

SERFF Tracking Number: PFMD-127292328 State: Arkansas
 Filing Company: Pacific Life Insurance Company State Tracking Number: 49163
 Company Tracking Number: 10-1213
 TOI: A05I Individual Annuities- Immediate Non- Variable Sub-TOI: A05I.000 Annuities - Immediate Non-variable
 Product Name: Structured Settlement Annuity
 Project Name/Number: Structured Settlement Annuity/10-1213

Filing at a Glance

Company: Pacific Life Insurance Company

Product Name: Structured Settlement Annuity SERFF Tr Num: PFMD-127292328 State: Arkansas

TOI: A05I Individual Annuities- Immediate Non- Variable SERFF Status: Closed-Approved- Closed State Tr Num: 49163

Sub-TOI: A05I.000 Annuities - Immediate Non- variable Co Tr Num: 10-1213 State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Anne Sexton, Brian Deleget, Maysy Novak

Disposition Date: 06/30/2011

Date Submitted: 06/28/2011

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Structured Settlement Annuity

Project Number: 10-1213

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: These forms have been submitted to the Interstate Insurance Compact for approval and are currently pending approval. Pacific Life is domiciled in Nebraska and, as Nebraska is a member of the Interstate Insurance Compact (Compact), the filing with the ICC constitutes filing with the state of domicile.

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 06/30/2011

State Status Changed: 06/30/2011

Deemer Date:

Created By: Anne Sexton

Submitted By: Anne Sexton

Corresponding Filing Tracking Number: 10-1213

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Variable
Product Name: Structured Settlement Annuity
Project Name/Number: Structured Settlement Annuity/10-1213

Filing Description:

Form No. 10-1213 Single Premium Settlement Annuity Contract
Form No. 25-1213 Application for Single Premium Settlement Annuity
Form No. 20-1214 Benefit Commutation Rider
Form No. 20-1215 Internal Revenue Code Section 72(s) Rider
Form No. 20-1216 Elimination of Liability Rider
Form No. 20-1217 Marriage Commutation Rider

The above referenced fixed immediate annuity forms are being submitted for your review and approval. These are new forms and will not replace any forms currently on file with the Department. These forms are for the product known in the industry vernacular as "Structured Settlement Annuities" These forms have been submitted to the Interstate Insurance Compact for approval and are currently pending approval. Pacific Life is domiciled in Nebraska and, as Nebraska is a member of the Interstate Insurance Compact (Compact), the filing with the ICC constitutes filing with the state of domicile.

Contract and Application:

Single Premium Settlement Annuity contract 10-1213 (known as a Structured Settlement Annuity in the industry vernacular) will be issued for the purpose of providing payments to a claimant/injured party as purchased by the injuring party and/or their insurance company following a review by the attorneys representing both parties. This form does not provide for either separate accounts or variable benefits.

Single Premium Settlement Annuity Application 25-1213 is part of each Single Premium Settlement Annuity. The application will be attached to the Single Premium Settlement Annuity contract.

Riders:

A Rider may be issued based on the characteristics of the case, as reflected in the settlement agreement which documents the terms of the settlement.

The Benefits Commutation Rider Form No. 20-1214 will be used to permit the commutation of all or part of any annuity payments due to the designated beneficiary after the death of the Measuring Life under Single Premium Settlement Annuity 10-1213.

The IRC Section 72(s) Rider Form No. 20-1215 (Internal Revenue Code Section 72(s) Rider) will be attached to Single Premium Settlement Annuity 10-1213, when necessary, to comply with the requirements of Internal Revenue Code Section 72(s).

The Elimination of Liability Rider Form No. 20-1216 will be attached to Single Premium Settlement Annuity 10-1213.

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The rider will be used to permit the commutation of all annuity payments due to the owner after the elimination of the owner's liability to the Measuring Life under the contract. The rider would allow for the commuted value of the contract to be returned to the owner upon the elimination of their liability to make further payments based upon provisions included in their settlement agreement or state statutes. This rider would be used primarily with Workers Compensation settlements.

The Marriage Rider Form No. 20-1217 will be attached to Single Premium Settlement Annuity contract 10-1213. The rider would allow for the commuted value of the contract to be returned to the owner upon the elimination of their liability to make further payments due to the remarriage of the annuitant. This would predominately be used as part of a Workers Compensation settlement. Many state statutes disqualify a widow or widower from receiving future payments if they remarry during a particular time frame.

Distribution and Contents of Filing:

This product is distributed through brokers who specialize in this market as defined by their affiliation with a structured settlement firm and experience in placement of structured settlement business, and who are appointed by Pacific Life. The brokers submit the Application which is available through quoting software provided to them by Pacific Life.

The following items are included in this submission:

- Forms (Contract, Application, Riders)
- Actuarial Memorandum
- Schedule of Variable Materials (Contract, Application)
- Flesch Certification
- Fees of \$300 submitted via EFT

These forms are to the best of our knowledge, information and belief, in compliance with the laws and regulations of your jurisdiction.

Company and Contact

Filing Contact Information

Anne Sexton, Compliance Analyst anne.sexton@pacificlife.com
700 Newport Center Drive 949-219-3924 [Phone]
RSD- Compliance 949-718-5783 [FAX]
Newport Beach, CA 92660

Filing Company Information

SERFF Tracking Number: PFMD-127292328 State: Arkansas
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Pacific Life Insurance Company CoCode: 67466 State of Domicile: Nebraska
 700 Newport Center Drive Group Code: Company Type:
 RSD - ISP/Contracts & Compliance Group Name: State ID Number:
 Newport Beach, CA 92660 FEIN Number: 95-1079000
 (949) 219-3924 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$300.00
 Retaliatory? Yes
 Fee Explanation: Fee is greater of Arkansas fee or domicile state fee. Since Nebraska does not charge fees, the fee is the Arkansas fee. The Arkansas fee is \$50 per policy, application, and rider. This submission is for 1 policy, 1 application, and 4 riders, so the total is \$300.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pacific Life Insurance Company	\$300.00	06/28/2011	49199924

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	06/30/2011	06/30/2011

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Disposition

Disposition Date: 06/30/2011

Implementation Date:

Status: Approved-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		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Actuarial Memo		No
Form	Single Premium Settlement Annuity contract		Yes
Form	Single Premium Settlement Annuity Application		Yes
Form	Benefits Commutation Rider		Yes
Form	IRC 72(s) Rider		Yes
Form	Elimination of Liability Rider		Yes
Form	Marriage Commutation Rider		Yes

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Form Schedule

Lead Form Number: 10-1213

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	10-1213	Policy/Contract/Fratern al Certificate Single Premium Settlement Annuity contract	Initial		50.500	10-1213 Single Premium Settlement Annuity contract.pdf
	25-1213	Application/ Enrollment Form Single Premium Settlement Annuity Application	Initial		50.500	25-1213 Single Premium Settlement Annuity Application.pdf
	20-1214	Policy/Contract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider Benefits Commutation Rider	Initial		50.500	20-1214 Benefits Commutation Rider.pdf
	20-1215	Policy/Contract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider IRC 72(s) Rider	Initial		0.000	20-1215 IRC 72(s) Rider.pdf

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Project Number	Description	Initial	Value	Output File
20-1216	Policy/Cont Elimination of ract/Fratern Liability Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	50.500	20-1216 Elimination of Liability Rider.pdf
20-1217	Policy/Cont Marriage ract/Fratern Commutation Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	50.500	20-1217 Marriage Commutation Rider.pdf



PACIFIC LIFE

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

800-800-9534
www.PacificLife.com]

INDIVIDUAL SINGLE PREMIUM SETTLEMENT ANNUITY CONTRACT

Annuity Payments to be Made to Owner's Designee

Pacific Life Insurance Company, a stock company, ("Pacific Life") will pay annuity payments to the contract Owner, or such person(s) as the contract Owner may designate, subject to the provisions of this and the following pages which are made a part of this contract, according to the attached Contract Data page(s).

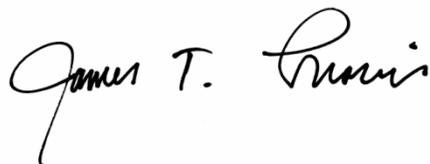
READ YOUR CONTRACT CAREFULLY. This contract is a legal contract between the contract Owner and Pacific Life. Pacific Life is a stockholder owned company. As such, purchasing and owning a Pacific Life contract does not confer any membership rights nor ownership rights in Pacific Life or any other company affiliated with Pacific Life.

Free Look Right – At any time within 10 days after you receive this contract, you may return it to us or the broker through whom you bought it. We will refund any premium paid less any annuity payments made.

This Contract is issued in consideration of the application and payment of premium.

This contract is executed for Pacific Life at Newport Beach, California, to be effective as of the Contract Date.

PACIFIC LIFE INSURANCE COMPANY



Chairman and Chief Executive Officer



Secretary

**Single Premium Settlement Annuity
Immediate Annuity – No Cash Value
Non-Participating – No Annual Dividends
Annuity Payments Specified in Contract Data
Annuities Payable in Fixed Dollar Amounts**

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CONTRACT DATA

Contract Number: [2012XXXX]

Contract Date: [01-01-2012]

Owner: [John Doe]

SCHEDULE OF BENEFITS

Measuring Life: [John Doe]
Payee Name: [John Doe]
Contract/Certificate No.: [81099-09999]

Benefits paid:

[\$1,000.00 payable monthly, for life, guaranteed for 20 year(s), 240 payments. Payments begin on February 1, 2012, with the last guaranteed payment on February 1, 2032.

\$10,000.00 paid as a guaranteed lump sum on June 1, 2014.

\$15,000.00 paid as a guaranteed lump sum on June 1, 2019.]

----- **END** -----

NO BENEFITS, INCLUDING ANY DEATH BENEFITS, ARE PAYABLE EXCEPT ON THE DATES AND IN THE AMOUNTS SET FORTH ABOVE [OR IN THE BENEFITS COMMUTATION RIDER ATTACHED HERETO].

[SERVICE CENTER

Send Forms and written requests to:

Pacific Life Insurance Company
P.O. Box 84307
Lincoln, NE 68501-4307]

[Hours: Between 6:00 am and 5:00 pm, Pacific Standard Time.
Toll-Free Number for Contract Owners: 1-800-800-9534]

GENERAL PROVISIONS

Cash Values – This Contract does not have cash or surrender values and cannot be surrendered in exchange for a lump sum.

Owner of Contract - The Owner of this Contract will be entitled to the rights granted by this contract or allowed by Pacific Life under this Contract. If the owner is a partnership, the rights belong to the partnership as it exists when a right is exercised. If the owner is an individual, upon the death of the owner, the rights belong to the executor or administrator of the owner's estate unless otherwise provided in this contract.

Change of Designation - The owner has the right at any time to designate to whom annuity payments will be made. A change of designation may only be made by filing a satisfactory written notice with Pacific Life. A change of designation will not be in effect until recorded at the administrative office of Pacific Life. The change of designation will be retroactive to the date the notice was signed by the owner. Any payment made before Pacific Life records a change of designation will not be changed.

Change of Owner - An assignment of this contract will not be binding on Pacific Life until it is recorded at its administrative office. Pacific Life assumes no responsibility for the sufficiency or validity of any assignment. However, when an assignment is filed with Pacific Life and recorded at the administrative office, the Owner's rights will be subject to it.

Beneficiary – Any annuity payments to be made after the death of any Measuring Life shall be made to such party as shall have been designated as Beneficiary in the Application or, if the Application does not provide for such designation, then to the Beneficiary designated in conformity with this provision. If no Beneficiary is living at the time of the death of a Measuring Life, payment shall be made to the decedent's estate. No designation or change of designation of a Beneficiary shall be effective unless such change (i) is requested in a written request submitted to Pacific Life in accordance with Pacific Life's customary procedures for processing such requests; and (ii) is confirmed by Pacific Life. Except for a designation that has been expressly identified in the Application as irrevocable, any designation of a Beneficiary shall be deemed to be revocable; and no party that is designated as a Beneficiary (other than a party irrevocably designated as a Beneficiary in the Application) shall, solely by virtue of its designation as a Beneficiary, be deemed to have any cognizable interest in any annuity payments.

Incontestability – Pacific Life will not contest the validity of this Contract.

Payment of Proceeds - If the Schedule of Benefits provides for the payment of benefits as long as a Measuring Life shall live, Pacific Life has the right before each payment is made to require due proof that the Measuring Life is living on the payment date. For such benefits, no fractional payment will be made for the period from a payment date to the date of death of a Measuring Life.

If the Schedule of Benefits provides for payment of any benefits by reason of the death of a Measuring Life, due proof of death of the Measuring Life must be submitted to the administrative office of Pacific Life before such payment is made.

Misstatement of Age or Sex - If the age and/or sex of a Measuring Life has been incorrectly stated, any amount payable under this contract shall be such as the premium paid would have purchased at the correct age and/or sex according to the rate used by Pacific Life to originally purchase the benefits. Any underpayments or overpayments made by Pacific Life shall be added to or deducted from the payments to be made after the adjustment with interest at 3% per annum.

Non-Participating – This Contract is classified as a non-participating contract. It does not participate in our profits or surplus, and therefore no dividends are payable.

General Provisions - continued

The Contract - This Contract is issued in consideration of the application and payment of the premium. This Contract and the application for it, a copy of which is attached to and made a part of this Contract, constitute the entire Contract. All statements made by or for the applicant will be considered representations and not warranties. No statement shall void this Contract or be used in defense of a claim unless it is contained in the written application and a copy of the application is attached to this Contract when issued.

Who is Authorized to Make Changes in this Contract - No agent has authority to change this contract or to waive any of its provisions. No change, modification, or addition to this contract shall be valid unless evidenced by written endorsement hereon or written amendment hereto signed by the president and secretary of Pacific Life.



[Pacific Life Insurance Company • 700 Newport Center Drive • Newport Beach, CA 92660]

SINGLE PREMIUM SETTLEMENT ANNUITY CONTRACT

**Single Premium Settlement Annuity
Immediate Annuity – No Cash Value
Non-Participating – No Annual Dividends
Annuity Payments Specified in Contract Data**

NOTICE: PACIFIC LIFE IS AN EQUAL OPPORTUNITY/AFFIRMATIVE ACTION EMPLOYER

Pacific Life is an Equal Opportunity and Affirmative Action Employer and agrees to comply with all the provisions contained in Executive Order No. 11246, including specifically the Equal Employment Opportunity clause in Section 202, the Vietnam Era Veteran's Readjustment Assistance Act of 1974, Section 503 of the Rehabilitation Act of 1973, 29 U.S.C. 793, and implementing rules and regulations 41 CFR 60-1.4, 41 CFR 60-250.5 and 41 CFR 60-741.5(a), all amended and revised and hereby incorporated herein by specific reference, as though fully set forth herein.



PACIFIC LIFE

Pacific Life Insurance Company
[700 Newport Center Drive, Newport Beach, CA 92660
www.PacificLife.com
(877) 784-0622]

**Individual Single
Premium Settlement
Annuity Application**

1. MEASURING LIFE 1 *Must be an individual.*

Name (First, Middle, Last)		Birth Date (Proof of Age required)	Sex <input type="checkbox"/> M <input type="checkbox"/> F
Mailing Address	City, State, ZIP		SSN
Residential Address (if different than mailing address)	City, State, ZIP		Phone Number

MEASURING LIFE 2 *Complete only if there is more than one Measuring Life.*

Name (First, Middle, Last)		Birth Date (Proof of Age required)	Sex <input type="checkbox"/> M <input type="checkbox"/> F
Mailing Address	City, State, ZIP		SSN
Residential Address (if different than mailing address)	City, State, ZIP		Phone Number

MEASURING LIFE 3 *Complete only if there is more than two Measuring Lives.*

Name (First, Middle, Last)		Birth Date (Proof of Age required)	Sex <input type="checkbox"/> M <input type="checkbox"/> F
Mailing Address	City, State, ZIP		SSN
Residential Address (if different than mailing address)	City, State, ZIP		Phone Number

2. OWNER: Owner is: Corporation Trustee Partnership Individual

Name:		TIN (or SSN if individual)
Mailing Address	City, State, ZIP	
Street Address (if different than mailing address)	City, State, ZIP	

3. ANNUITY PLAN AND SCHEDULE OF PAYMENTS.

<i>(blank area for description of annuity plan to be placed here, or for language referring to Addendum)</i>
--

4. AMOUNT PAID WITH APPLICATION: *Make check payable to Pacific Life Insurance Company.*

\$ _____

5. STATEMENT OF OWNER: This application will be part of the annuity contract issued by Pacific Life Insurance Company.

It is agreed that: (1) This application shall be the basis for any annuity contract issued; (2) Any annuity contract issued shall not take effect until the contract is delivered to the owner and the single premium has been paid in full; (3) No information acquired by any representative of Pacific Life shall be binding upon Pacific Life unless set out in writing in this application; and (4) No waiver or modification shall be binding upon Pacific Life unless in writing and signed by two authorized officers of Pacific Life, acting together.

I understand that federal law requires all financial institutions to obtain the name, residential address, date of birth, Social Security or taxpayer identification number, and any other information necessary to sufficiently verify the identity of each customer. All answers to questions and statements made on this application are to the best of my knowledge and belief. I certify, under penalties of perjury, that I am a U.S. person (including a U.S. resident alien) and that the taxpayer identification number is correct. Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

Owner's Signature	Date (mo/day/yr)	Signed at: City, State
Licensed Producer's Signature	Print Licensed Producer's Full Name	



PACIFIC LIFE

Pacific Life Insurance Company
[700 Newport Center Drive
Newport Beach, CA 92660
(800) 800-9534]

Benefits Commutation Rider

This rider is attached to Contract number [20129999] as of [May 1, 2012] .

If the Measuring Life (and the Joint Measuring Life, if any) dies on or prior to the Rider Expiry Date shown below, then a portion of any remaining and unpaid Certain Payments shown on the Contract Data page of the Contract will be commuted and paid to the Owner in a lump sum. That portion of the Certain Payments to be commuted will be the Commutation Percentage shown below. Any remaining portion of such payments will be paid on their specified due dates and will not be commuted nor paid in a lump sum.

Pacific Life will pay a commuted value equal to [95] percent of the cost of an annuity contract which would provide the commuted payments. Pacific Life will compute this cost using its annuity rates for the same or similar types of contracts being offered by Pacific Life on the date of the Measuring Life's death (or any Joint Measuring Life's death, if later). This cost will be computed as of the date payment is made.

If such annuity rates are not available, the commuted value shall be calculated using the following interest rate: the annual effective yield based on the current bid price for the highest yielding U.S. Treasury Note or Bond with a maturity date not exceeding the Rider Expiry Date available at the close of business on the date of the Measuring Life's death (or the Joint Measuring Life's death, if later), plus one percent. If this date is not a business day, the rates reported on the next following business day will be used.

Rider Expiry Date: [May 1, 2029]

Commutation Percentage: [100]

NOTIFICATION – Once Pacific Life receives the request from the Owner for the commutation, Pacific Life will provide the Owner with the following information within 15 days of receipt of the request:

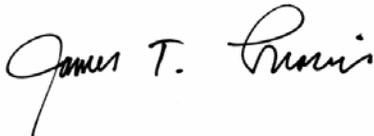
1. The amount payable and the effective date of the calculation;
2. The amount of any remaining annuity payments, if applicable; and
3. The current Replacement Ratio*.

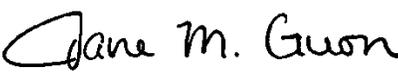
*Replacement Ratio is (i) divided by (ii) where (i) and (ii) are defined as:

- (i) The actual commuted value to be paid; and
- (ii) The present value of the contract's remaining guaranteed payments at the current interest rate for the same annuity form reflected on the Contract Data Page.

Once the Owner notifies Pacific Life to pay the commutation amount, Pacific Life will make the payment within 15 days of receipt of the notification. The actual commutation value paid will be determined as of the date of payment which may differ from the amount previously provided. After the commutation, any remaining guaranteed payments will be reduced by the same percentage amount as the commutation.

Signed at Pacific Life's office in Newport Beach, California.


Chairman and Chief Executive Officer


Secretary



PACIFIC LIFE

INTERNAL REVENUE CODE SECTION 72(s) RIDER

REQUIRED DISTRIBUTIONS FOR COMPLIANCE WITH SECTION 72(s) OF THE INTERNAL REVENUE CODE OF 1986, AS AMENDED (THE CODE)

Rules Applicable Upon Measuring Life's Death

This rider is part of the Contract, and should be attached to it.

It is the intent of the Owner and Pacific Life that this rider be interpreted in such a manner as to have the Contract comply with Section 72(s) of the Code.

The provisions of this rider will control if in conflict with those of the Contract.

The following is a statement of Section 72(s) of the Code in all material respects as it relates to the Contract:

REQUIRED DISTRIBUTIONS WHERE MEASURING LIFE DIES BEFORE ENTIRE INTEREST IS DISTRIBUTED:

- (1) THIS CONTRACT, IN ORDER TO BE TREATED AS AN ANNUITY CONTRACT FOR PURPOSES OF THE CODE, PROVIDES THAT:**
 - (A) if any Measuring Life of this Contract dies on or after the annuity starting date (the Annuity Start Date) and before the entire interest in this Contract has been distributed, the remaining portion of such interest will be distributed at least as rapidly as under the method of distributions being used as of the date of his death, and
 - (B) if any Measuring Life of this Contract dies before the annuity starting date, the entire interest in this Contract will be distributed within 5 years after the death of such Measuring Life.
- (2) EXCEPTION FOR CERTAIN AMOUNTS PAYABLE OVER LIFE OF DESIGNATED BENEFICIARY – If**
 - (A) any portion of the Measuring Life's interest is payable to (or for the benefit of) a designated beneficiary, and
 - (B) such portion is distributed (in accordance with applicable IRS regulations) over the life of such designated beneficiary (or over a period not extending beyond the life expectancy of such designated beneficiary),
 - (C) such distributions must begin not later than 1 year after the date of the Measuring Life's death or such later date as the Secretary of the U.S. Treasury may by regulations prescribe,
and for purposes of paragraph (1), the portion referred to in subparagraph (A) shall be treated as distributed on the day on which such distributions begin.
- (3) SPECIAL RULE WHERE SURVIVING SPOUSE BENEFICIARY -** If the designated beneficiary referred to in paragraph (2)(A) is the surviving spouse of the Measuring Life in the Contract, paragraphs (1) and (2) shall be applied by treating such spouse as the Measuring Life of such Contract.
- (4) DESIGNATED BENEFICIARY –** means any individual so designated and recorded with Pacific Life to receive payments after the death of the Measuring Life.

The Contract is intended to qualify as an annuity contract for federal income tax purposes. To that end, the provisions of the Contract are to be interpreted to ensure or maintain such tax qualification, notwithstanding any other provision to the contrary. Pacific Life reserves the right to amend the Contract to reflect any clarifications that may be needed or are appropriate to maintain such qualification or to conform the Contract to any applicable changes in the tax qualification requirements. You will be sent a copy of any such amendment.

PACIFIC LIFE INSURANCE COMPANY

Chairman and Chief Executive Officer

Secretary



ELIMINATION OF LIABILITY RIDER

ORIGINAL ENDORSEMENT TO BE COMPLETED AND SIGNED UPON CONTRACT ISSUANCE

CONTRACT RIDER TO CONTRACT NO. [20129999]

PAYMENT OF COMMUTED VALUE UPON ELIMINATION OF LIABILITY

Upon the elimination of liability, the Owner has the exclusive right to receive the commuted value of any remaining guaranteed annuity payments due on the Date of Commutation.

Liability – (Definition of liability must be provided by the Owner, and approved by Pacific Life)

Date of Commutation – The Date of Commutation will be the annuity payment date next following the date the Owner satisfies the requirements for commutation

The requirements for commutation are:

1. A written request for commutation must be received by Pacific Life from the Owner at least 30 days prior to an annuity payment date.
2. Satisfactory proof of elimination of liability must be received by Pacific Life prior to the Date of Commutation.

Pacific Life has no responsibility for investigating the validity, sufficiency or accuracy of any actions of the Owner or any documentation supplied by the Owner.

Commuted Value - Pacific Life will pay a commuted value equal to [95] percent of the cost of an annuity contract which would provide the commuted payments. Pacific Life will compute this cost using its annuity rates for the same or similar types of contracts being offered by Pacific Life on the date five business days prior to the Date of Commutation.

If such annuity rates are not available, the commuted value shall be calculated using the following interest rate: the annual effective yield based on the current bid price for the highest yielding U.S. Treasury Bill, Note or Bond with a maturity date not exceeding the expected remaining annuity payment period under the Contract as of the date five business days prior to the Date of Commutation, plus one percent.

NOTIFICATION – Once Pacific Life receives the request from the Owner for the commutation, Pacific Life will provide the Owner with the following information within 15 days of receipt of the request:

1. The amount payable and the effective date of the calculation;
2. The amount of any remaining annuity payments, if applicable; and
3. The current Replacement Ratio*.

*Replacement Ratio is (i) divided by (ii) where (i) and (ii) are defined as:

- (i) The actual commuted value to be paid; and
- (ii) The present value of the contract's remaining guaranteed payments at the current interest rate for the same annuity form reflected on the Contract Data Page

Once the Owner notifies Pacific Life to pay the commutation amount, Pacific Life will make the payment within 15 days of receipt of the notification. The actual commutation value paid will be determined as of the date of payment which may differ from the amount previously provided. After the commutation, any remaining guaranteed payments will be reduced by the same percentage amount as the commutation.

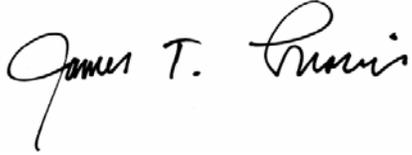
CONTRACT PROVISIONS

All provisions and conditions of your Contract apply to this Contract Rider except as explained above.

TERMINATION

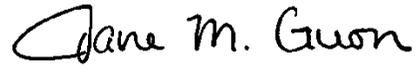
This Contract Rider and all other provisions of your Contract will terminate on the Date of Commutation.

Signed at Pacific Life's office in Newport Beach, California.



James T. Quinn

Chairman and Chief Executive Officer



Jane M. Guon

Secretary



PACIFIC LIFE

Pacific Life Insurance Company
[700 Newport Center Drive
Newport Beach, CA 92660
(800) 800-9534]

MARRIAGE COMMUTATION RIDER

ORIGINAL ENDORSEMENT TO BE COMPLETED AND SIGNED UPON CONTRACT ISSUANCE

CONTRACT RIDER TO CONTRACT NO. [20129999]

PAYMENT OF COMMUTED VALUE UPON MARRIAGE

Upon the marriage of the Measuring Life, the Owner has the exclusive right to receive the commuted value of any remaining guaranteed annuity payments due on the Date of Commutation.

Date of Commutation – The Date of Commutation will be the annuity payment date next following the date the Owner satisfies the requirements for commutation

The requirements for commutation are:

1. A written request for commutation must be received by Pacific Life from the Owner at least 30 days prior to an annuity payment date.
2. Satisfactory proof of lawful marriage of the measuring life must be received by Pacific Life prior to the Date of Commutation.

Commuted Value – Pacific Life has no responsibility for investigating the validity, sufficiency or accuracy of any actions of the Owner or any documentation supplied by the Owner.

Pacific Life will pay a commuted value equal to [95] percent of the cost of an annuity contract which would provide the commuted payments. Pacific Life will compute this cost using its annuity rates for the same or similar types of contracts being offered by Pacific Life on the date five business days prior to the Date of Commutation.

If such annuity rates are not available, the commuted value shall be calculated using the following interest rate: the annual effective yield based on the current bid price for the highest yielding U.S. Treasury Bill, Note or Bond with a maturity date not exceeding the expected remaining annuity payment period under the Contract as of the date five business days prior to the Date of Commutation, plus one percent.

NOTIFICATION – Once Pacific Life receives the request from the Owner for the commutation, Pacific Life will provide the Owner with the following information within 15 days of receipt of the request:

1. The amount payable and the effective date of the calculation;
2. The amount of any remaining annuity payments, if applicable; and
3. The current Replacement Ratio*.

*Replacement Ratio is (i) divided by (ii) where (i) and (ii) are defined as:

- (i) The actual commuted value to be paid; and
- (ii) The present value of the contract's remaining guaranteed payments at the current interest rate for the same annuity form reflected on the Contract Data Page.

Once the Owner notifies Pacific Life to pay the commutation amount, Pacific Life will make the payment within 15 days of receipt of the notification. The actual commutation value paid will be determined as of the date of payment which may differ from the amount previously provided. After the commutation, any remaining guaranteed payments will be reduced by the same percentage amount as the commutation.

POLICY PROVISIONS

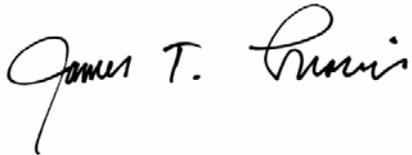
All provisions and conditions of your Contract apply to this Contract Rider except as explained above.

TERMINATION

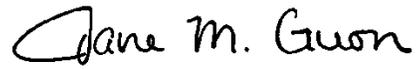
This Contract Rider and all other provisions of your Contract will terminate on the Date of Commutation.

Signed at Pacific Life's office in Newport Beach, California.

[



Chairman and Chief Executive Officer



Secretary]

SERFF Tracking Number: PFMD-127292328 State: Arkansas
 Filing Company: Pacific Life Insurance Company State Tracking Number: 49163
 Company Tracking Number: 10-1213
 TOI: A05I Individual Annuities- Immediate Non- Variable Sub-TOI: A05I.000 Annuities - Immediate Non-variable
 Product Name: Structured Settlement Annuity
 Project Name/Number: Structured Settlement Annuity/10-1213

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachments:		
AR 10- 1213 - Readability Cert.pdf		
Arkansas Reg 19 Cert for SS Annuity.pdf		
N163AR ISP.pdf		

	Item Status:	Status Date:
Satisfied - Item: Application		
Comments:		
The Application form 25-1213 which will be used with policy form 10-1213 is posted on the Form Schedule tab.		

	Item Status:	Status Date:
Satisfied - Item: Life & Annuity - Acturial Memo		
Comments:		
Attachment:		
10-1213 Actuarial Memorandum for Single Premium Settlement Annuity.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 forms(s) submitted herewith achieved the following reading ease score(s) as calculated by the Flesch 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
10-1213	50.5
25-1213	
20-1214	
20-1216	
20-1217	



Company Officer

Nancy A. Hill

Name

Assistant Vice President Compliance

Title

6/28/11

Date

Contact Person:

Anne Sexton
Compliance Analyst
Product Compliance
Email: anne.sexton@pacificlife.com
(949) 219-3924

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>
10-1213	Individual Single Premium Settlement Annuity Contract
25-1213	Individual Single Premium Settlement Annuity Application
20-1214	Benefits Commutation Rider
20-1215	IRC Sec. 72(s) Rider
20-1216	Elimination of Liability Rider
20-1217	Marriage Rider

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

6/28/11
Date

Contact Person:

Anne Sexton,
Compliance Analyst
RSD - Product Compliance
Email: anne.sexton@pacificlife.com
(949) 219-3924

**Pacific Life Insurance Company
700 Newport Center Drive
Newport Beach, California 92660
Contract Owners: 1-800-800-7646 x. 3442**

**LIMITATIONS AND EXCLUSIONS UNDER THE ARKANSAS LIFE AND HEALTH
INSURANCE GUARANTY ASSOCIATION ACT**

Residents of this state who purchase life insurance, annuities or health and accident insurance should know that the insurance companies licensed in this state to write these types of insurance are members of the Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association"). The purpose of the Guaranty Association is to assure that policy and contract owners will be protected, within certain limits, in the unlikely event that a member insurer becomes financially unable to meet its obligations. If this should happen, the Guaranty Association will assess its other member insurance companies for the money to pay the claims of policy owners who live in this state and, in some cases, to keep coverage in force. The valuable extra protection provided by the member insurers through the Guaranty Association is not unlimited, however. And, as noted in the box below, this protection is not a substitute for consumers' care in selecting insurance companies that are well managed and financially stable.

DISCLAIMER

The Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association") may not provide coverage for this policy. If coverage is provided, it may be subject to substantial limitations or exclusions and require continued residency in this state. You should not rely on coverage by the Guaranty Association in purchasing an insurance policy or contract.

Coverage is NOT provided for your policy or contract or any portion of it that is not guaranteed by the insurer or for which you have assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract.

Insurance companies or their agents are required by law to provide you with this notice. However, insurance companies and their agents are prohibited by law from using the existence of the Guaranty Association to induce you to purchase any kind of insurance policy.

The Arkansas Life and Health Insurance Guaranty Association

c/o The Liquidation Division
1023 West Capitol
Little Rock, Arkansas 72201

Arkansas Insurance Department

1200 West Third Street
Little Rock, Arkansas 72201-1904

The state law that provides for this safety-net is called the Arkansas Life and Health Insurance Guaranty Association Act ("Act"). Below is a brief summary of the Act's coverages, exclusions and limits. This summary does not cover all provisions of the Act; nor does it in any way change anyone's rights or obligations under the Act or the rights or obligations of the Guaranty Association.

COVERAGE

Generally, individuals will be protected by the Guaranty Association if they live in this state and hold a life, annuity or health insurance contract or policy, or if they are insured under a group insurance contract issued by a member insurer. The beneficiaries, payees or assignees of policy or contract owners are protected as well, even if they live in another state.

EXCLUSIONS FROM COVERAGE

However, persons owning such policies are NOT protected by the Guaranty Association if:

- They are eligible for protection under the laws of another state (this may occur when the insolvent insurer was incorporated in another state whose guaranty association protects insureds who live outside that state);
- The insurer was not authorized to do business in this state;
- Their policy or contract was issued by a nonprofit hospital or medical service organization, an HMO, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company or similar plan in which the policy or contract owner is subject to future assessments, or by an insurance exchange.

The Guaranty Association also does NOT provide coverage for:

- Any policy or contract or portion thereof which is not guaranteed by the insurer or for which the owner has assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract;
- Any policy of reinsurance (unless an assumption certificate was issued);
- Interest rate yields that exceed an average rate;
- Dividends and voting rights and experience rating credits;
- Credits given in connection with the administration of a policy by a group contract holder;
- Employers' plans to the extent they are self-funded (that is, not insured by an insurance company, even if an insurance company administers them);
- Unallocated annuity contracts (which give rights to group contractholders, not individuals);
- Unallocated annuity contracts issued to/in connection with benefit plans protected under Federal Pension Benefit Corporation ("FPBC")(whether the FPBC is yet liable or not);
- Portions of an unallocated annuity contract not owned by a benefit plan or a government lottery (unless the owner is a resident) or issued to a collective investment trust or similar pooled fund offered by a bank or other financial institution);
- Portions of a policy or contract to the extent assessments required by law for the Guaranty Association are preempted by State or Federal law;
- Obligations that do not arise under the policy or contract, including claims based on marketing materials or side letters, riders, or other documents which do not meet filing requirements, or claims for policy misrepresentations, or extra-contractual or penalty claims;
- Contractual agreements establishing the member insurer's obligations to provide book value accounting guarantees for defined contribution benefit plan participants (by reference to a portfolio of assets owned by a nonaffiliate benefit plan or its trustees).

LIMITS ON AMOUNT OF COVERAGE

The Act also limits the amount the Guaranty Association is obligated to cover: The Guaranty Association cannot pay more than what the insurance company would owe under a policy or contract. Also, for any one insured life, the Guaranty Association will pay a maximum of \$300,000 - no matter how many policies and contracts there were with the same company, even if they provided different types of coverages. Within this overall \$300,000 limit, the Association will not pay more than \$300,000 in health insurance benefits, \$300,000 in present value of annuity benefits, or \$300,000 in life insurance death benefits or net cash surrender values - again, no matter how many policies and contracts there were with the same company, and no matter how many different types of coverages. There is a \$1,000,000 limit with respect to any contract holder for unallocated annuity benefits, irrespective of the number of contracts held by the contract holder. These are limitations for which the Guaranty Association is obligated before taking into account either its subrogation and assignment rights or the extent to which those benefits could be provided out of the assets of the impaired or insolvent insurer.