

SERFF Tracking Number: PACL-128540881 State: Arkansas  
Filing Company: Pacific Life Insurance Company State Tracking Number:  
Company Tracking Number: 90058-12A - 1209-2  
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium  
Variable  
Product Name: Advertising Material used with Annuity Products  
Project Name/Number: Advertising Material used with Annuity Products/90058-12A

## Filing at a Glance

Company: Pacific Life Insurance Company

Product Name: Advertising Material used with Annuity Products SERFF Tr Num: PACL-128540881 State: Arkansas

TOI: A02I Individual Annuities- Deferred Non- Variable SERFF Status: Closed-Filed-Closed State Tr Num:

Sub-TOI: A02I.003 Single Premium Co Tr Num: 90058-12A - 1209-2 State Status: Filed-Closed

Filing Type: Form Reviewer(s): Linda Bird  
Disposition Date: 07/09/2012

Authors: Maysy Novak, Brian Deleget, Craig Hopkins

Date Submitted: 07/03/2012 Disposition Status: Filed-Closed  
Implementation Date:

Implementation Date Requested:

State Filing Description:

## General Information

Project Name: Advertising Material used with Annuity Products

Project Number: 90058-12A

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

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

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 07/09/2012

State Status Changed: 07/09/2012

Deemer Date:

Submitted By: Maysy Novak

Filing Description:

Created By: Maysy Novak

Corresponding Filing Tracking Number:

To the Individual Life Insurance Department of Arkansas:

RE: Client Advertising Material used with Annuity Products.

Form Number(s) Description

90058-12A Pacific Index Choice Case Study

SERFF Tracking Number: PACL-128540881 State: Arkansas  
Filing Company: Pacific Life Insurance Company State Tracking Number:  
Company Tracking Number: 90058-12A - 1209-2  
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium  
Variable  
Product Name: Advertising Material used with Annuity Products  
Project Name/Number: Advertising Material used with Annuity Products/90058-12A

E24318-12A Pacific Index Choice presentation  
W90005-12A 5/12 Pacific Index Choice Rate Sheet  
W90052-12B 5/12 Pacific Index Choice Rate Sheet

These forms are client pieces to be used with Pacific Lifefs approved 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  
State Narrative:

## Company and Contact

### Filing Contact Information

Maysy Novak, Compliance Analyst Maysy.Novak@PacificLife.com  
700 Newport Center Drive 949-219-6907 [Phone]  
Newport Beach, CA 92660 949-219-0579 [FAX]

### Filing Company Information

Pacific Life Insurance Company CoCode: 67466 State of Domicile: Nebraska

SERFF Tracking Number: PACL-128540881 State: Arkansas  
 Filing Company: Pacific Life Insurance Company State Tracking Number:  
 Company Tracking Number: 90058-12A - 1209-2  
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium  
 Variable  
 Product Name: Advertising Material used with Annuity Products  
 Project Name/Number: Advertising Material used with Annuity Products/90058-12A  
 700 Newport Center Drive Group Code: 709 Company Type: Annuities  
 Newport Beach, CA 92660-6397 Group Name: State ID Number:  
 (800) 722-2333 ext. [Phone] FEIN Number: 95-1079000

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**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$200.00  
 Retaliatory? No  
 Fee Explanation: 50 X 4 = 200  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pacific Life Insurance Company	\$200.00	07/03/2012	60647185

SERFF Tracking Number: PACL-128540881 State: Arkansas  
Filing Company: Pacific Life Insurance Company State Tracking Number:  
Company Tracking Number: 90058-12A - 1209-2  
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium  
Variable  
Product Name: Advertising Material used with Annuity Products  
Project Name/Number: Advertising Material used with Annuity Products/90058-12A

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	07/09/2012	07/09/2012

*SERFF Tracking Number:* PACL-128540881      *State:* Arkansas  
*Filing Company:* Pacific Life Insurance Company      *State Tracking Number:*  
*Company Tracking Number:* 90058-12A - 1209-2  
*TOI:* A021 Individual Annuities- Deferred Non-      *Sub-TOI:* A021.003 Single Premium  
Variable  
*Product Name:* Advertising Material used with Annuity Products  
*Project Name/Number:* Advertising Material used with Annuity Products/90058-12A

## **Disposition**

Disposition Date: 07/09/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PACL-128540881 State: Arkansas  
 Filing Company: Pacific Life Insurance Company State Tracking Number:  
 Company Tracking Number: 90058-12A - 1209-2  
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium  
 Variable  
 Product Name: Advertising Material used with Annuity Products  
 Project Name/Number: Advertising Material used with Annuity Products/90058-12A

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	No	No
Supporting Document	Application	No	No
Supporting Document	Life & Annuity - Actuarial Memo	No	No
Form	Pacific Index Choice Case Study	Yes	Yes
Form	Pacific Index Choice presentation	Yes	Yes
Form	Pacific Index Choice Rate Sheet	Yes	Yes
Form	Pacific Index Choice Rate Sheet	Yes	Yes

SERFF Tracking Number: PACL-128540881 State: Arkansas  
 Filing Company: Pacific Life Insurance Company State Tracking Number:  
 Company Tracking Number: 90058-12A - 1209-2  
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium  
 Variable  
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## Form Schedule

Lead Form Number: 90058-12A

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	90058-12A	Advertising	Pacific Index Choice Case Study	Initial		0.000	90058-12A Pacific Index Case Study.pdf
	E24318-12A	Advertising	Pacific Index Choice presentation	Initial		0.000	E24318-12A Pacific Index Presentation_notes.pdf
	W90005-12A 5/12	Advertising	Pacific Index Choice Rate Sheet	Initial		0.000	W90005-xxx Pacific Index Choice Rates Sheet Template 5-12.pdf
	W90052-12B 5/12	Advertising	Pacific Index Choice Rate Sheet	Initial		0.000	W90052-xxx Pacific Index Choice Rates Sheet Template-no 10-year option 5-12.pdf



*Pacific*  
*Index Choice*<sup>SM</sup>

# Prepare for a Secure Retirement

CASE STUDY



A Deferred, Fixed Indexed Annuity  
for a Confident Retirement

7/12  
90058-12A

## Pacific Index Choice Fixed Indexed Annuity

As you develop your retirement strategy, it's important to determine how you will protect and grow your assets. Pacific Index Choice may be right for you if you are looking for:

- Tax deferral
- Safety of principal
- Growth potential without being invested in the market
- Access to your money
- Lifetime income
- Beneficiary protection

Pacific Index Choice is a deferred, fixed indexed annuity. It provides safety of principal and has the potential to earn interest based on the positive movement of two offered indexes and a fixed account that provides a guaranteed interest rate.<sup>1</sup>

### Declared Index Interest Option

The Declared Index Interest Option is an Interest-Crediting Option available through Pacific Index Choice pays a declared interest rate when the chosen index is flat or positive. This option:

- Protects from loss when the index is negative.
- Provides growth through interest crediting when the index is flat or positive.
- Locks in interest earnings.

### Meet Joanne

Joanne is 58, plans to retire in six years, and considers herself a conservative to moderate investor.

### Her Goals

- Protect \$100,000, a portion of her retirement savings
- Make sure her money grows if there's an increase in the market
- Lock in any interest earnings

Joanne purchases Pacific Index Choice, a deferred fixed indexed annuity.

Let's look at how her contract value might grow, assuming:

- She allocates her entire purchase payment of \$100,000 to the Declared Index Interest Option on day one.
- She elects the S&P 500® Index-Linked Option and a 6-year initial guaranteed period (which is also her withdrawal charge period).<sup>2</sup>
- There is a 1.5% immediate credit enhancement for the 6-year period (so Joanne's beginning contract value is \$101,500).



<sup>1</sup>Pacific Index Choice is not a security and does not participate directly in the stock market or any index, so it is not an investment. It is an insurance product designed to help you prepare for your future. Guarantees, including interest rates and income payments, are backed by the claims-paying ability of Pacific Life.

<sup>2</sup>A 6-year period is used in this example to help demonstrate how the Interest-Crediting Method works in both up and down markets. This example uses hypothetical S&P 500® index returns as well as hypothetical rates and caps. Pacific Index Choice offers longer initial guaranteed periods and corresponding withdrawal charge periods, and these may vary by the firms through which the product is offered.

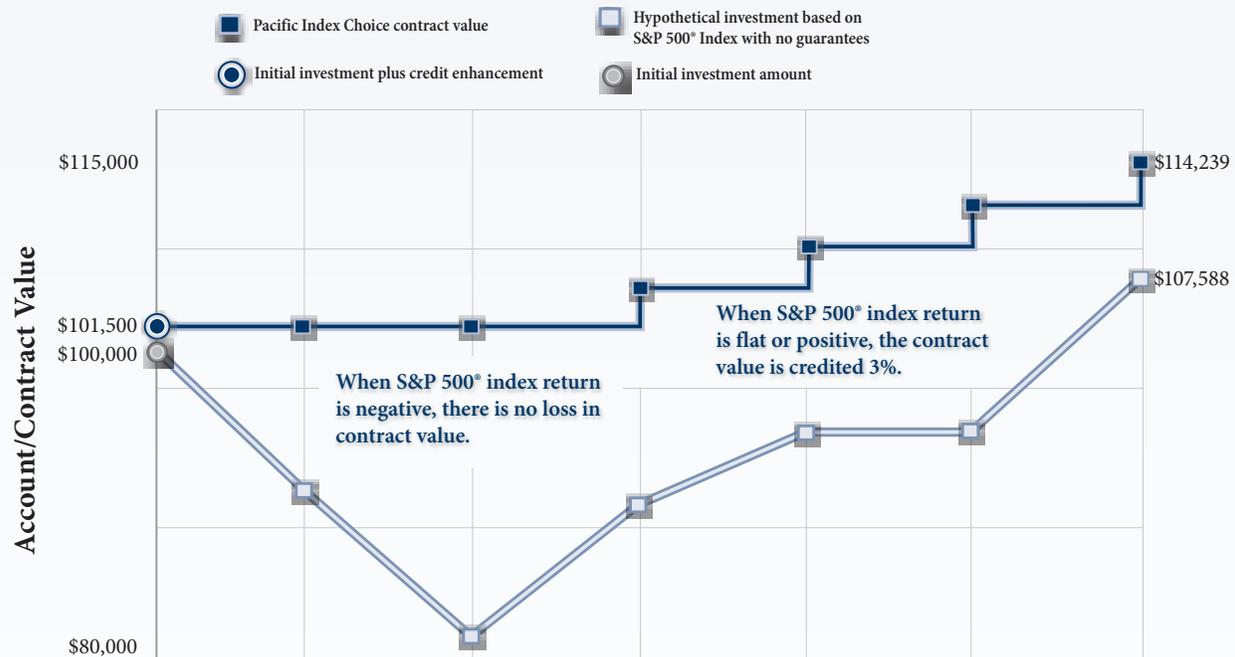
Insurance products are issued by Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state.

## Declared Index Interest Option in Action

The graph below demonstrates how an initial purchase payment of \$100,000 into a Pacific Index Choice contract with the Declared Index Interest Option compares to a hypothetical investment based on the S&P 500® index.

### This example assumes:

- For Pacific Index Choice, the hypothetical declared interest rate at contract issue is 3%.
- Joanne chose the 6-year initial guaranteed period.
- Joanne takes no withdrawals.
- For the hypothetical investment based on the S&P 500® index, there are no additional fees or guarantees.



End of Year	1	2	3	4	5	6
S&P 500® Hypothetical Index Return	-10%	-10%	10%	5%	0%	10%
Account Value of S&P 500® Hypothetical Investment with No Guarantees	\$90,000	\$81,000	\$89,100	\$93,555	\$93,555	\$107,588
% Credited to Contract Value	0%	0%	3%	3%	3%	3%
Hypothetical Pacific Index Choice Contract Value	\$101,500	\$101,500	\$104,545	\$107,681	\$110,911	\$114,239

All values shown are for illustrative purposes only and are hypothetical. Contract values shown assume no withdrawals are made.

S&P®, STANDARD & POOR'S®, and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC and have been licensed for use by Pacific Life Insurance Company. The Product is not sponsored, endorsed, sold, or promoted by Standard & Poor's, and Standard & Poor's does not make any representation regarding the advisability of purchasing the Product.

The index is not available for direct investment, and index performance does not include the reinvestment of dividends.



Mailing address:

Pacific Life Insurance Company

P.O. Box 2378

Omaha, NE 68103-2378

(800) 722-4448

[www.PacificLife.com](http://www.PacificLife.com)

## Ask Your Financial Professional about Pacific Index Choice

Pacific Index Choice is designed to provide you with confidence in your retirement strategy. Along with safety of principal and growth potential, it offers tax deferral, beneficiary protection, access to your money, and the option of guaranteed income for life. And it's from Pacific Life—a company individuals and families have relied on for more than 140 years to help protect their financial security. Ask your financial professional if Pacific Index Choice may be right for you.

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Please refer to the *Pacific Index Choice Client Guide* 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.

Annuity withdrawals and other distributions of taxable amounts, including death benefit payouts, will be subject to ordinary income tax. For nonqualified contracts, an additional 3.8% tax may apply on net investment income beginning in 2013. If withdrawals and other distributions are taken prior to age 59½, an additional 10% federal tax may apply. A withdrawal charge and a market value adjustment (MVA) also may apply. Withdrawals may reduce the value of the death benefit and any optional benefits.

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 features include lifetime income and death benefit options.

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

Not all products are available in all firms. Pacific Index Choice is not available in New York.

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 guarantees are backed by the financial strength and claims-paying ability of the issuing company.

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

Contract Form Series: 30-1209  
90058-12A  
Exp. 7/13

Turn Audio On 

# Pacific Index Choice<sup>SM</sup>

A Deferred, Fixed Indexed Annuity for a Confident Retirement



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

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

7/12  
E24318-12A



*[This Brainshark is intended as a short, dramatic teaser, telling clients just enough about Pacific Index Choice to get them to want to learn more. Format will be more like a TV spot. There is no voiceover. Instead, bold, jazzy music will run in the background and animated text will appear onscreen, telling the story. Minimal amount of text should appear onscreen at any one time. Where possible, text should be animated with illustrations or movement to emphasize key points or “punctuate” what’s being “said.” Clients will be told at the end where they can get detailed info on products.]*

**Animations will be like the “Pacific Index Choice” producer Brainshark video.**

**Mostly text with very limited images.**

<https://www.brainshark.com/PL/vu?pi=zFWzF8ra3z46m4z0&tx=RPRC>

We live in interesting times.  
The rules have changed.  
Economically. Politically. Technologically.

1. We live in interesting times.
2. The rules have changed.
3. Economically. Politically. Technologically.

Words fade/fly in and then out.

So Markets go up.  
Markets go down.  
Fast.  
Unpredictably.

So

1. Markets go up
2. Markets go down.
3. Fast
4. Unpredictably.

Fade in "Markets go – animate UP – UP goes away – DOWN comes in. animates out

Animate – Fast. Unpredictably.

If you want growth  
AND safety  
What do you do?

1. If you want growth
2. AND safety
3. What do you do?

Animate in and out

Now, there's a new choice.  
Giving you market-based growth potential.  
*Without* market risk.

1. Now, there's a new choice.
2. Giving **you** market-based growth potential.
3. *Without* market risk.

Animate all in then out

# *Pacific Index Choice<sup>SM</sup>*

A new deferred, fixed indexed annuity.

From Pacific Life.

For retirement.

For clients who want gains when markets rise.

And protection when they fall.

Subject to state and firm availability. Not available in New York.

Pacific Index Choice<sup>SM</sup>.

1. A new deferred, fixed indexed annuity.
2. From Pacific Life.
3. For retirement.
4. For clients who want gains when markets rise.
5. And protection when they fall.

PIC animates in big at center, then rises up and gets smaller – text animates in and then out.

# How?

Through Interest-Crediting Options linked to an index.

The S&P 500<sup>®</sup> index and the  
MSCI All Country World Index (ACWI<sup>®</sup>).

## How?

1. Through Interest Crediting Options linked to an index.
2. The S&P 500<sup>®</sup> index and the MSCI All Country World Index (ACWI<sup>®</sup>).

Text animation.

When the index rises,  
You earn interest, subject to a maximum percentage.

When the index falls

Stability.

No loss of contract value.

You are protected.



Animated generic chart faded in background – showing rise – fall – stability:

1. When the index rises,
2. You earn interest, subject to a maximum percentage.
3. When the index falls
4. Stability.
5. No loss of contract value.
6. You are protected.

With faded back animated generic chart words fade in and out

When the index (pause) rises - animates in – then your client earns... comes in - all disappear except when the index.

When the index (pause)– falls ... stability - wipes in – then fade out

No loss.... - Fades in and out

You are protected – animates in.



Want more sure things?

Want more sure things?

A day 1 increase to the contract, determined by  
the choices you make.

A day 1 increase to the contract, **determined by the choices you make.**

Animate and create an effect on day1.

*Enhanced*  
Lifetime Income Benefit

And an optional benefit for an additional charge.

Offering withdrawals for life.

Regardless of how the index performs.

And an optional benefit for an additional charge. Offering withdrawals for life. Regardless of how the index performs.

Words animate in.

Interesting times.  
Interesting product.  
Right for the times.

1. Interesting times.
2. Interesting product.
3. Right for the times.

Words fade in and out – interesting stays for both times and product – then right for the times animates in.

So let's recap:

- ✓ Safety of principal
- ✓ Market-based growth potential
- ✓ No downside market risk

So let's recap:

- Safety of principal
- Market-based growth potential
- No downside market risk

So let's recap: fades in and out

(With check marks)

- Safety...
- Market...
- No market...

Interested? Learn more.  
Call your financial professional  
or visit [www.PacificLife.com](http://www.PacificLife.com)

Interested? Learn more.

Call **your financial professional** or visit [www.PacificLife.com](http://www.PacificLife.com)

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

Annuity withdrawals and other distributions of taxable amounts, including death benefit payouts, will be subject to ordinary income tax. For nonqualified contracts, an additional 3.8% tax may apply on net investment income beginning in 2013. If withdrawals and other distributions are taken prior to age 59½, an additional 10% federal tax may apply. A withdrawal charge and a market value adjustment (MVA) also may apply.

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.



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.

The Product and its MSCI ACWI<sup>®</sup> Index-Linked Options referred to herein are not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such Products or any index on which such Products are based. The Policy Contract contains a more detailed description of the limited relationship MSCI has with Pacific Life Insurance Company and any related products.

S&P<sup>®</sup>, STANDARD & POOR'S<sup>®</sup>, and S&P 500<sup>®</sup> are registered trademarks of Standard & Poor's Financial Services LLC and have been licensed for use by Pacific Life Insurance Company. The Product is not sponsored, endorsed, sold, or promoted by Standard & Poor's, and Standard & Poor's does not make any representation regarding the advisability of investing in the Product.

The indexes are not available for direct investment, and index performance does not include the reinvestment of dividends.



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 insurance company is solely responsible for the financial obligations accruing under the products it issues. Insurance product and rider guarantees, including optional benefits and any fixed crediting rates or annuity payout rates, are backed by the financial strength and claims-paying ability of the issuing insurance company. They are not backed by the independent third party from which this annuity is purchased, including the broker/dealer, by the insurance agency from which this annuity is purchased, or any affiliates of those entities and none makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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

Contract Form Series: 30-1209  
Rider Series: 20-1210-2, 20-1211-2



This rate sheet is not complete unless accompanied by all pages.  
For more information and current rates, please call (800) 722-2333 or your financial professional.

Effective as of 6/1/2012. (All rates are subject to change without notice.)

6-Year Initial Guaranteed Period 1.5% Credit Enhancement			
Index Option	Index Pricing Method	Breakpoint	Cap/Rate
S&P 500®	1-Year Point-to-Point Option	< \$100,000	2.85%
		≥ \$100,000	3.35%
	2-Year Point-to-Point Option	< \$100,000	5.95%
		≥ \$100,000	6.95%
	Declared Index Interest Option	< \$100,000	2.35%
		≥ \$100,000	2.85%
MSCI ACWI®	1-Year Point-to-Point Option	< \$100,000	2.85%
		≥ \$100,000	3.35%
	2-Year Point-to-Point Option	< \$100,000	5.95%
		≥ \$100,000	6.95%
	Declared Index Interest Option	< \$100,000	2.35%
		≥ \$100,000	2.85%
Fixed Option			1.60%

8-Year Initial Guaranteed Period 2% Credit Enhancement			
Index Option	Index Pricing Method	Breakpoint	Cap/Rate
S&P 500®	1-Year Point-to-Point Option	< \$100,000	3.10%
		≥ \$100,000	3.60%
	2-Year Point-to-Point Option	< \$100,000	6.95%
		≥ \$100,000	7.95%
	Declared Index Interest Option	< \$100,000	2.85%
		≥ \$100,000	3.35%
MSCI ACWI®	1-Year Point-to-Point Option	< \$100,000	3.10%
		≥ \$100,000	3.60%
	2-Year Point-to-Point Option	< \$100,000	6.95%
		≥ \$100,000	7.95%
	Declared Index Interest Option	< \$100,000	2.85%
		≥ \$100,000	3.35%
Fixed Option			1.90%

For the Fixed Option, interest will be credited daily at a rate that compounds over the course of one year to the annualized effective interest rate, assuming no withdrawals. Rates after the guaranteed term may change. No guaranteed rate will be less than the minimum guaranteed rate stated in the contract. Pacific Life determines, at its discretion, interest rates in excess of the stated minimum guarantee in the contract.

The Product and its MSCI ACWI® Index-Linked Options referred to herein are not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such Products or any index on which such Products are based. The Policy Contract contains a more detailed description of the limited relationship MSCI has with Pacific Life Insurance Company and any related products.

S&P®, STANDARD & POOR'S®, and S&P 500® are trademarks of Standard & Poor's and have been licensed for use by Pacific Life Insurance Company. The Product is not sponsored, endorsed, sold, or promoted by Standard & Poor's, and Standard & Poor's does not make any representation regarding the advisability of investing in the Product.

The indexes are not available for direct investment, and index performance does not include the reinvestment of dividends.

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



This rate sheet is not complete unless accompanied by all pages.  
For more information and current rates, please call (800) 722-2333 or your financial professional.

10-Year Initial Guaranteed Period 2% Credit Enhancement			
Index Option	Index Pricing Method	Breakpoint	Cap/Rate
S&P 500®	1-Year Point-to-Point Option	< \$100,000	3.25%
		≥ \$100,000	3.75%
	2-Year Point-to-Point Option	< \$100,000	7.10%
		≥ \$100,000	8.10%
	Declared Index Interest Option	< \$100,000	3.00%
		≥ \$100,000	3.50%
MSCI ACWI®	1-Year Point to Point Option	< \$100,000	3.25%
		≥ \$100,000	3.75%
	2-Year Point to Point Option	< \$100,000	7.10%
		≥ \$100,000	8.10%
	Declared Index Interest Option	< \$100,000	3.00%
		≥ \$100,000	3.50%
Fixed Option			2.00%

Guaranteed Minimum Rates/Cap		
Interest Crediting Option	Index Pricing Method	Cap/Rate
Index-Linked Options	1-Year Point-to-Point Option	2.25%
	2-Year Point-to-Point Option	4.50%
	Declared Index Interest Option	2.00%
Fixed Option		1.00%
Guaranteed Minimum Surrender Value	100% of premium at 1%	

For more information, refer to the Contract Summary.

Annuity withdrawals and other distributions of taxable amounts, including death benefit payouts, will be subject to ordinary income tax. For nonqualified contracts, an additional 3.8% tax may apply on net investment income beginning in 2013. If withdrawals and other distributions are taken prior to age 59½, an additional 10% federal tax may apply. A withdrawal charge and a market value adjustment (MVA) also may apply. Withdrawals may reduce the value of the death benefit and any optional benefits.

A credit enhancement is added at the time each purchase payment is applied to the contract. The credit enhancement is not counted as a purchase payment and is treated as earnings for tax purposes when distributed.

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 (Newport Beach, CA) are available through licensed, independent third parties.

**Mailing addresses:**

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

Contract Form Series: 30-1209  
W90005-12A  
2 of 2

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For more information and current rates, please call (800) 722-2333 or your financial professional.

Effective as of **6/1/2012**. (All rates are subject to change without notice.)

6-Year Initial Guaranteed Period 1.5% Credit Enhancement			
Index Option	Index Pricing Method	Breakpoint	Cap/Rate
S&P 500®	1-Year Point-to-Point Option	< \$100,000	2.85%
		≥ \$100,000	3.35%
	2-Year Point-to-Point Option	< \$100,000	5.95%
		≥ \$100,000	6.95%
	Declared Index Interest Option	< \$100,000	2.35%
		≥ \$100,000	2.85%
MSCI ACWI®	1-Year Point-to-Point Option	< \$100,000	2.85%
		≥ \$100,000	3.35%
	2-Year Point-to-Point Option	< \$100,000	5.95%
		≥ \$100,000	6.95%
	Declared Index Interest Option	< \$100,000	2.35%
		≥ \$100,000	2.85%
Fixed Option			1.60%

8-Year Initial Guaranteed Period 2% Credit Enhancement			
Index Option	Index Pricing Method	Breakpoint	Cap/Rate
S&P 500®	1-Year Point-to-Point Option	< \$100,000	3.10%
		≥ \$100,000	3.60%
	2-Year Point-to-Point Option	< \$100,000	6.95%
		≥ \$100,000	7.95%
	Declared Index Interest Option	< \$100,000	2.85%
		≥ \$100,000	3.35%
MSCI ACWI®	1-Year Point-to-Point Option	< \$100,000	3.10%
		≥ \$100,000	3.60%
	2-Year Point-to-Point Option	< \$100,000	6.95%
		≥ \$100,000	7.95%
	Declared Index Interest Option	< \$100,000	2.85%
		≥ \$100,000	3.35%
Fixed Option			1.90%

For the Fixed Option, interest will be credited daily at a rate that compounds over the course of one year to the annualized effective interest rate, assuming no withdrawals. Rates after the guaranteed term may change. No guaranteed rate will be less than the minimum guaranteed rate stated in the contract. Pacific Life determines, at its discretion, interest rates in excess of the stated minimum guarantee in the contract.

The Product and its MSCI ACWI® Index-Linked Options referred to herein are not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such Products or any index on which such Products are based. The Policy Contract contains a more detailed description of the limited relationship MSCI has with Pacific Life Insurance Company and any related products.

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The indexes are not available for direct investment, and index performance does not include the reinvestment of dividends.

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



*This rate sheet is not complete unless accompanied by all pages.  
For more information and current rates, please call (800) 722-2333 or your financial professional.*

Guaranteed Minimum Rates/Cap		
Interest Crediting Option	Index Pricing Method	Cap/Rate
Index-Linked Options	1-Year Point-to-Point Option	2.25%
	2-Year Point-to-Point Option	4.50%
	Declared Index Interest Option	2.00%
Fixed Option		1.00%
Guaranteed Minimum Surrender Value	100% of premium at 1%	

See the *Pacific Index Choice Rate-Lock Q&A* on our website for more information about Pacific Index Choice.

For more information, refer to the Contract Summary.

Annuity withdrawals and other distributions of taxable amounts, including death benefit payouts, will be subject to ordinary income tax. For nonqualified contracts, an additional 3.8% tax may apply on net investment income beginning in 2013. If withdrawals and other distributions are taken prior to age 59½, an additional 10% federal tax may apply. A withdrawal charge and a market value adjustment (MVA) also may apply. Withdrawals may reduce the value of the death benefit and any optional benefits.

A credit enhancement is added at the time each purchase payment is applied to the contract. The credit enhancement is not counted as a purchase payment and is treated as earnings for tax purposes when distributed.

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 (Newport Beach, CA) are available through licensed, independent third parties.

**Mailing addresses:**

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

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