

SERFF Tracking Number: PACL-127726612 State: Arkansas
Filing Company: Pacific Life Insurance Company State Tracking Number: 50065
Company Tracking Number: 30-1209 - AD
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: Advertising Material used with Annuity Product
Project Name/Number: Advertising Material used with Annuity Product/90006-11A 11/11

Filing at a Glance

Company: Pacific Life Insurance Company

Product Name: Advertising Material used with SERFF Tr Num: PACL-127726612 State: Arkansas

Annuity Product

TOI: A10 Annuities - Other

SERFF Status: Closed-Filed-Closed

State Tr Num: 50065

Sub-TOI: A10.000 Annuities - Other

Co Tr Num: 30-1209 - AD

State Status: Filed-Closed

Filing Type: Form

Authors: Maysy Novak, Brian Deleget, Craig Hopkins

Reviewer(s): Linda Bird

Disposition Date: 10/26/2011

Date Submitted: 10/19/2011

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Advertising Material used with Annuity Product

Status of Filing in Domicile: Not Filed

Project Number: 90006-11A 11/11

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Nebraska, Pacific Life's state of domicile, does not require filing of advertising material for annuity.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 10/26/2011

State Status Changed: 10/26/2011

Deemer Date:

Created By: Maysy Novak

Submitted By: Maysy Novak

Corresponding Filing Tracking Number:

Filing Description:

To the Individual Life Insurance Department of Arkansas:

RE: Client Advertising Material used with Annuity Products.

Form Number(s) Description

90006-11A 11/11 Enhanced Lifetime Income Benefit

W90007-11A 11/11 Enhanced Lifetime Income Benefit Factsheet

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The forms submitted are new and does not replace any previously approved form.

The forms are client pieces to be used with Pacific Life's Annuity Products.

Form No. - Date Approved - State Tracking No. - SERFF Tracking No.
30-1209 - 08/26/2011 - 49504 - PACL-127281381

These forms are available either in printed format or electronically on the Pacific Life website. The information contained in the website is subject to change. Examples of content changes include the addition of new products, new advertising materials, a change in daily unit values, or a change in daily performance figures. Additionally, the advertising materials listed above may be added to the website. As such, Pacific Life does not intend to file the web page with the Department each time approved advertising materials are added or deleted from the website.

Nebraska, Pacific Life's state of domicile, does not require filing of advertising material for annuity.

These forms are submitted in final print and are subject to only minor modification in paper size, stock, ink, border, Company logo, and adaptation to electronic media or computer printing.

Should you have any questions or require additional information, please call toll-free 1-800-722-2333 Ext. 6907.

Sincerely,

Maysy Novak
Compliance Analyst
Product Compliance - RSD
Email: rsdmbproduct.filing@pacificlife.com

Company and Contact

Filing Contact Information

Maysy Novak, Compliance Analyst
700 Newport Center Drive
Newport Beach, CA 92660

Maysy.Novak@PacificLife.com
949-219-6907 [Phone]
949-219-0579 [FAX]

Filing Company Information

Pacific Life Insurance Company
700 Newport Center Drive
Newport Beach, CA 92660-6397

CoCode: 67466
Group Code: 709
Group Name:

State of Domicile: Nebraska
Company Type: Annuities
State ID Number:

SERFF Tracking Number: PACL-127726612 State: Arkansas
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(800) 722-2333 ext. [Phone] FEIN Number: 95-1079000

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pacific Life Insurance Company	\$100.00	10/19/2011	52980710

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	10/26/2011	10/26/2011

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Disposition

Disposition Date: 10/26/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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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
Form	Enhanced Lifetime Income Benefit	Yes	Yes
Form	Enhanced Lifetime Income Benefit Factsheet	Yes	Yes

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Form Schedule

Lead Form Number: 90006-11A 11/11

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	90006-11A 11/11	Advertising	Enhanced Lifetime Income Benefit	Initial		0.000	90006-11A.pdf
	W90007-11A 11/11	Advertising	Enhanced Lifetime Income Benefit Factsheet	Initial		0.000	W90007-11A_Final.pdf



PACIFIC LIFE

Enhanced Lifetime Income Benefit

**Guaranteed Lifetime
Withdrawals, Regardless
of Index Performance**

Optional Feature with
Pacific Index ChoiceSM, a Deferred,
Fixed Indexed Annuity



Enhanced Lifetime Income Benefit

With the Pacific Index Choice fixed indexed annuity, you have the option to purchase Enhanced Lifetime Income Benefit, a guaranteed minimum withdrawal benefit that can provide:

- *Guaranteed lifetime withdrawals beginning at age 59½.*
- *Opportunities to increase your retirement income.*
- *Guaranteed lifetime income for both you and your spouse.*

Available for an additional cost, Enhanced Lifetime Income Benefit may be elected within 60 days of contract issue or 60 days after any contract anniversary.



Pacific Index Choice Fixed Indexed Annuity

This annuity provides safety of principal and has the potential to earn interest based on the positive movement of two offered indexes, as well as a Fixed Account Option that provides a guaranteed interest rate.

Insurance products are issued by Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state.

Predictable, Lifetime Income—Guaranteed

With Enhanced Lifetime Income Benefit, withdrawals are guaranteed for life, regardless of whether or not you earn interest on your fixed indexed annuity contract. Additionally, you can also provide for loved ones if you choose to receive guaranteed withdrawals for the lifetimes of both you and your spouse with the Joint Life option. Your Lifetime Annual Withdrawal Percentage is based on the age when you decide to take your first withdrawal on or after age 59½, and whether you elect either the Single Life or Joint Life option. Withdrawals prior to age 59½ will reduce the Protected Payment Base.

Age at First Withdrawal (On or After Age 59½)		Lifetime Annual Withdrawal Percentage (% of Protected Payment Base)	
		Single Life	Joint Life
Age Band 1	59½–69	5.0%	4.5%
Age Band 2	70–79	6.0%	5.5%
Age Band 3	80 and older	7.0%	6.5%

Protected Payment Base

If Enhanced Lifetime Income Benefit is purchased at contract issue, the initial Protected Payment Base is equal to purchase payments made in the first 60 days. If the benefit is purchased on a contract anniversary, it is equal to the contract value on that contract anniversary. The Protected Payment Base may change with a credit, reset, or early/excess withdrawal, as described on the following pages.

Single Life and Joint Life Options

- The current annual charge for both Single Life and Joint Life is 0.75% of the Protected Payment Base (up to a maximum charge of 1.50%). With the Joint Life option, the youngest spouse's age is used to determine the Lifetime Annual Withdrawal Percentage. The charge is deducted from the contract value on each contract anniversary whether interest has been credited in the last contract year or not.
- With the Single Life option, if the owner or sole annuitant dies, Enhanced Lifetime Income Benefit will terminate. With the Joint Life option, joint owners must be spouses, or a single owner with the spouse as the sole primary beneficiary. The surviving spouse must continue the contract in order to receive lifetime benefits. Enhanced Lifetime Income Benefit will terminate at the death of both spouses.
- Changes in marital status or the beneficiary may adversely affect the benefits under the Joint Life option, so it's best to consult your financial professional before making any changes to beneficiary provisions.
- A change in ownership may terminate the benefit.

Increase Your Lifetime Annual Withdrawal Amount

Defer Withdrawals—8% Annual Credit for Waiting



If you want to maximize your income potential and can defer taking withdrawals, your Protected Payment Base can increase annually with the 8% Annual Credit. The credit increases your Protected Payment Base, but it is not added to your contract value and is not a rate of return.

- The credit is 8% of the initial Protected Payment Base (as defined on the previous page).
- On each contract anniversary, that same dollar amount will be added to your Protected Payment Base for up to 10 years, unless a reset or withdrawal occurs.
 - If a reset occurs, the 8% Annual Credit is recalculated on the new Protected Payment Base, and this new amount will be added to the Protected Payment Base for a new 10-year period.
 - If you take a withdrawal, including a required minimum distribution (RMD), you will no longer receive the credit. However, if a reset occurs, the 8% Annual Credit will resume and start a new 10-year period.

Any withdrawal amount prior to age 59½ will reduce your Protected Payment Base by either the amount of the withdrawal or on a pro rata basis, whichever results in the lower Protected Payment Base. Any credit enhancement offered by the fixed indexed annuity will not apply to the optional benefit unless a reset occurs.

If you withdraw more than the allowable amount annually, both your future Enhanced Lifetime Income Benefit withdrawals and the guarantee may be reduced or terminated. See both the Contract Summary and the Rider for more information. Any withdrawals will reduce your contract value. Enhanced Lifetime Income Benefit withdrawals are not annuity payouts. Annuity payouts generally receive a more favorable tax treatment than other withdrawals. Enhanced Lifetime Income Benefit payments received prior to converting the contract to annuity payouts are treated as withdrawals and may be subject to surrender charges, taxes, and if prior to age 59½, a 10% federal tax penalty. A withdrawal charge and a market value adjustment (MVA) also may apply. Annuity withdrawals and other distributions of taxable amounts, including death benefit payouts, will be subject to ordinary income tax.

For the Enhanced Lifetime Income Benefit rider at the maximum annuity date, if you choose a Life Only fixed annuity option, you will receive the greater of a payment based on your contract value or your Lifetime Annual Withdrawal Amount as an annuity payout. Upon annuitization, the rider terminates.

How the Credit Works

This hypothetical example demonstrates how the 8% Annual Credit increases the Protected Payment Base and the payment you may receive.

Assumptions

- A \$100,000 purchase payment
- No withdrawals made in the first 10 years.
- An annual credit of \$8,000 (\$100,000 x 8%)

Contract Anniversary	Protected Payment Base with 8% Annual Credit
0	\$100,000
1	\$108,000
2	\$116,000
3	\$124,000
4	\$132,000
5	\$140,000
6	\$148,000
7	\$156,000
8	\$164,000
9	\$172,000
10	\$180,000

How much annual income can you receive for life after 10 years?

Age at First Withdrawal (On or After Age 59½)		Lifetime Annual Withdrawal Percentage (% of \$180,000 Protected Payment Base)			
		Single Life		Joint Life	
Age Band 1	59½–69	5.0%	\$9,000	4.5%	\$8,100
Age Band 2	70–79	6.0%	\$10,800	5.5%	\$9,900
Age Band 3	80 and older	7.0%	\$12,600	6.5%	\$11,700

Once you are in a higher age band, a reset is required to reach a higher Lifetime Annual Withdrawal Percentage.

Lock In *Earned Interest*

The reset feature is another opportunity to increase the amount you are able to withdraw each year.

Automatic Reset

Whether or not you are taking withdrawals, on each contract anniversary, if your contract value is higher than the Protected Payment Base, including any applicable credits, the Protected Payment Base will automatically increase to match the contract value. Your Lifetime Annual Withdrawal Amount will automatically be recalculated based on this higher Protected Payment Base.

You will be subject to the Enhanced Lifetime Income Benefit charge in effect at the time of the reset. You can elect to cancel future automatic resets by notifying Pacific Life.

Owner-Elected Reset

You may choose to elect a reset whether the contract value is higher or lower than the Protected Payment Base. If you choose a reset when the contract value is lower, there will be a reduction in the Protected Payment Base. However, a reset will start a new 10-year credit period. If you are in a higher age band (see table under the “Predictable, Lifetime Income—Guaranteed” section) when you elect the reset, you will receive the larger Lifetime Annual Withdrawal Percentage and may be able to increase your Lifetime Annual Withdrawal Amount.

You are strongly advised to speak with your financial professional prior to electing an owner-elected reset.

Talk to your financial professional today about adding

Enhanced
Lifetime Income Benefit

to your Pacific Index Choice deferred, fixed indexed annuity.

Why Pacific Life?

It's essential for you to choose a strong and stable company that can help you achieve your future income needs. For generations, individuals and their families have relied on the strength of Pacific Life to protect their financial security.

- Pacific Life Insurance Company is organized under a mutual holding company structure and operates for the benefit of its policyholders and contract owners.
- We have achieved ongoing recognition for high-quality service standards.
- We offer products that address market environments during all stages of your life.
- We maintain strong financial strength ratings from major independent rating agencies.

Ratings may change. For more information and current financial strength ratings, please visit our website.





Mailing address:

Pacific Life Insurance Company
P.O. Box 2378
Omaha, NE 68103-2378
(800) 722-4448
www.PacificLife.com

Please refer to both the *Pacific Index Choice Client Guide* and the Contract Summary for more information.

This material is not intended to be used, nor can it be used by any taxpayer, for the purpose of avoiding U.S. federal, state, or local tax penalties. This material is written to support the promotion or marketing of the transaction(s) or matter(s) addressed by this material. Pacific Life, its distributors, and respective representatives do not provide tax, accounting, or legal advice. Any taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.

No guaranteed rate will be less than the minimum guaranteed rate stated in the contract. Pacific Life determines, at its discretion, annual interest rates in excess of the stated minimum guarantee in the contract.

Pacific Index Choice is named "Individual Limited Premium Deferred Fixed Annuity Contract" in the contract. Enhanced Lifetime Income Benefit Single Life is named "Guaranteed Withdrawal Benefit VIII Rider—Single Life" in the contract rider. Enhanced Lifetime Income Benefit Joint Life is named "Guaranteed Withdrawal Benefit VIII Rider—Joint Life" in the contract rider.

Credit enhancements are not counted as purchase payments and are treated as additional earnings for tax purposes when distributed.

Required minimum distributions (RMDs) from IRAs and qualified plans are withdrawals for purposes of optional withdrawal benefits. RMDs taken under Pacific Life's automated RMD program are considered compliant withdrawals if they are the only withdrawals in that contract year and are in compliance with the rider guidelines. If RMD amounts are not calculated and withdrawn under this program and the withdrawal amounts are greater than the rider percentage limits, future income benefits and the guaranteed protected amount may be reduced.

IRAs and qualified plans—such as 401(k)s and 403(b)s—are already tax-deferred. Therefore, a deferred annuity should be used only to fund an IRA or qualified plan to benefit from the annuity's features other than tax deferral. These include lifetime income and death benefit options.

Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. Insurance products are issued by Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state. Each company is solely responsible for the financial obligations accruing under the products it issues. Insurance product and rider guarantees are backed by the financial strength and claims-paying ability of the issuing company. Pacific Index Choice is not available in New York.

Fixed annuities issued by Pacific Life are available through licensed, independent third parties.

Producer's name & firm:

State insurance license number:

Contract Form Series: 30-1209
Rider Series: 20-1210-2, 20-1211-2
90006-11A
Exp. 11/13

Optional Fixed Indexed Annuity Guaranteed Minimum Withdrawal Benefit

MAXIMUM ANNUITANT ISSUE AGE

- 85 (Both spouses must be age 85 or younger for Joint Life.)

COST

- 0.75% (maximum charge of 1.50%) of the Protected Payment Base, deducted annually, for both the Single Life and Joint Life options.
- Deducted from contract value on each contract anniversary whether interest has been credited in the last contract year or not.

PURCHASE DATE

- Contract issue date, or
- Within 60 days after contract issue date or 60 days after any contract anniversary

8% ANNUAL CREDIT

- If purchased at contract issue, equals 8% of all purchase payments made within the first 60 days.
- If purchased on a contract anniversary, equals 8% of the contract value.
- Applied to Protected Payment Base, but not added to the contract value.
- Applied each contract anniversary for each of the first 10 years if no withdrawals have occurred.
- If a withdrawal is taken during the first 10 years, including a required minimum distribution (RMD) withdrawal, the credit ends.
- If a reset occurs, a new 10-year schedule begins again based on the new Protected Payment Base.

LIFETIME ANNUAL WITHDRAWAL PERCENTAGE

- The Lifetime Annual Withdrawal Percentage is based on the oldest owner's age (youngest spouse's age for Joint Life) at the time of the first withdrawal. To receive lifetime withdrawals, the first withdrawal must be after age 59½.
- If a reset occurs after a higher age band is reached, the withdrawal percentage will change.

Age at First Withdrawal (After Age 59½)	Lifetime Annual Withdrawal Percentage (% of Protected Payment Base)	
	Single Life	Joint Life
Age Band 1: 59½–69	5.0%	4.5%
Age Band 2: 70–79	6.0%	5.5%
Age Band 3: 80 and older	7.0%	6.5%

AGE LIFETIME WITHDRAWALS BEGIN

- 59½

RESETS

- Automatic annual, or
- Client-elected, available annually.
- Subject to the charge in effect at the time of the reset. Can cancel future automatic resets by notifying Pacific Life.

Insurance products are issued by Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state.

No bank guarantee • Not a deposit • May lose value
Not FDIC/NCUA insured • Not insured by any federal government agency

REQUIRED MINIMUM DISTRIBUTIONS (RMDs)

- RMDs are considered withdrawals for purposes of this optional benefit. If enrolled in our automated RMD program, RMDs that are greater than the Lifetime Annual Withdrawal Amount will not reduce the Protected Payment Base.
-

SUBSEQUENT PAYMENTS

- Can only be made within 60 days of contract issue. Will adjust the Protected Payment Base and the Lifetime Annual Withdrawal Amount immediately.
-

NONCOMPLIANT WITHDRAWALS

- If a withdrawal exceeds the Lifetime Annual Withdrawal Percentage, the Protected Payment Base will be reduced on a proportionate basis for the amount in excess of the Lifetime Annual Withdrawal Amount.
-

EARLY WITHDRAWALS

- Prior to age 59½, the Lifetime Annual Withdrawal Percentage is equal to zero. Any withdrawals prior to age 59½ (based on the youngest spouse's age for Joint Life) will reduce the Protected Payment Base either by the amount of the withdrawal or on a pro rata basis, whichever results in the lower Protected Payment Base. After age 59½ is reached, the Lifetime Annual Withdrawal Percentage will be based on the oldest owner's age at the time of the first withdrawal (youngest spouse's age for Joint Life).
-

TERMINATION

- Rider may be voluntarily terminated by the owner after one year from the rider effective date.
 - Change in ownership may terminate the rider.
 - For the Single Life option, the rider will terminate at the death of an owner or the sole annuitant. For the Joint Life option, the rider will terminate at the death of both spouses.
 - Rider will terminate upon annuitization.
-

DEFINITIONS

Annual Credit

An amount added to the Protected Payment Base.

Lifetime Annual Withdrawal Amount

Amount that can be withdrawn each year without reducing the Protected Payment Base.

Lifetime Annual Withdrawal Percentage

Percentage of the Protected Payment Base that determines the Lifetime Annual Withdrawal Amount.

Protected Payment Base

An amount used to determine the Lifetime Annual Withdrawal Amount. If added at contract issue, it equals the purchase payment. If added at a contract anniversary, it equals the contract anniversary value.

This material is not intended to be used, nor can it be used by any taxpayer, for the purpose of avoiding U.S. federal, state, or local tax penalties. This material is written to support the promotion or marketing of the transaction(s) or matter(s) addressed by this material. Pacific Life, its distributors, and respective representatives do not provide tax, accounting, or legal advice. Any taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.

Annuity withdrawals and other distributions of taxable amounts, including death benefit payouts, will be subject to ordinary income tax. If withdrawals and other distributions are taken prior to age 59½, a 10% federal tax penalty may apply. A withdrawal charge and a market value adjustment (MVA) also may apply.

IRAs and qualified plans—such as 401(k)s and 403(b)s—are already tax-deferred. Therefore, a deferred annuity should be used only to fund an IRA or qualified plan to benefit from the annuity's features other than tax deferral. These include lifetime income and death benefit options.

Required minimum distributions (RMDs) from IRAs and qualified plans are withdrawals for purposes of optional withdrawal benefits. RMDs taken under Pacific Life's automated RMD program are considered compliant withdrawals if they are the only withdrawals in that contract year and are in compliance with the rider guidelines. If RMD amounts are not calculated and withdrawn under this program and the withdrawal amounts are greater than the rider percentage limits, future income benefits and the guaranteed protected amount may be reduced.

If you withdraw more than the allowable income amount annually, both your future Enhanced Lifetime Income Benefit withdrawals and the guarantee may be reduced or terminated. See both the Contract Summary and the Rider for more information.

Credit enhancements are not counted as purchase payments and are treated as additional earnings for tax purposes when distributed.

Pacific Index Choice is named "Individual Limited Premium Deferred Fixed Annuity Contract" in the contract. Enhanced Lifetime Income Benefit Single Life is named "Guaranteed Withdrawal Benefit VIII Rider—Single Life" in the contract rider. Enhanced Lifetime Income Benefit Joint Life is named "Guaranteed Withdrawal Benefit VIII Rider—Joint Life" in the contract rider.

Changes in marital status or the beneficiary may adversely affect the benefits under the Joint Life option, so it's best to consult your financial professional before making any changes to beneficiary provisions.

No guaranteed rate will be less than the minimum guaranteed rate stated in the contract. Pacific Life determines, at its discretion, annual interest rates in excess of the stated minimum guarantee in the contract.

Not all products are available in all firms.

Insurance products are issued by Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state. Each company is solely responsible for the financial obligations accruing under the products it issues. Insurance product and guarantees are backed by the financial strength and claims-paying ability of the issuing company. Pacific Index Choice is not available in New York.

Fixed annuities issued by Pacific Life are available through licensed, independent third parties.

Producer's name & firm:	State insurance license number:
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Contract Form Series: 30-1209
Rider Series: 20-1210-2, 20-1211-2
W90007-11A
Exp. 11/13
3 of 3

Mailing address:

Pacific Life Insurance Company
P.O. Box 2378, Omaha, NE 68103-2378
(800) 722-4448 • www.PacificLife.com



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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	N/A		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	N/A		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Life & Annuity - Acturial Memo		
Bypass Reason:	N/A		
Comments:			