

SERFF Tracking Number: PACL-128428059 State: Arkansas
Filing Company: Pacific Life Insurance Company State Tracking Number:
Company Tracking Number: 15-1241
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.005 Limited Flexible Premium
Variable
Product Name: Endorsement
Project Name/Number: /

Filing at a Glance

Company: Pacific Life Insurance Company

Product Name: Endorsement

TOI: A02I Individual Annuities- Deferred Non-
Variable

Sub-TOI: A02I.005 Limited Flexible Premium

Filing Type: Form

SERFF Tr Num: PACL-128428059 State: Arkansas

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

Co Tr Num: 15-1241

State Status: Approved-Closed

Author: Craig Hopkins

Reviewer(s): Linda Bird

Date Submitted: 05/30/2012

Disposition Date: 06/06/2012

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments: We are not filing in
Nebraska, our state of domicile, as Nebraska is
part of the IIPRC.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 06/06/2012

State Status Changed: 06/04/2012

Deemer Date:

Created By: Craig Hopkins

Submitted By: Craig Hopkins

Corresponding Filing Tracking Number:

Filing Description:

May 30, 2012 NAIC: 67466

FEIN: 95-079000

To the Individual Life Insurance Department of Arkansas:

Form Number Form Description

SERFF Tracking Number: PACL-128428059 State: Arkansas
Filing Company: Pacific Life Insurance Company State Tracking Number:
Company Tracking Number: 15-1241
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.005 Limited Flexible Premium
Variable
Product Name: Endorsement
Project Name/Number: /
15-1241 Endorsement

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

The Endorsement amends the Table of Guaranteed Values section by adding two illustrative tables to the contract to which it is attached. .

Once approved, the Endorsement will be provided to all contract owners. This Endorsement will be issued with the following previously approved Contract forms:

Form Number	Date Approved	SERFF Tracking No.
30-1229	2/7/12	PACL-128046408
30-1229-R	2/7/12	"

Thank you for attention to this submission.

Should you have any questions or require additional information, please call toll-free 1-800-722-2333 Ext. 3835.

Sincerely,

Craig M. Hopkins
Sr. Compliance Analyst
Product Compliance - RSD
Email: rcraig.hopkins@pacificlife.com
State Narrative:

Company and Contact

Filing Contact Information

Craig Hopkins, Sr. Compliance Analyst	Craig.Hopkins@PacificLife.com
700 Newport Center Drive	949-219-3835 [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

SERFF Tracking Number: PACL-128428059 State: Arkansas
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TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.005 Limited Flexible Premium
Variable
Product Name: Endorsement
Project Name/Number: /
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	05/30/2012	59504862

SERFF Tracking Number: PACL-128428059 State: Arkansas
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 Variable
 Product Name: Endorsement
 Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	06/06/2012	06/06/2012
Approved-Closed	Linda Bird	06/04/2012	06/04/2012

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Endorsement to Amend Tables of Guaranteed Values	Craig Hopkins	06/05/2012	06/05/2012

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
REQUEST TO RE-OPEN FILING	Note To Filer	Linda Bird	06/05/2012	06/05/2012
REQUEST TO RE-OPEN FILING	Note To Reviewer	Craig Hopkins	06/04/2012	06/04/2012

SERFF Tracking Number: PACL-128428059 *State:* Arkansas
Filing Company: Pacific Life Insurance Company *State Tracking Number:*
Company Tracking Number: 15-1241
TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.005 Limited Flexible Premium
Variable
Product Name: Endorsement
Project Name/Number: /

Disposition

Disposition Date: 06/06/2012

Implementation Date:

Status: Approved-Closed

Comment: Correction made to the original submission.

Rate data does NOT apply to filing.

SERFF Tracking Number: PACL-128428059 State: Arkansas
 Filing Company: Pacific Life Insurance Company State Tracking Number:
 Company Tracking Number: 15-1241
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.005 Limited Flexible Premium
 Variable
 Product Name: Endorsement
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	SOV		Yes
Form (<i>revised</i>)	Endorsement to Amend Tables of Guaranteed Values		Yes
Form	Endorsement to Amend Tables of Guaranteed Values	Replaced	Yes

SERFF Tracking Number: PACL-128428059 *State:* Arkansas
Filing Company: Pacific Life Insurance Company *State Tracking Number:*
Company Tracking Number: 15-1241
TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.005 Limited Flexible Premium
Variable
Product Name: Endorsement
Project Name/Number: /

Disposition

Disposition Date: 06/04/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PACL-128428059 State: Arkansas
 Filing Company: Pacific Life Insurance Company State Tracking Number:
 Company Tracking Number: 15-1241
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.005 Limited Flexible Premium
 Variable
 Product Name: Endorsement
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
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Supporting Document	SOV		Yes
Form (<i>revised</i>)	Endorsement to Amend Tables of Guaranteed Values		Yes
Form	Endorsement to Amend Tables of Guaranteed Values	Replaced	Yes

SERFF Tracking Number: PACL-128428059 State: Arkansas
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 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.005 Limited Flexible Premium
 Variable
 Product Name: Endorsement
 Project Name/Number: /

Amendment Letter

Submitted Date: 06/05/2012

Comments:

The revised Endorsement is attached. We have corrected the errors in the tables on the original document. Thank you for your cooperation on this filing and correction.

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
15-1241	Policy/Contract/Fraternal Certificate: Amendment, Guaranteed Insert Page, Endorsement or Rider	Endorsement to Amend Tables of Guaranteed Values	Initial				53.700	15-1241.pdf

SERFF Tracking Number: PACL-128428059 *State:* Arkansas
Filing Company: Pacific Life Insurance Company *State Tracking Number:*
Company Tracking Number: 15-1241
TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.005 Limited Flexible Premium
Variable
Product Name: Endorsement
Project Name/Number: /

Note To Filer

Created By:

Linda Bird on 06/05/2012 09:16 AM

Last Edited By:

Linda Bird

Submitted On:

06/05/2012 09:16 AM

Subject:

REQUEST TO RE-OPEN FILING

Comments:

Filing has been re-opened in order for correction to be made.

SERFF Tracking Number: PACL-128428059 *State:* Arkansas
Filing Company: Pacific Life Insurance Company *State Tracking Number:*
Company Tracking Number: 15-1241
TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.005 Limited Flexible Premium
Variable
Product Name: Endorsement
Project Name/Number: /

Note To Reviewer

Created By:

Craig Hopkins on 06/04/2012 05:04 PM

Last Edited By:

Craig Hopkins

Submitted On:

06/04/2012 05:04 PM

Subject:

REQUEST TO RE-OPEN FILING

Comments:

We have discovered errors in the tables that were in the Endorsement and we ask that the filing be re-opened so that we may substitute the correct pages. Thank you.

SERFF Tracking Number: PACL-128428059 State: Arkansas
 Filing Company: Pacific Life Insurance Company State Tracking Number:
 Company Tracking Number: 15-1241
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.005 Limited Flexible Premium
 Variable
 Product Name: Endorsement
 Project Name/Number: /

Form Schedule

Lead Form Number: 15-1241

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	15-1241	Policy/Cont Endorsement to ract/Fratern Amend Tables of al Guaranteed Values Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		53.700	15-1241.pdf



PACIFIC LIFE

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

ENDORSEMENT TO AMEND TABLES OF GUARANTEED VALUES

Pacific Life Insurance 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 over the provisions of the Contract.

This Endorsement amends the Tables of Guaranteed Values section of the Contract to which it is attached.

TABLE OF GUARANTEED VALUES – ILLUSTRATION 1

The values shown below assume that the Purchase Payment of \$25,000 is paid on the Contract Date and allocated to a Guarantee Term of 7 years with interest accumulated at the minimum guaranteed rate of 1% per year and a Credit Enhancement of 0.25%. The values further assume that no withdrawals have been made, no premium taxes paid and that the Contract Value renews for 1 year periods after the Initial Guarantee Term.

The Contract Value for end of Contract Years 1 through 7 reflects the waiver of withdrawal charges on amounts up to the Free Withdrawal amount. The Free Withdrawal amount in Contract Year 1 is 10% of total Purchase Payments less total withdrawals. The Free Withdrawal amount after Contract Year 1 is 10% of the previous Contract Year's ending Contract Value. The full withdrawal value will never be less than total Purchase Payments paid less total withdrawals taken, less prior withdrawal charges.

We may credit an annual interest rate during a Guarantee Term that is higher than the Minimum Guaranteed Interest Rate.

<u>End of Contract Year</u>	<u>Contract Value</u>	<u>Full Withdrawal Value</u>
1	\$25,313.13	\$25,000.00
2	25,566.26	25,000.00
3	25,821.92	25,000.00
4	26,080.14	25,000.00
5	26,340.94	25,154.29
6	26,604.35	25,645.54
7	26,870.39	26,144.09
8	27,139.09	27,139.09
9	27,410.48	27,410.48
10	27,684.58	27,684.58
11	27,961.43	27,961.43
12	28,241.04	28,241.04
13	28,523.45	28,523.45
14	28,808.68	28,808.68
15	29,096.77	29,096.77
16	29,387.74	29,387.74
17	29,681.62	29,681.62
18	29,978.44	29,978.44
19	30,278.22	30,278.22
20	30,581.00	30,581.00

TABLE OF GUARANTEED VALUES – ILLUSTRATION 1

The values shown below assume that the Purchase Payment of \$25,000 is paid on the Contract Date and allocated to a Guarantee Term of 5 years with interest accumulated at the minimum guaranteed rate of 1% per year and a Credit Enhancement of 0.25%. The values further assume that no withdrawals have been made, no premium taxes paid and that the Contract Value renews for 1 year periods after the Initial Guarantee Term.

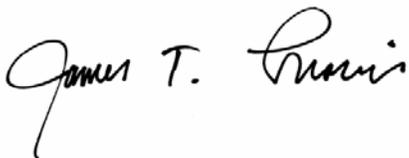
The Contract Value for end of Contract Years 1 through 5 reflects the waiver of withdrawal charges on amounts up to the Free Withdrawal amount. The Free Withdrawal amount in Contract Year 1 is 10% of total Purchase Payments less total withdrawals. The Free Withdrawal amount after Contract Year 1 is 10% of the previous Contract Year's ending Contract Value. The full withdrawal value will never be less than total Purchase Payments paid less total withdrawals taken, less prior withdrawal charges.

We may credit an annual interest rate during a Guarantee Term that is higher than the Minimum Guaranteed Interest Rate.

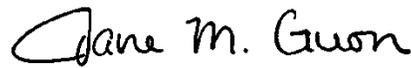
<u>End of Contract Year</u>	<u>Contract Value</u>	<u>Full Withdrawal Value</u>
1	\$25,313.13	\$25,000.00
2	25,566.26	25,000.00
3	25,821.92	25,000.00
4	26,080.14	25,000.00
5	26,340.94	25,391.62
6	26,604.35	26,604.35
7	26,870.39	26,870.39
8	27,139.09	27,139.09
9	27,410.48	27,410.48
10	27,684.58	27,684.58
11	27,961.43	27,961.43
12	28,241.04	28,241.04
13	28,523.45	28,523.45
14	28,808.68	28,808.68
15	29,096.77	29,096.77
16	29,387.74	29,387.74
17	29,681.62	29,681.62
18	29,978.44	29,978.44
19	30,278.22	30,278.22
20	30,581.00	30,581.00

.All other terms and conditions of your Contract remain unchanged by this Endorsement.

[PACIFIC LIFE INSURANCE COMPANY



Chairman and Chief Executive Officer



Secretary]

SERFF Tracking Number: PACL-128428059 State: Arkansas
 Filing Company: Pacific Life Insurance Company State Tracking Number:
 Company Tracking Number: 15-1241
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.005 Limited Flexible Premium
 Variable
 Product Name: Endorsement
 Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: 15-1241 Arkansas-certs.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: This is an Endorsement only filing		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Acturial Memo		
Bypass Reason: This is an Endorsement only filing		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: SOV		
Comments:		
Attachment: 15-1241SOV.pdf		

PACIFIC LIFE INSURANCE COMPANY
700 Newport Center Drive • Newport Beach, CA 92660

STATE OF ARKANSAS

CERTIFICATION OF READABILITY

This is to certify that the form(s) submitted herewith achieved the following reading ease score(s) as calculated by the Flesh Reading Ease Test and complies with the requirements of Arkansas State Ann. 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Simplification Act.

Form Number	Score
15-1241	53.7



Company Officer

Nancy A. Hill

Name

Assistant Vice President, Compliance

Title

5/30/12

Date

PACIFIC LIFE INSURANCE COMPANY
700 Newport Center Drive • Newport Beach, CA 92660

STATE OF ARKANSAS

RULE AND REGULATION 6 CERTIFICATION

<u>Form Numbers</u>	<u>Form Description</u>
15-1231	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

5/30/12

Date

PACIFIC LIFE INSURANCE COMPANY
700 Newport Center Drive • Newport Beach, CA 92660

STATE OF ARKANSAS

REGULATION 19 CERTIFICATION

<u>Form Numbers</u>	<u>Form Description</u>
15-1241	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

2/1/12

Date

PACIFIC LIFE INSURANCE COMPANY
700 Newport Center Drive • Newport Beach, CA 92660

STATE OF ARKANSAS

CERTIFICATION OF COMPLIANCE

RE: 15-1241

We hereby certify that this form is in compliance with Regulation 34, Section 6 - Valuation and Section 7 - Nonforfeiture. In no case shall the reserves, under this policy, be less than the actual Cash Surrender Values provided for under the policy contract.



Company Officer

Jonathan Wallentine, FSA, MAAA

Name

Director of Product Pricing

Title

5/30/12

Date

PACIFIC LIFE INSURANCE COMPANY

700 Newport Center Drive • Newport Beach, CA 92660

STATEMENT OF VARIABILITY

<u>Form Number</u>	<u>Form Description</u>
15-1241	Endorsement

This Statement of Variability identifies and explains the variable items, denoted by brackets, contained in the above referenced variable annuity forms. Any changes within these areas will be administered in accordance with the requirements in your state, including any requirements for prior approval of a change.

Endorsement Form No. 15-1241

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.
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.

SERFF Tracking Number: PACL-128428059 State: Arkansas
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 Company Tracking Number: 15-1241
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.005 Limited Flexible Premium
 Variable
 Product Name: Endorsement
 Project Name/Number: /

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
05/30/2012	Form	Endorsement to Amend Tables of Guaranteed Values	06/05/2012	15-1241.doc.pdf (Superseded)



PACIFIC LIFE

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

ENDORSEMENT TO AMEND TABLES OF GUARANTEED VALUES

Pacific Life Insurance 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 over the provisions of the Contract.

This Endorsement amends the Tables of Guaranteed Values section of the Contract to which it is attached.

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1	\$25,137.69	\$25,000.00
2	25,213.10	25,000.00
3	25,288.74	25,000.00
4	25,364.61	25,000.00
5	25,440.70	25,000.00
6	25,695.11	25,695.11
7	25,952.06	25,952.06
8	26,211.58	26,211.58
9	26,473.70	26,473.70
10	26,738.44	26,738.44
11	27,005.82	27,005.82
12	27,275.88	27,275.88
13	27,548.64	27,548.64
14	27,824.13	27,824.13
15	28,102.37	28,102.37
16	28,383.39	28,383.39
17	28,667.22	28,667.22
18	28,953.89	29,953.89
19	29,243.43	29,243.43
20	29,535.86	29,535.86

TABLE OF GUARANTEED VALUES – ILLUSTRATION 2

The values shown below assume that the Purchase Payment of \$25,000 is paid on the Contract Date and allocated to a Guarantee Term of 5 years with interest accumulated at the minimum guaranteed rate of 1% per year and a Credit Enhancement of 0.25%. The values further assume that no withdrawals have been made, no premium taxes paid and that the Contract Value renews for 1 year periods after the Initial Guarantee Term.

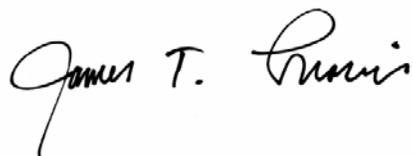
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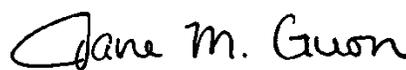
<u>End of Contract Year</u>	<u>Contract Value</u>	<u>Full Withdrawal Value</u>
1	\$25,137.69	\$25,000.00
2	25,213.10	25,000.00
3	25,288.74	25,000.00
4	25,364.61	25,000.00
5	25,440.70	25,000.00
6	25,695.11	25,695.11
7	25,952.06	25,952.06
8	26,211.58	26,211.58
9	26,473.70	26,473.70
10	26,738.44	26,738.44
11	27,005.82	27,005.82
12	27,275.88	27,275.88
13	27,548.64	27,548.64
14	27,824.13	27,824.13
15	28,102.37	28,102.37
16	28,383.39	28,383.39
17	28,667.22	28,667.22
18	28,953.89	29,953.89
19	29,243.43	29,243.43
20	29,535.86	29,535.86

.All other terms and conditions of your Contract remain unchanged by this Endorsement.

[PACIFIC LIFE INSURANCE COMPANY



Chairman and Chief Executive Officer



Secretary]