

SERFF Tracking Number: AFLC-125928823 State: Arkansas
Filing Company: Americo Financial Life and Annuity Insurance Company State Tracking Number: 40999
Company Tracking Number: 20033
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: 20033: Replacement Notice 8327 (2008)
Project Name/Number: 20033: Replacement Notice 8327 (2008)/20033

Filing at a Glance

Company: Americo Financial Life and Annuity Insurance Company

Product Name: 20033: Replacement Notice SERFF Tr Num: AFLC-125928823 State: ArkansasLH
8327 (2008)

TOI: L08 Life - Other

SERFF Status: Closed

State Tr Num: 40999

Sub-TOI: L08.000 Life - Other

Co Tr Num: 20033

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Author: Kristi Dingus

Disposition Date: 12/04/2008

Date Submitted: 12/02/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 20033: Replacement Notice 8327 (2008)

Status of Filing in Domicile:

Project Number: 20033

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 12/04/2008

Deemer Date:

State Status Changed: 12/04/2008

Corresponding Filing Tracking Number:

Filing Description:

In an effort to use a uniform, consumer-oriented Replacement Notice based on Appendix A in NAIC Model Law 613, we are submitting this new Replacement Notice for your review and approval to achieve the highest possible standard. This Replacement Notice is substantially similar to the form described in Appendix A in NAIC Model Law 613. The Replacement Notice will be used at the time of application, along with the applicable previously approved life insurance and/or annuity application, when a consumer is contemplating replacement.

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Company and Contact

Filing Contact Information

Kristi L Dingus, Senior Compliance Analyst - kristi.dingus@americo.com
 Filing
 300 W. 11th Street (816) 391-2719 [Phone]
 Kansas City, MO 64199 (816) 391-2246[FAX]

Filing Company Information

Americo Financial Life and Annuity Insurance CoCode: 61999 State of Domicile: Texas
 Company
 300 West 11th Street Group Code: 449 Company Type:
 Kansas City, MO 64105 Group Name: State ID Number:
 (816) 391-2719 ext. [Phone] FEIN Number: 35-0810610

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? Yes
 Fee Explanation: 1 x \$100.00 = \$100.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Americo Financial Life and Annuity Insurance Company	\$100.00	12/02/2008	24272412

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	12/04/2008	12/04/2008

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Disposition

Disposition Date: 12/04/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Form	Important Notice: Replacement of Life Insurance or Annuities		Yes

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Form Schedule

Lead Form Number: AAA8327 (2008)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	AAA8327 (2008)	Other	Important Notice: Replacement of Life Insurance or Annuities	Initial		52	AAA8327 (2008).pdf

A replacement may not be in your best interest, or your decision could be a good one. You should make a careful comparison of the costs and benefits of your existing policy or contract and the proposed policy or contract. One way to do this is to ask the company or agent that sold you your existing policy or contract to provide you with information concerning your existing policy or contract. This may include an illustration of how your existing policy or contract is working now and how it would perform in the future based on certain assumptions. Illustrations should not, however, be used as a sole basis to compare policies or contracts. You should discuss the following with your agent to determine whether replacement or financing your purchase makes sense:

PREMIUMS:

- Are they affordable?
- Could they change?
- You're older - are the premiums higher for the proposed new policy?
- How long will you have to pay premiums on the new policy? On the old policy?

POLICY VALUES:

- New policies usually take longer to build cash values and to pay dividends.
- Acquisition costs for the old policy may have been paid; you will incur costs for the new one.
- What surrender charges do the policies have?
- What expense and sales charges will you pay on the new policy?
- Does the new policy provide more insurance coverage?

INSURABILITY:

- If your health has changed since you bought your old policy, the new one could cost you more, or you could be turned down.
- You may need a medical exam for a new policy.
- Claims on most new policies for up to the first two years can be denied based on inaccurate statements.
- Suicide limitations may begin anew on the new coverage.

IF YOU ARE KEEPING THE OLD POLICY AS WELL AS THE NEW POLICY:

- How are premiums for both policies being paid?
- How will the premiums on your existing policy be affected?
- Will a loan be deducted from death benefits?
- What values from the old policy are being used to pay premiums?

IF YOU ARE SURRENDERING AN ANNUITY OR INTEREST SENSITIVE LIFE PRODUCT:

- Will you pay surrender charges on your old contract?
- What are the interest rate guarantees for the new contract?
- Have you compared the contract charges or other policy expenses?

OTHER ISSUES TO CONSIDER FOR ALL TRANSACTIONS:

- What are the tax consequences of buying the new policy?
- Is this a tax free exchange? (See your tax advisor.)
- Is there a benefit from favorable "grand-fathered" treatment of the old policy under the federal tax code?
- Will the existing insurer be willing to modify the old policy?
- How does the quality and financial stability of the new company compare with your existing company?

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Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice

12/02/2008

Comments:

Attachment:

Readability Cert.pdf

READABILITY CERTIFICATION

COMPANY: Americo Financial Life and Annuity Insurance Company

NAIC #: 0449-61999

I hereby certify that the form listed below has the following readability score as calculated by the Flesch Reading Ease Test.

Form Number	Form Description	Readability Score
AAA8327 (2008)	Important Notice: Replacement of Life Insurance or Annuities	52.0

 Digitally signed by
Jack Fortini
Date: 2008.12.02
16:54:24 -06'00'

Jack L. Fortini

Vice President Legal & Secretary

Title

December 2, 2008

Date