

SERFF Tracking Number: AULD-125942888 State: Arkansas
 Filing Company: American United Life Insurance Company State Tracking Number: 41093
 Company Tracking Number:
 TOI: A02.1G Group Annuities - Deferred Non- Sub-TOI: A02.1G.002 Flexible Premium
 Variable and Variable
 Product Name: Certificates for Non-ERISA plans
 Project Name/Number: Certificates for Non-ERISA plans/

Filing at a Glance

Company: American United Life Insurance Company

Product Name: Certificates for Non-ERISA plans SERFF Tr Num: AULD-125942888 State: ArkansasLH

TOI: A02.1G Group Annuities - Deferred Non- Variable and Variable SERFF Status: Closed State Tr Num: 41093

Sub-TOI: A02.1G.002 Flexible Premium Co Tr Num: State Status: Filed-Closed

Filing Type: Form Co Status: Submitted to State Reviewer(s): Linda Bird
 Authors: Danita Ragland-Hatton, Nelvia Washington Disposition Date: 12/18/2008

Date Submitted: 12/11/2008 Disposition Status: Accepted For Informational Purposes

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Certificates for Non-ERISA plans

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Informational

Domicile Status Comments:

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: 12/18/2008

State Status Changed: 12/18/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

December 11, 2008

Arkansas Department of Insurance/Policy Forms Filings

Policy Form Filing

SERFF Tracking Number: AULD-125942888 *State:* Arkansas
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1200 West Third Street
Little Rock, AR 72201-1904

Re: American United Life Insurance Company (AUL)

AUL's NAIC #60895 and FEIN #35-0145825

American United Life Insurance Company® (AUL) Employer-Sponsored TDA Group Annuity Participant
Certificates
Informational Filing

Dear Madam or Sir:

This letter constitutes notice of AUL's intent, effective February 1, 2009, to no longer issue group annuity contract participant certificates for any existing or newly issued Employer-Sponsored TDA group annuity contracts used to provide funding for 403(b) plans not subject to the Employee Retirement Income Security Act (ERISA), based on the following reasons.

In July 2007, the Internal Revenue Service issued final regulations under Section 403(b) of the Internal Revenue Code that are generally effective January 1, 2009. As a result of these regulations, all 403(b) contracts must be maintained pursuant to a written plan by December 31, 2008. This written plan will contain all the material terms and conditions regarding the employer's 403(b) retirement program, including employee eligibility and when and how participant benefit distributions and loans will be made.

AUL 403(b) group annuity contracts have already been amended to comply with the new regulations. Among other requirements, these contracts have been amended to reflect that only those distributions and loans that are allowed under the written plan will be allowed under the contract.

Therefore, certificates are essentially unnecessary since employers sponsoring such non-ERISA 403(b) retirement programs are now required to adopt a written plan with the resultant consequence that all of the participant's rights under his or her employer's 403(b) retirement program are governed by that employer's 403(b) plan document.

It is also relevant to note that the plan sponsor or a trust created by the plan sponsor, not the individual plan participant,

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is the owner of such an Employer-Sponsored TDA group annuity contract, and, as such, can elect to terminate the contract and transfer funds to other vendors at any time.

Please contact Nelvia Washington at (877) 285-1550 or e-mail at nelvia.Washington@oneamerica.com with any questions or comments related to this letter. Thank you.

Sincerely,

(Mr.) Lynn A. Walburn
Assistant General Counsel

Company and Contact

Filing Contact Information

Nelvia Washington, Senior Contract Analyst Nelvia.Washington@oneamerica.com
One American Square (317) 285-1550 [Phone]
Indianapolis, IN 46206 (317) 285-5510[FAX]

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

Filing Fees

SERFF Tracking Number: AULD-125942888 State: Arkansas
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Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American United Life Insurance Company	\$0.00	12/11/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	12/18/2008	12/18/2008

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No

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Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice

12/11/2008

Comments:

Attachment:

ARactcert-Reg 6.pdf

STATE OF ARKANSAS

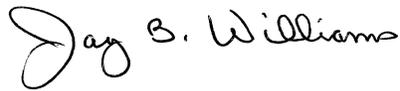
CERTIFICATION

CARRIER: AMERICAN UNITED LIFE INSURANCE COMPANY

SUBMISSION: Forms: (AUL) Employer-Sponsored TDA Group Annuity Participant
Certificates - Informational Filing

DATE: December 11, 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 initial "J".

Jay B. Williams
Name

Vice President, Compliance
Title