance Company State Tracking Number: 46382
Company Tracking Number: 15-1190
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: Endorsement
Project Name/Number: Endorsement/15-1190

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-126750718 State: Arkansas

SERFF Status: Closed-Approved-Closed State Tr Num: 46382

Co Tr Num: 15-1190

State Status: Approved-Closed

Reviewer(s): Linda Bird

Authors: Maysy Vang, Brian Deleget, Karen Givens

Disposition Date: 08/09/2010

Date Submitted: 08/02/2010

Disposition Status: Approved-Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: Endorsement

Project Number: 15-1190

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 08/09/2010

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: 08/09/2010

Created By: Maysy Vang

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Maysy Vang

Filing Description:

NAIC: 67466

FEIN: 95-1079000

To the Arkansas Department of Insurance.

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

Form Number Form Description

SERFF Tracking Number: PACL-126750718 State: Arkansas
Filing Company: Pacific Life Insurance Company State Tracking Number: 46382
Company Tracking Number: 15-1190
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: Endorsement
Project Name/Number: Endorsement/15-1190

15-1190 Endorsement

The form submitted is new and does not replace any previously approved form. The Endorsement modifies the Contract listed below by removing from the Contract references to sales charge and Letter of Intent (LOI) provisions. This endorsement will be used for sales of the below contract form to employees of the distribution partner that market the below form. 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 No. - Date Approved

10-1170 Individual Flexible Premium Deferred Variable Annuity Contract - PACL-126272908 - 09/28/2009

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@pacificlifeline.com.

Sincerely,

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

Company and Contact

Filing Contact Information

SERFF Tracking Number: PACL-126750718 State: Arkansas
 Filing Company: Pacific Life Insurance Company State Tracking Number: 46382
 Company Tracking Number: 15-1190
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: Endorsement
 Project Name/Number: Endorsement/15-1190

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: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pacific Life Insurance Company	\$50.00	08/02/2010	38467279

SERFF Tracking Number: PACL-126750718 State: Arkansas
Filing Company: Pacific Life Insurance Company State Tracking Number: 46382
Company Tracking Number: 15-1190
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: Endorsement
Project Name/Number: Endorsement/15-1190

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/09/2010	08/09/2010

SERFF Tracking Number: PACL-126750718 *State:* Arkansas
Filing Company: Pacific Life Insurance Company *State Tracking Number:* 46382
Company Tracking Number: 15-1190
TOI: A031 Individual Annuities - Deferred Variable *Sub-TOI:* A031.002 Flexible Premium
Product Name: Endorsement
Project Name/Number: Endorsement/15-1190

Disposition

Disposition Date: 08/09/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PACL-126750718 State: Arkansas
 Filing Company: Pacific Life Insurance Company State Tracking Number: 46382
 Company Tracking Number: 15-1190
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: Endorsement
 Project Name/Number: Endorsement/15-1190

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

SERFF Tracking Number: PACL-126750718 State: Arkansas
 Filing Company: Pacific Life Insurance Company State Tracking Number: 46382
 Company Tracking Number: 15-1190
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: Endorsement
 Project Name/Number: Endorsement/15-1190

Form Schedule

Lead Form Number: 15-1190

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	15-1190	Policy/Cont Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	E1190.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 sales charge and Letter of Intent provisions. Specifically, the Contract is modified as follows:

1. The **Right to Cancel** notice on the cover page is deleted and replaced with the following:

Right to Cancel – You may return this Contract within [ten (10)] days after you receive it. To do so, mail it to us at our Service Center or to the agent who sold it to you. We will refund the Contract Value as of the date the returned Contract is delivered to us in good order, including any charges for premium taxes and/or other taxes that were deducted from the Contract Value.

2. The **Table of Contents** is revised to remove the Letter of Intent provision from the **PURCHASE PAYMENTS** section and the Sales Charge provision from the **CHARGES, FEES AND DEDUCTIONS** section.
3. The entire **Sales Charge Schedule** is removed from the **CONTRACT SPECIFICATIONS** page.
4. The text below is removed in its entirety from the **CONTRACT SPECIFICATIONS** page.

*Cumulative Value means the greater of the following as of the day we receive the Purchase Payment:

1. Current Purchase Payment plus the prior Business Day's ending Contract Value; or
2. Total Purchase Payments minus any withdrawals.

Cumulative Value may also be increased by the amount indicated in your LOI.

5. The definition **Net Purchase Payment** under the **DEFINITION OF TERMS** section is deleted and replaced with the following:

Net Purchase Payment – The Purchase Payment reduced by any applicable premium taxes and/or other taxes.

6. The entire **Letter of Intent (LOI)** provision in the **PURCHASE PAYMENTS** section is removed in its entirety.
7. The **Subaccount Value** provision in the **CONTRACT VALUES** section is deleted and replaced with the following:

Subaccount Value – Each Subaccount Value on any Business Day is equal to the number of Subaccount Units in that Subaccount multiplied by the Unit Value of the Subaccount on that day.

We credit the Subaccount with Subaccount Units as a result of any:

- Purchase Payments received by us, reduced by any applicable premium taxes and/or other taxes, and allocated to that Subaccount;
- transfers to that Subaccount, including transfers from the Loan Account; and
- additional amounts allocated to that Subaccount.

We debit the Subaccount with Subaccount Units as a result of any:

- transfers from that Subaccount, including transfers to the Loan Account;
- withdrawals;
- amounts applied to provide for annuity payments;
- annual fees;
- annual charges for expenses relating to optional benefit riders attached to the Contract; and
- charges for premium taxes and/or other taxes.

The number of Subaccount Units we credit to, or debit from, a Subaccount in connection with a transaction is equal to the amount of the transaction applicable to that Subaccount divided by that Subaccount's Unit Value at the end of the valuation period that includes that day. The number of Subaccount Units in a Subaccount will change only if we credit or debit Subaccount Units for the transactions specified above. The number of Subaccount Units will not change because of subsequent changes in the Subaccount Unit Value.

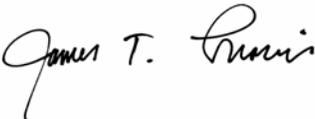
8. The entire **Sales Charge** provision in the **CHARGES, FEES AND DEDUCTIONS** section is removed in its entirety.
9. The **Full Withdrawal** provision in the **WITHDRAWAL PROVISIONS** section is deleted and replaced with the following:

Full Withdrawal – You may, on or before the Annuity Date, make a full withdrawal under this Contract for its withdrawal proceeds, while the Annuitant is living and the Contract is in force. A full withdrawal will terminate the Contract. We will require the return of this Contract or a signed Lost Contract Affidavit with your request. Your request for a full withdrawal will normally be effective as of the end of the Business Day such request, in a form satisfactory to us, is received at our Service Center. Payment of the withdrawal proceeds will end this Contract and we will have no further obligations under the Contract. The amount we send you (the "withdrawal proceeds") will also reflect any required or requested federal and/or state income tax withholding.

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

SERFF Tracking Number: PACL-126750718 State: Arkansas
Filing Company: Pacific Life Insurance Company State Tracking Number: 46382
Company Tracking Number: 15-1190
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: Endorsement
Project Name/Number: Endorsement/15-1190

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability Comments: Attachment: Generic SOV.pdf		

	Item Status:	Status Date:
Satisfied - Item: CERTIFICATION Comments: Attachment: AR 1190 CERTS.pdf		

PACIFIC LIFE INSURANCE COMPANY

700 Newport Center Drive • Newport Beach, CA 92660

STATEMENT OF VARIABILITY

Form Number **Form Description**

15-1190 Endorsement

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

Endorsement Form No. 15-1190

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.
Right to Cancel [10] days	The standard right to cancel period is 10 days in non-replacement situations. In replacement situations, this period will reflect the amount of days applicable to your state regulations.
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.

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):**

15-1190 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

8/3/10

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):**

15-1190 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

8/3/10

Date

Contact Person:

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