

SERFF Tracking Number: NBLI-125869864 State: Arkansas
 Filing Company: National Benefit Life Insurance Company State Tracking Number: 40666
 Company Tracking Number: AR-40-1R40-12R
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
 Fixed/Indeterminate Premium
 Product Name: Individual Annual Renewable Term and Individual Four Year Term Replacement Page
 Project Name/Number: 2001 CSO Filing/AR-40-1R40-12R

Filing at a Glance

Company: National Benefit Life Insurance Company

Product Name: Individual Annual Renewable Term and Individual Four Year Term Replacement Page SERFF Tr Num: NBLI-125869864 State: ArkansasLH

Term and Individual Four Year Term

Replacement Page

TOI: L04I Individual Life - Term

SERFF Status: Closed

State Tr Num: 40666

Sub-TOI: L04I.103 Renewable - Single Life -
 Fixed/Indeterminate Premium

Co Tr Num: AR-40-1R40-12R

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Authors: Wai Wong, Jane Buck

Disposition Date: 10/24/2008

Date Submitted: 10/22/2008

Disposition Status: Approved

Implementation Date Requested: 01/01/2009

Implementation Date:

State Filing Description:

General Information

Project Name: 2001 CSO Filing

Status of Filing in Domicile:

Project Number: AR-40-1R40-12R

Date Approved in Domicile:

Requested Filing Mode: Other

Domicile Status Comments:

Explanation for Combination/Other: Certified

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 10/24/2008

State Status Changed: 10/24/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Form 40-1R (Replacement Page Last Page) Individual Annual Renewable Term Life Policy

Form 40-12R (Replacement Page Last Page) Individual Four-Year Term Life Policy

2001 CSO FILING

National Benefit Life Insurance Company

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NAIC Co. No. 61409

Submitted herewith are forms 40-1R replacement page last page for annual renewable term policy form 40-1 and form 40-12R replacement page last page for four-year term policy form 4-12. Replacement pages 40-1R and 40-12R will replace the last page of policy form 40-1, previously approved by your Department on August 27, 1982, and policy form 40-12, previously approved by your Department on November 9, 1982, respectively.

Although the previously approved term policies do not have cash values or nonforfeiture values that must be converted to 2001 CSO, the previously approved policy pages do reference the bases of policy reserves as 1980 CSO. As these references are not required in term policies, we have deleted them.

The following are the only two changes that have been made to the previously approved policies, as indicated on the copies of the previously approved forms marked to show the changes made, submitted herewith:

1. On page "Last Page" of forms 40-1 and 40-12, the title "Reserves" and the statement "RESERVES ARE BASED ON THE 1980 COMMISSIONERS' STANDARD ORDINARY MORTALITY TABLE. THE INTEREST RATE USED IN MAKING THESE COMPUTATIONS IS 5.5% PER YEAR" have been deleted;
2. The form numbers in the lower left-hand corner of page "Last Page" of forms 40-1 and 40-12 have been changed to 40-1R and 40-12R, respectively.

Apart from these two changes, policy forms 40-1 and 40-12 will remain as previously approved. There is no change to the premiums charged. As policy replacement pages 40-1R and 40-12R do not contain any verbiage subject to readability requirements, no Flesch score certification is required.

The marketing methodology of the previously approved policies will not change and the underlying policy forms are not illustrated

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Company and Contact

Filing Contact Information

Jane Buck, Vice President General Counsel Jane.Buck@Primerica.com
 333 West 34th Street (212) 615-7342 [Phone]
 New York, NY 10001 (212) 615-7308[FAX]

Filing Company Information

National Benefit Life Insurance Company CoCode: 61409 State of Domicile: New York
 333 West 34th Street Group Code: 41 Company Type:
 New York, NY 10001 Group Name: State ID Number:
 (212) 615-7342 ext. [Phone] FEIN Number: 23-1618791

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Benefit Life Insurance Company	\$50.00	10/22/2008	23401630

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	10/24/2008	10/24/2008

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Disposition

Disposition Date: 10/24/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NBLI-125869864 State: Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Actuarial Memo		No
Form	Individual Annual Renewable Term Life Policy Replacement Page		Yes
Form	Individual Four-Year Term Life Policy Replacement Page		Yes

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Form Schedule

Lead Form Number: 40-1R 40-12R

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	40-1R	Certificate	Individual Annual Renewable Term Life Policy Replacement Page	Revised	Replaced Form #: 40-1R Previous Filing #: 40-1		40-1R.pdf 40-1 Previously approved marked to show changes.pdf
	40-12R	Certificate	Individual Four-Year Term Life Policy Replacement Page	Revised	Replaced Form #: 40-12R Previous Filing #: 40-12		40-12R.pdf 40-12 Previously approved marked to show changes.pdf

ANNUAL RENEWABLE TERM POLICY TO AGE 70
CONVERTIBLE TO AGE 70
PREMIUMS PAYABLE TO RENEWAL EXPIRY DATE OR UNTIL PRIOR DEATH
NO DIVIDENDS

~~RESERVES~~

~~RESERVES ARE BASED ON THE 1980 COMMISSIONERS' STANDARD ORDINARY MORTALITY TABLE. THE INTEREST RATE USED IN MAKING THESE COMPUTATIONS IS 5.5% PER YEAR.~~

[PREVIOUSLY APPROVED FORM 40-1 LAST PAGE MARKED TO SHOW CHANGES]

ANNUAL RENEWABLE TERM POLICY TO AGE 70
CONVERTIBLE TO AGE 70
PREMIUMS PAYABLE TO RENEWAL EXPIRY DATE OR UNTIL PRIOR DEATH
NO DIVIDENDS

40-1R

← same says "LAST PAGE"

FOUR YEAR RENEWABLE TERM LIFE POLICY TO AGE 70
CONVERTIBLE TO AGE 65
PREMIUMS PAYABLE FOR FOUR YEARS OR UNTIL PRIOR DEATH
NO DIVIDENDS

~~RESERVES~~

~~RESERVES ARE BASED ON THE 1980 COMMISSIONERS' STANDARD ORDINARY MORTALITY TABLE. THE INTEREST RATE USED IN MAKING THESE COMPUTATIONS IS 5.5% PER YEAR.~~

[PREVIOUSLY APPROVED FORM 40-12 LAST PAGE, MARKED TO SHOW CHANGES]

FOUR YEAR RENEWABLE TERM LIFE POLICY TO AGE 70
CONVERTIBLE TO AGE 65
PREMIUMS PAYABLE FOR FOUR YEARS OR UNTIL PRIOR DEATH
NO DIVIDENDS

40-12R
~~40-12~~

← same -
says "LAST PAGE"

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice

10/22/2008

Comments:

Attachments:

40-1R Flesch Readability.pdf
40-12R Flesch Readability.pdf

Review Status:

Satisfied -Name: Application

10/22/2008

Comments:

N/A

**NATIONAL BENEFIT LIFE INSURANCE COMPANY
NAIC CO. NO. 61409**

FORMS READABILITY CERTIFICATION

Form No. 40-1R

**Individual Annual Renewable Term Life
(2001 CSO Replacement Page "Last Page")**

No readability certification (Flesch score) is required for the referenced form because the form contains no verbiage subject to readability certification requirements.



Signature of Officer

Jane R. Buck

Name

Vice President & Assoc. Gen. Counsel

Title

September 30, 2008

Date

**NATIONAL BENEFIT LIFE INSURANCE COMPANY
NAIC CO. NO. 61409**

FORMS READABILITY CERTIFICATION

Form No. 40-12R

**Individual Four-Year Term Life
(2001 CSO Replacement Page "Last Page")**

No readability certification (Flesch score) is required for the referenced form because the form contains no verbiage subject to readability certification requirements.


Signature of Officer

Jane R. Buck
Name

Vice President & Assoc. Gen. Counsel
Title

September 30, 2008
Date