

SERFF Tracking Number: AULD-125934052 State: Arkansas  
 Filing Company: American United Life Insurance Company State Tracking Number: 41065  
 Company Tracking Number: GBREGKUPTVA  
 TOI: A02.1G Group Annuities - Deferred Non- Sub-TOI: A02.1G.002 Flexible Premium  
 Variable and Variable  
 Product Name: Unallocated Contracts Revised Actuarial Memoranda  
 Project Name/Number: Unallocated Contracts Revised Actuarial Memoranda/GBreg-KuportVA

## Filing at a Glance

Company: American United Life Insurance Company  
 Product Name: Unallocated Contracts Revised SERFF Tr Num: AULD-125934052 State: ArkansasLH  
 Actuarial Memoranda  
 TOI: A02.1G Group Annuities - Deferred Non- SERFF Status: Closed State Tr Num: 41065  
 Variable and Variable  
 Sub-TOI: A02.1G.002 Flexible Premium Co Tr Num: GBREGKUPTVA State Status: Filed-Closed  
 Filing Type: Form Co Status: Reviewer(s): Linda Bird  
 Author: Ann Smith Disposition Date: 12/17/2008  
 Date Submitted: 12/08/2008 Disposition Status: Accepted For  
 Informational Purposes  
 Implementation Date Requested: On Approval Implementation Date:  
 State Filing Description:

## General Information

Project Name: Unallocated Contracts Revised Actuarial Memoranda Status of Filing in Domicile: Not Filed  
 Project Number: GBreg-KuportVA Date Approved in Domicile:  
 Requested Filing Mode: Informational Domicile Status Comments: Pursuant to  
 Indiana Regulation IC 27-1-12.501 and Bulletin  
 93, group retirement annuity forms are exempt  
 from filing in the domicile state of Indiana.  
 Explanation for Combination/Other: Market Type: Group  
 Submission Type: New Submission Group Market Size: Small and Large  
 Overall Rate Impact: Group Market Type: Employer  
 Filing Status Changed: 12/17/2008  
 State Status Changed: 12/17/2008 Deemer Date:  
 Corresponding Filing Tracking Number:  
 Filing Description:  
 Re: American United Life Insurance Company (AUL)  
 NAIC # 60895 and FEIN # 35-0245825

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### Information Filing Regarding Revised Actuarial Memoranda

For your information, we are attaching updated actuarial memoranda for the previously approved forms listed below. In each of them we replaced the Standard Non-Forfeiture Law and Reserve section with a combined Standard Non-Forfeiture Law and Standard Valuation Law section. We explain in the revised section II of the memoranda why we are making a change in our reserving methodology. Pursuant to Indiana Regulations IC § 27-1-12.5-1 and Bulletin 93, this type of group annuity form is exempt from filing in the state of Indiana, our state of domicile.

The group annuity contracts were previously approved by your office. See table below. The target market for these group annuity contracts consists of plan sponsors in your state eligible to provide tax-qualified retirement or other employer-provided benefit programs for their current employees, former employees and/or retirees.

Form #	SERFF #	State Tracking # (if applicable)	Approval Date
GB8.OM-Ku-FIA3121SpPport	AULD-125425715	37856	1-17-08
GB8.OM-Ku3121SpPayport	AULD-125433372	37867	2-29-08
GB.10KuportFA	AULD-125491169	38187	2-28-09
GB.10KuportVA	AULD-125500736	38228	2-29-08
GBregKuPortVA	AULD-125591634	38581	4-11-08

In addition to the revision of the Standard Non-Forfeiture and Reserve sections in these five actuarial memoranda, we made the following changes:

1. In the GBreg-KuportVA memorandum, we inserted the word, "non-governmental" in the next to last paragraph that states, "The target market consists of non-governmental plan sponsors eligible to provide such plans and programs for their current employees, former employees and/or retirees."
2. In all memoranda, in the Fees and Charges sub-section of Section I, we deleted the sentence that started with "The charges are reflected in our reserve calculations..." Due to clerical oversight, this statement appeared in the original actuarial memoranda.
3. In the Benefit sub-section of Section I, we added language about the optional amendment for a lump-sum payout (with

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<i>Company Tracking Number:</i>	<i>GBREGKUPORTVA</i>		
<i>TOI:</i>	<i>A02.1G Group Annuities - Deferred Non-Variable and Variable</i>	<i>Sub-TOI:</i>	<i>A02.1G.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Unallocated Contracts Revised Actuarial Memoranda</i>		
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a 5% non-disappearing load). This matches the language of the Lump Sum Amendment, form number FIAIumpsumBEL approved by your department on May 7, 2008.

4. In the Benefits sub-section of Section I, we changed "6 installments over 5 years" to "5 installments over 4 years" to reflect actual practice.

5. In the Contributions and Interest sub-section of Section I, we state the bonus interest is only paid over one year, to more closely match the contract.

6. In the Minimum Declared Interest Rate sub-section of Section I, we added language that we have agreed to set the minimum interest rate to 3% through the end of 2011.

American United Life has reviewed the forms and believes, to the best of its knowledge, that the forms are both consistent with the laws and regulations of your state and in compliance with those laws and regulations. The forms contain no unusual or possibly controversial items deviating from normal company or industry standards.

## Company and Contact

### Filing Contact Information

Ann Smith, Sr. Contract Analyst	Ann.Smith@oneamerica.com
One American Square	(317) 285-4223 [Phone]
Indianapolis, IN 46206	

### Filing Company Information

American United Life Insurance Company	CoCode: 60895	State of Domicile: Indiana
One American Square	Group Code: 619	Company Type:
P.O. Box 7127		
Indianapolis, IN 46206	Group Name:	State ID Number:
(877) 285-7660 ext. [Phone]	FEIN Number: 35-0145825	
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$175.00  
Retaliatory? Yes  
Fee Explanation: \$35.00 per form X 5 = \$175.00  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American United Life Insurance Company	\$175.00	12/08/2008	24384762

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## **Correspondence Summary**

### **Dispositions**

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Accepted For Informational Purposes	Linda Bird	12/17/2008	12/17/2008

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## **Disposition**

Disposition Date: 12/17/2008

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Certification/Notice		Yes
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Life & Annuity - Actuarial Memo		No
<b>Supporting Document</b>	Actuarial Memoranda		No
<b>Form</b>	No form		Yes

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## Form Schedule

Lead Form Number: GBregKuportVA

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	No Form	Other	No form	Other	Other Explanation: No form submitted for this informational filing	0	

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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

12/05/2008

**Comments:**

**Attachment:**

ARactcert-Reg 6.pdf

**STATE OF ARKANSAS**

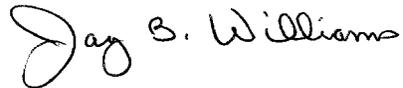
**CERTIFICATION**

CARRIER: AMERICAN UNITED LIFE INSURANCE COMPANY

SUBMISSION: Forms: Actuarial Memoranda

DATE: December 8, 2008

I hereby certify that to the best of my knowledge and belief the above submission conforms to Arkansas Regulation 6.

A handwritten signature in black ink that reads "Jay B. Williams". The signature is written in a cursive style with a large, stylized initial "J".

Jay B. Williams

Name

Vice President, Compliance

Title