

<i>SERFF Tracking Number:</i>	<i>ALSB-125689522</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Allstate Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39260</i>
<i>Company Tracking Number:</i>	<i>LU10933R</i>		
<i>TOI:</i>	<i>A06.11 Individual Annuities- Immediate Non-Variable and Variable</i>	<i>Sub-TOI:</i>	<i>A06.11.000 Annuities - Immediate Variable and Non-Variable</i>
<i>Product Name:</i>	<i>LU10933R</i>		
<i>Project Name/Number:</i>	<i>LU10933R/LU10933R</i>		

Filing at a Glance

Company: Allstate Life Insurance Company

Product Name: LU10933R

TOI: A06.11 Individual Annuities- Immediate Non-Variable and Variable

Sub-TOI: A06.11.000 Annuities - Immediate Variable and Non-Variable

Filing Type: Form

SERFF Tr Num: ALSB-125689522 State: ArkansasLH

SERFF Status: Closed State Tr Num: 39260

Co Tr Num: LU10933R

State Status: Approved-Closed

Co Status:

Reviewer(s): Linda Bird

Author: Elizabeth Vassallo

Disposition Date: 06/12/2008

Date Submitted: 06/10/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: LU10933R

Project Number: LU10933R

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/12/2008

State Status Changed: 06/12/2008

Corresponding Filing Tracking Number:

Filing Description:

We submit the above-listed form for replacement.

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 05/23/2008

Domicile Status Comments: Certified by our state of domicile, Illinois, on 5/23/08.

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

Please replace Guaranteed Annuity Payment Liquidity Rider LU10933, approved by your Department on, June 3, 2008, with form LU10933R. This form has not been implemented or issued in Arkansas.

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We have deleted the following language from the previously-approved form: "but never less than the guaranteed amount listed on the Annuity Data Page" from the fifth paragraph of form LU10933.

Except for the change mentioned above, no other changes have been made to form LU10933R.

We have also attached a revised Statement of Variability for form LU10933R.

This form has been generated by our home office computer system. This form may also be generated using other hardware, which can result in changes in formatting (e.g., typeface, margins, page breaks), but the contents will remain unaffected.

Please note that some of the variable information on the pdfs of these forms was bracketed using Adobe Acrobat. Although the bracketing appears on the attached pdfs when viewed electronically, the bracketing may not appear on printed hard copies unless your printer is given special instructions to do so.

Enclosed is the filing fee submitted via EFT.

Company and Contact

Filing Contact Information

Elizabeth Vassallo,
3100 Sanders Rd, Suite M2A
Northbrook, IL 60062

evass@allstate.com
(847) 402-2355 [Phone]
(847) 326-5224[FAX]

Filing Company Information

Allstate Life Insurance Company
3100 Sanders Road, Suite M2A
Northbrook, IL 60062
(847) 402-8112 ext. [Phone]

CoCode: 60186
Group Code: 8
Group Name:
FEIN Number: 36-2554642

State of Domicile: Illinois
Company Type:
State ID Number:

SERFF Tracking Number: ALSB-125689522 State: Arkansas
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Company Tracking Number: LU10933R
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Filing Fees

Fee Required? Yes
Fee Amount: \$0.00
Retaliatory? No
Fee Explanation: \$20/form x 1 form = \$20.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Allstate Life Insurance Company	\$20.00	06/10/2008	20758867

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	06/12/2008	06/12/2008

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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 - Actuarial Memo		No
Supporting Document	Statement of Variability		Yes
Form	Guaranteed Annuity Payment Liquidity Rider		Yes

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Form Schedule

Lead Form Number: LU10933R

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LU10933R	Policy/Cont	Guaranteed Annuity ract/Fratern Payment Liquidity al Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Revised	Replaced Form #: LU10933 Previous Filing #: ALSB-125634960	50	LU10933R ALIC Guaranteed Payment Liquidity Rider.pdf

ALLSTATE LIFE INSURANCE COMPANY

(herein called "we" or "us")

Guaranteed Annuity Payment Liquidity Rider

This rider is attached to your Contract as an additional benefit. If the rights under this rider are exercised, the future Guaranteed Annuity Payments provided under your Contract will be reduced. All rider terms will have the same meaning as under the Contract. The following describes the benefit this rider provides:

This rider provides the Owner, or subsequent Beneficiaries upon death of the Owner, with the ability to elect and receive all or part of the value of remaining Guaranteed Annuity Payments in the form of a lump sum payment.

The Owner must provide us with a written request stating:

- You have elected to exercise the Guaranteed Annuity Payment Liquidity Rider and which Schedule of Annuity Payment(s) you are selecting to use this rider with,
- The percentage or the specified dollar amount, up to **100%** of future Guaranteed Annuity Payments to be withdrawn,
- Your signature along with any other party who has rights to the Annuity Payments including Joint Owner(s) and irrevocable Beneficiaries, and
- Any other information required by us.

This Rider may be exercised at any time subject to the following:

- Minimum withdrawal amount of **\$2,500** unless electing 100% of remaining Guaranteed Annuity Payments
- If selecting to receive part of the remaining Guaranteed Annuity Payments, the post withdrawal minimum Annuity Payments must be at least **\$100 per** payment **for each payee,** and
- Not within **12** months after an election to exercise the Accelerated Benefit Liquidity Rider, if included in your Contract.

We will provide you a lump sum payment in exchange for the requested percentage of Guaranteed Payments being withdrawn. The lump sum will equal the cost to replace the Guaranteed Annuity Payments using the current cost to purchase a new Allstate Life Insurance Company Single Premium Immediate Annuity as of the processing date, less the withdrawal processing charge listed on the Annuity Data Page. All future Guaranteed Annuity Payments will be reduced by the percentage you elect to withdraw. If a specified dollar amount is requested then the percentage will be based on the ratio of dollars withdrawn to the total amount available under this rider.

Upon receipt of a signed request acceptable to us, we will process the withdrawal and issue the lump sum payment to the Payee within **30** days.

This rider does not impact any Life Contingent Annuity Payments.

Termination of this Rider This rider will terminate when all Guaranteed Annuity Payments have been paid or withdrawn.

Except as amended in this rider, the Contract remains unchanged.

If you have any questions about this rider, please contact us at 1-800-755-5275.



Secretary



President and Chief Executive Officer

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Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice

06/10/2008

Comments:

Attachment:

ALIC LU10933R Only Readability CW.pdf

Review Status:

Satisfied -Name: Statement of Variability

06/10/2008

Comments:

Attachment:

ALIC GAPLR REVISED CW.pdf

ALLSTATE LIFE INSURANCE COMPANY READABILITY CERTIFICATION

I hereby certify the accuracy of the Flesch reading ease test score for the following policy forms.
These forms are at least ten (10) point type, two (2) point leaded.

TITLE	FORM NUMBER	FLESCH SCORE
Guaranteed Annuity Payment Liquidity Rider	LU10933R	50.5

Karen Burckhardt

Assistant Vice President
Title

June 6, 2008
Date

ALLSTATE LIFE INSURANCE COMPANY

STATEMENT OF VARIABILITY FOR

Guaranteed Annuity Payment Liquidity Rider: LU10933R

The form listed above contains texts that are bracketed to denote information that may change or vary. Any change will be for future use only, and applied on a non-discriminatory basis.

- The percentage or the specified dollar amount, up to [100%] of the future Guaranteed Annuity Payment to be withdrawn. We are requesting flexibility to maintain a range of 10% - 100%

Minimum withdrawal amount: This is currently shown as \$2,500. In the future, the amount may range from \$100 to \$10,000. In the future a withdrawal amount below the minimum may not be allowed. We reserve the right to revise or delete the requirement that the withdrawal amount be 100% of the remaining guaranteed annuity payments.

Post withdrawal minimum Annuity Payments: This is currently shown as \$100. In the future, the amount may range from \$25-\$500 per each payee or contract.

Lump sum payment processing period: This is currently shown as 30 days. In the future, the processing period may range from 30-60 days.

- **Officer Signatures and Title:**
Officer signatures and there are bracketed so that we may change them to reflect the current signatures and titles as officers change.