

SERFF Tracking Number: AFLC-125635750 State: Arkansas
 Filing Company: Americo Financial Life and Annuity Insurance Company State Tracking Number: 39115
 Company Tracking Number: 20021 INDIVIDUAL ROP RIDER 2154
 TOI: L04I Individual Life - Term Sub-TOI: L04I.500 Other
 Product Name: 20021 Individual ROP Rider 2154
 Project Name/Number: 20021 Individual ROP Rider 2154/20021 Individual ROP Rider 2154

Filing at a Glance

Company: Americo Financial Life and Annuity Insurance Company

Product Name: 20021 Individual ROP Rider 2154 SERFF Tr Num: AFLC-125635750 State: ArkansasLH

TOI: L04I Individual Life - Term

SERFF Status: Closed

State Tr Num: 39115

Sub-TOI: L04I.500 Other

Co Tr Num: 20021 INDIVIDUAL ROP RIDER 2154

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Author: Christina Handy

Disposition Date: 05/30/2008

Date Submitted: 05/28/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 20021 Individual ROP Rider 2154

Status of Filing in Domicile: Not Filed

Project Number: 20021 Individual ROP Rider 2154

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: This Rider will not be filed in our State of Domicile, Texas.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 05/30/2008

State Status Changed: 05/30/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

The enclosed individual Return of Premium Rider is being submitted for review and approval. This Rider is new and does not replace any previously approved rider in your jurisdiction, contains no unusual or controversial elements, and complies with the insurance laws and regulations of your jurisdiction.

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This Rider will be marketed in the individual term life insurance market by licensed agents of the Company.

Individual Rider Series 2154 provides a return of premium benefit if the policy terminates other than by the death of the insured after the fifth policy anniversary and on or before the expiry date and while the rider is in-force. This benefit is in addition to any other benefits payable under the policy. The return of premium benefit is the total accumulation of premium paid on the policy multiplied by a percentage of the total premium. Any premium waived for the base policy or any riders, any flat extra premium paid, any acceleration of death benefits or any benefits paid as a result of any rider attached to the base policy reduces the total accumulation of premium paid. There is a rider for the following benefit periods: ten (10) year, fifteen (15) year, twenty (20) year, twenty-five (25) year, and thirty (30) year.

Application AAA5098, previously approved in your jurisdiction on 03/26/2007, will be used to apply for this Rider and any other term life products previously approved in your jurisdiction.

This Rider will not be filed in our State of Domicile, Texas.

To the best of our knowledge, this filing is complete and intended to comply with the insurance laws and regulations of your jurisdiction. Thank you in advance for your time and consideration.

Company and Contact

Filing Contact Information

Christina Handy, Associate Compliance Analyst christina.handy@americo.com
PO Box 410288 (816) 391-2761 [Phone]
Kansas City, MO 64141 (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

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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes
Fee Explanation: Our Domicile fee is \$50.00 per form.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Americo Financial Life and Annuity Insurance Company	\$50.00	05/28/2008	20535649

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	05/30/2008	05/30/2008

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Disposition

Disposition Date: 05/30/2008

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
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Return of Premium Rider		Yes

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Form Schedule

Lead Form Number: AAA2154

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	AAA2154	Policy/Cont	Return of Premium ract/Fratern Rider al Certificate	Initial		57	AAA2154.pdf

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

RETURN OF PREMIUM RIDER

The following provisions are made a part of the policy to which they are attached (the "base policy"), provided this rider is listed on a base policy Data Page. This rider is issued in consideration of the application and the payment of premiums as provided. The Insured is the person shown as the Insured on a base policy Data Page.

BENEFIT

We agree to pay, in addition to any other benefits payable under the base policy, a Return of Premium benefit if:

1. This rider is in force; and
2. The base policy terminates, other than due to the Insured's death, under the following conditions:
 - a) after the fifth policy anniversary; and
 - b) on or before the Expiry Date.

The Return of Premium benefit will be the product of:

1. The total accumulation of premium paid on the base policy and all riders attached to the base policy, minus the following amounts:
 - a) any premium for the base policy or for any rider attached to the base policy, that We waive; and
 - b) any flat extra premium paid on the base policy or any rider attached to the base policy; and
 - c) any acceleration of death benefit that We pay; and
 - d) any benefits, other than those described in a) or c) above, that We pay as a result of any rider attached to the base policy, except the amount of reduction for each rider will not exceed the total accumulation of the premium paid for such rider.
2. The Percentage of Total Premium shown for this rider on a base policy Data Page.

PREMIUM

The premium for this rider is shown on a base policy Data Page.

TERMINATION

If the rider terminates, it may not be reinstated. This rider will terminate on the earliest of:

1. the premium due date after We receive the Owner's written request for cancellation;
2. the date the Insured dies;
3. the date after the end of the Grace Period that premium due for this rider is not paid;
4. the date We pay the Return of Premium benefit;
5. the Expiry Date;
6. the end of the Rider Term as shown on a Data Page; or
7. the date that the base policy terminates or converts.

GENERAL

Unless stated otherwise, all provisions of the base policy apply to this rider. This rider starts on the same date as the base policy unless a different date is shown on a base policy Data Page.



President
Americo Financial Life and Annuity Insurance Company

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Supporting Document Schedules

Review Status:
Satisfied -Name: Certification/Notice 05/06/2008
Comments:
Attachment:
Readability Certification _2154.pdf

Review Status:
Bypassed -Name: Application 05/06/2008
Bypass Reason: Not applicable in this situation.
Comments:

Review Status:
Satisfied -Name: Life & Annuity - Acturial Memo 05/06/2008
Comments:
Attachment:
Act Mem ROP 2154.pdf

READABILITY CERTIFICATION

COMPANY: Americo Financial Life and Annuity Insurance Company

NAIC #: 0449-61999

I hereby certify that the form(s) listed below have the following readability score(s) as calculated by the Flesch Reading Ease Test.

Form Number	Form Description	Readability Score
AAA2154	Return of Premium Rider	56.8



J. L. Fortini

Vice President Legal & Secretary

Title

May 5, 2008

Date

**Statement of Actuarial Basis
Return of Premium Rider
Form Number: AAA2154**

I. Description of Rider Characteristics

(A) Benefits

This rider provides a portion of the premiums paid upon any non-death termination. The percentage of total premium returned is shown in Exhibit I. Coverage includes premiums paid for the policy and any attached rider(s) less

- a) any premium for the base policy or for any rider attached to the base policy, that is waived; and
- b) any flat extra premium paid on the base policy or any rider attached to the base policy; and
- c) any acceleration of death benefit that is paid; and
- d) any benefits, other than those described in a) or c) above, that is paid as a result of any rider attached to the base policy, except the amount of reduction for each rider will not exceed the total accumulation of the premium paid for such rider.

(B) Cash Values

This rider is a term rider and thus develops no Cash Values.

(C) Reserves

Reserves will be the greater of the vested benefit and the reserve using CRVM and applying the Valuation of Life Insurance Liability Model Regulation.



Jamie Nickerson, ASA
Actuarial Associate