

SERFF Tracking Number: AULD-125664819 State: Arkansas
 Filing Company: American United Life Insurance Company State Tracking Number: 39098
 Company Tracking Number: TDA07FINALREG
 TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
 Variable and Variable
 Product Name: TDA403b
 Project Name/Number: /

Filing at a Glance

Company: American United Life Insurance Company

Product Name: TDA403b SERFF Tr Num: AULD-125664819 State: ArkansasLH

TOI: A02.11 Individual Annuities- Deferred Non- SERFF Status: Closed State Tr Num: 39098

Variable and Variable

Sub-TOI: A02.11.002 Flexible Premium

Co Tr Num: TDA07FINALREG

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Authors: Angie Neville, Nelvia
 Washington

Disposition Date: 05/27/2008

Date Submitted: 05/23/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments: Indiana is exempt
 form filing.

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: 05/27/2008

State Status Changed: 05/27/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

TDA 403(b)

Company and Contact

SERFF Tracking Number: AULD-125664819 State: Arkansas
 Filing Company: American United Life Insurance Company State Tracking Number: 39098
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 TOI: A02.II Individual Annuities- Deferred Non- Sub-TOI: A02.II.002 Flexible Premium
 Variable and Variable
 Product Name: TDA403b
 Project Name/Number: /

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

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: Indiana fee is \$35.00, paid higher amount.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American United Life Insurance Company	\$50.00	05/23/2008	20488884

SERFF Tracking Number: AULD-125664819 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	05/27/2008	05/27/2008

SERFF Tracking Number: AULD-125664819 State: Arkansas
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Project Name/Number: /

Disposition

Disposition Date: 05/27/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AULD-125664819 State: Arkansas
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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
Supporting Document	Cover letter		Yes
Supporting Document	NAIC		Yes
Form	403(B) amendment		Yes
Form	403(B) addendum		Yes

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 Variable and Variable
 Product Name: TDA403b
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Form Schedule

Lead Form Number: TDA07finalreg

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	TDA07finalreg	Policy/Cont	403(B) amendment r ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0	403(b) Final Reg amendment version 9 (5- 19-08) Groom Version with LAW Changes.pdf
	TDA07finalreg	Policy/Cont	403(B) addendum r ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0	403(b) Final Reg cert addendum version 9 (5- 19-08) Groom Version with LAW Changes.pdf

AMENDMENT
TO THE
TDA GROUP ANNUITY CONTRACT
NUMBER G[insert Contract number here]
(THE CONTRACT)
ISSUED BY
AMERICAN UNITED LIFE INSURANCE COMPANY (AUL)
TO
[insert Contractholder here]
(THE CONTRACTHOLDER)

This Amendment is effective as of January 1, 2009.

The Contract is hereby amended by adding the following provisions and by deleting any corresponding Contract provision to the contrary:

1. **[Loans: If this contract provides for loans whereby a Participant who has a fixed interest account balance may take a loan from AUL as the lender, using that fixed interest account balance as the only security for the loan, new loans of this type shall no longer be available on and after January 1, 2009. However, loans are permitted under this contract as withdrawals from the Participant's Account to the extent that the Plan Sponsor makes provision in its Plan for the availability of Plan loans satisfying the requirements of Code §72(p), and, where applicable, ERISA §408(b)(1), whereby the Plan (rather than AUL) is the lender and the loan proceeds are withdrawn by the Plan Sponsor directly from the borrowing Participant's Account and then loaned by the Plan to the Participant. Additionally, hardship withdrawals and withdrawals upon attainment of age 59 ½ from the Participant's Account are permitted under this contract to the extent that the Plan Sponsor makes provision in its Plan for such Participant benefits and the Plan Administrator provides information necessary for AUL to provide such a withdrawal.]**
2. **Contributions and Transfers: Code §403(b) "Contributions" are amounts that have been paid to AUL and allocated to this contract, or that have been transferred to this contract from a prior AUL group annuity contract or a prior funding medium, pursuant to a Plan established by the Plan Sponsor that meets the requirements of Code §403(b). Such transferred funds may be listed under categories other than "Contributions" on contract reports. [Code §403(b) Contributions may not exceed applicable Code §§402(g), 403(b), 414(v), and 415 limits. The term "Contributions" does not include amounts that were the subject of an eligible rollover distribution from another plan to the Plan.]**
3. **Excess Contributions: "Excess Contributions" are Contributions in excess of the applicable Internal Revenue Code limits. The Plan Sponsor is responsible for tracking Excess Contributions. [Code §403(b) Contributions that exceed the applicable Code §415 limits, and that the Plan Sponsor identifies to AUL, will be accounted for separately within this contract.]**
4. **Plan: A Code §403(b) "Plan" means a plan of the Plan Sponsor that is qualified under Code §403(b) for which Contributions are made to this contract.**

5. **[§402(g) Limit:** No Participant is permitted to have elective deferral contributions (within the meaning of Code §402(g)(3)) made during a calendar year under this contract, or under any other plans, contracts, or arrangements maintained by his or her employer, in excess of the dollar limitation in effect under Code §402(g)(1) and any Regulations issued thereunder for taxable years beginning in such calendar year.]
6. **[Nonforfeitability and Nontransferability:** The Participant's entire Withdrawal Value (or "Cash Value" or other equivalent term, if that term is used in this contract) of the vested portion (as determined pursuant to the Code §403(b) Plan) of Code §403(b) funds of a Participant is nonforfeitable at all times within the meaning of Code §403(b)(1)(C) and any Regulations issued thereunder. This contract shall also be nontransferable within the meaning of Treasury Regulation §1.403(b)-3(a)(5). No sum payable under this contract that is attributable to Code §403(b) funds with respect to a Participant may be sold, assigned, discounted, or pledged as collateral for a loan or as security for the performance of an obligation or for any other purpose to any person or entity other than us, other than pursuant to a qualified domestic relations order described in Code §414(p). In addition, to the extent permitted by law, no such sum shall in any way be subject to legal process requiring the payment of any claim against the payee.]
7. **[Rollovers:** A distributee may elect to have any portion of an eligible rollover distribution paid directly to an eligible retirement plan specified by the distributee in a direct rollover. For this purpose, the following definitions and rules apply:
 - (a) **Eligible rollover distribution:** An eligible rollover distribution is any distribution of all or any portion of the balance to the credit of the distributee, except that an eligible rollover distribution does not include: any distribution that is one of a series of substantially equal periodic payments (not less frequently than annually) made for the life (or life expectancy) of the distributee or the joint lives (or joint life expectancies) of the distributee and the distributee's designated beneficiary, or for a specified period of ten years or more; any distribution to the extent such distribution is required under Code §401(a)(9) as made applicable by Code §403(b)(10); any distribution made upon the hardship of the employee; and any other amounts designated in applicable federal tax guidance. The term "eligible rollover distribution" shall not include the portion of any distribution that is not includible in gross income except to the extent that such amount is paid directly to an eligible retirement plan that is an individual retirement account described in Code §408(a), an individual retirement annuity described in Code §408(b), or an annuity described in Code §403(b) or qualified trust described in Code §401(a) and such annuity or trust agrees to separately account for such amounts so transferred, including separately accounting for the portion of such distribution that is includible in gross income and the portion that is not so includible.
 - (b) **Eligible Retirement Plan:** An eligible retirement plan is an individual retirement account described in Code §408(a), an individual retirement annuity described in Code §408(b), an annuity plan described in Code §§403(a) or 403(b), a qualified trust described in Code §401(a), or an eligible deferred compensation plan described in Code §457(b) which is maintained

by an eligible governmental employer described in Code §457(e)(1)(A), that accepts the distributee's eligible rollover distribution.

- (c) **Distributee:** The Participant is a distributee whether an employee or former employee. In addition, a Participant's spouse or former spouse who is the alternate payee under a qualified domestic relations order, as defined in Code §414(p), is a distributee with regard to the interest of the spouse or former spouse.
- (d) **Nonspouse Beneficiary:** To the extent permitted by Code §402(c)(11) and applicable federal tax guidance thereunder, a direct trustee-to-trustee transfer may be made to an individual retirement account described in Code §408(a) or an individual retirement annuity described in Code §408(b) of an individual who is the Participant's designated beneficiary but who is not the Participant's surviving spouse if such transfer would be an eligible rollover distribution but for the fact that the distribution is not being made to the Participant or the Participant's surviving spouse.
- (e) **Direct Rollover:** A direct rollover is a payment by the Plan to the eligible retirement plan specified by the distributee.]

8. **Limitations on Distributions:**

- (a) **Elective Deferrals:** Amounts attributable to Code §403(b) elective deferral Contributions made pursuant to a Code §402(g)(3)(C) salary reduction agreement may be distributed to a Participant pursuant to the provisions of the Plan, provided that such distribution shall not occur until the Participant has either attained age 59 ½, severed employment, died, become totally disabled (as defined by Code §72(m)(7), subject to any limitations provided under the Plan), experienced a hardship (as defined by Code §403(b)(11)(B), subject to any limitations provided under the Plan), or a withdrawal is made to provide a Plan loan in accordance with Code §72(p). In the case of a hardship withdrawal, any gain credited to such Contributions may not be withdrawn. These timing restrictions do not apply to Contributions (but do apply to earnings thereon) that were contributed before 1989, to withdrawals to correct Excess Contributions in accordance with the Code or other applicable Regulations or guidance, or to distributions due to Plan termination in accordance with the Code or other applicable Regulations or guidance.
- (b) **Nonelective Deferrals:** For contracts issued after 2008, any distribution of Code §403(b) Contributions other than elective deferrals described in Section 8(a) above shall not occur until the Participant has severed employment or upon the prior occurrence of an event specified in the Plan and permissible under Treasury Regulation §1.403(b)-6(b), such as the attainment of a stated age, after a fixed number of years of service, or disability. This restriction does not apply to withdrawals to correct Excess Contributions, distributions of after-tax employee Contributions and earnings thereon, and distributions due to Plan termination in accordance with the Code or other applicable Regulations or guidance.]

9. **[Distributions on Plan Termination:** With regard to amounts attributable to Code §403(b) Contributions made pursuant to a Code §402(g)(3)(C) salary reduction agreement, termination of the Code §403(b) Plan and distribution of such accumulated amounts pursuant to the provisions of the Plan are permitted only if the Plan Sponsor (taking into account all entities that are treated as the same employer under Code §414(b), (c), (m), or (o) on the date of the termination) does not make contributions to any Code §403(b) contract that is not part of the Plan during the period beginning on the date of Plan termination and ending 12 months after distribution of all assets from the terminated Plan. However, if at all times during the period beginning 12 months before the termination and ending 12 months after distribution of all assets from the terminated Plan, fewer than 2% of the employees who were eligible under the Code §403(b) Plan as of the date of Plan termination are eligible under the alternative Code §403(b) contract, the alternative Code §403(b) contract is disregarded.]
10. **[Required Minimum Distributions:** This contract shall comply with the minimum distribution provisions of the Plan, but in no event shall the contract fail to comply with the requirements of Code §401(a)(9) and the regulations issued thereunder, including, but not limited to, the incidental benefit requirements specified in Code §401(a)(9)(G) and Q&A-2 of §1.401(a)(9)-6, as made applicable by Code §403(b)(10). For purposes of applying the distribution rules of Code §401(a)(9), distributions shall be made in accordance with the provisions of §1.408-8 of the Treasury Regulations, except as provided in §1.403(b)-6(e) of the Treasury Regulations. Accordingly, the provisions of (a), (b), and (c) below shall apply:
- (a) **Code §403(b) Required Minimum Distributions Prior to the Participant's Death:**
- (1) Notwithstanding any provision of this contract to the contrary, the distribution of a Participant's post-1986 Code §403(b) interest in the contract (amounts accruing after 1986, including post-1986 earnings on pre-1987 accrued amounts) will be made in accordance with the requirements of Code §§403(b)(10) and 401(a)(9) and the Regulations issued thereunder. If distributions are not made in the form of an annuity on an irrevocable basis (except for acceleration), then distribution of a Participant's post-1986 Code §403(b) interest in the contract (as determined under (b)(3) below) must satisfy the requirements of Code §§403(b)(10) and 401(a)(9) and the regulations issued thereunder as applicable to an account, rather than the requirements of (a)(2), (3), and (4) below and (b) below applicable to an annuity.
- (2) The Participant's entire post-1986 Code §403(b) interest will begin to be distributed no later than the first day of April following the later of the calendar year in which the Participant attains age 70 ½ or the calendar year in which the Participant retires from employment with the employer maintaining the Plan (the "required beginning date") over (a) the life of the Participant or the lives of the Participant and his or her designated beneficiary or (b) a period certain not extending beyond the life expectancy of the Participant or the joint and last survivor expectancy of the Participant and his

or her designated beneficiary. However, if this contract is not part of a governmental plan or church plan, the “required beginning date” for a 5% owner is the first day of April of the calendar year following the calendar year in which the Participant attains age 70 ½. Payments will be made in periodic payments at intervals of no longer than 1 year, and must be either nonincreasing or they may increase only as provided in Q&As-1 and -4 of §1.401(a)(9)-6 of the Treasury Regulations. In addition, any distribution of Code §403(b) amounts accruing pre-1987 or post-1986 must satisfy the incidental benefit requirements specified in Code §401(a)(9)(G) and Q&A-2 of Treasury Regulation §1.401(a)(9)-6.

- (3) The distribution periods described in (a)(2) above cannot exceed the periods specified in Treasury Regulation §1.401(a)(9)-6.
- (4) The first required payment can be made as late as the “required beginning date,” and must be the payment that is required for one payment interval. The second payment need not be made until the end of the next payment interval.

(b) Code §403(b) Required Minimum Distributions After the Participant’s Death:

- (1) If the Participant dies before his Annuity Commencement Date, his entire post-1986 Code §403(b) interest (as defined in 10(a)(1) above) will be distributed at least as rapidly as follows:
 - (A) in a single sum or other method not provided in (B) below; provided, however, that the entire interest must be paid on or before December 31 of the calendar year which contains the fifth anniversary of the Participant's death, or
 - (B) as an annuity in accordance with the Annuity Options shown in the contract over a period not to exceed the life or life expectancy of the Participant's beneficiary.
 - (i) If the designated beneficiary is not the Participant’s surviving spouse, the entire interest will be distributed, beginning no later than December 31 of the calendar year following the calendar year in which the Participant died, over the remaining life expectancy of such designated beneficiary. Such life expectancy is determined using the age of the beneficiary as of his or her birthday in the year following the year of the Participant’s death or, if elected, in accordance with (b)(1)(B)(iii) below.
 - (ii) If the sole designated beneficiary is the Participant’s surviving spouse, the entire interest will be distributed, beginning no later than December 31 of the calendar year following the calendar year in

which the Participant died (or by December 31 of the calendar year in which the Participant would have attained age 70 ½, if later), over such spouse's life, or, if elected, in accordance with (b)(1)(B)(iii) below. If the surviving spouse dies before required distributions commence to him or her, the remaining interest will be distributed, beginning on or before December 31 of the calendar year immediately following the calendar year in which the spouse died, over the spouse's designated beneficiary's remaining life expectancy determined using such beneficiary's age as of his or her birthday in the year following the death of the spouse, or, if elected, will be distributed in accordance with (b)(1)(B)(iii) below. If the surviving spouse dies after required distributions commence to him or her, any remaining interest will continue to be distributed under the payment option chosen.

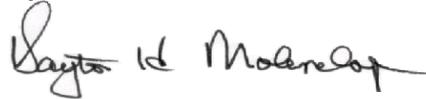
- (iii) If there is no designated beneficiary, the designated beneficiary is not an individual, or if applicable by operation of (b)(1)(B)(i) or (ii) above, the entire interest will be distributed no later than December 31 of the calendar year containing the fifth anniversary of the Participant's death (or of the spouse's death in the case of the surviving spouse's death before distributions are required to begin under (b)(1)(B)(ii) above).
 - (iv) Life expectancy is determined using the Single Life Table in Q&A-1 of Treasury Regulation §1.401(a)(9)-9. If distributions are being made to a surviving spouse as the sole designated beneficiary, such spouse's remaining life expectancy for a year is the number in the Single Life Table corresponding to such spouse's age in the year. In all other cases, remaining life expectancy for a year is the number in the Single Life Table corresponding to the beneficiary's age in the year specified in (b)(1)(B)(i) or (ii) above and reduced by 1 for each subsequent year.
- (2) If the Participant dies on or after his or her Annuity Commencement Date, any interest remaining under the benefit payment option selected will continue to be distributed under that benefit payment option and will be paid at least as rapidly as prior to the Participant's death.
 - (3) The Participant's "interest" includes the amount of any outstanding rollover or transfer and the actuarial value of any other benefits

provided under the contract, such as guaranteed death benefits, if any.

- (4) For purposes of (b)(1) and (2) above, required distributions are considered to commence on the Participant's required beginning date or, if applicable, on the date distributions are required to begin to the surviving spouse under (b)(1)(B)(ii) above. However, if distributions start prior to the applicable date in the preceding sentence, on an irrevocable basis (except for acceleration) under an annuity contract meeting the requirements of Treasury Regulation §1.401(a)(9)-6, then required distributions are considered to commence on the annuity starting date.
- (c) Application to Multiple Contracts: To the extent permitted by Treasury Regulation §1.403(b)-6(e)(7), the required minimum distribution from one Code §403(b) contract of a Participant may be distributed from another Code §403(b) contract in order to satisfy Code §401(a)(9). The Participant shall in such event be responsible for the satisfaction of Code §401(a)(9).]

AUL

By



[President & Chief Executive Officer]

Attest



[Secretary]

ADDENDUM
TO THE
CERTIFICATE
ISSUED TO THE PARTICIPANT
IN
TDA GROUP ANNUITY CONTRACT
NUMBER G[insert Contract number here]
(THE CONTRACT)
ISSUED BY
AMERICAN UNITED LIFE INSURANCE COMPANY (AUL)
TO
[insert Contractholder here]
(THE CONTRACTHOLDER)

This Addendum is effective as of January 1, 2009.

Your Certificate is hereby amended by adding the following provisions and by deleting any corresponding provision to the contrary:

1. **Loans: If your Certificate provides for loans whereby a Participant who has a fixed interest account balance may take a loan from AUL as the lender, using that fixed interest account balance as the only security for the loan, new loans of this type shall no longer be available on and after January 1, 2009. However, loans are permitted under this Certificate as withdrawals from your Account to the extent that your Plan Sponsor makes provision in your Plan for the availability of Plan loans satisfying the requirements of Internal Revenue Code (the "Code") §72(p), and, where applicable, ERISA §408(b)(1), whereby the Plan (rather than AUL) is the lender and the loan proceeds are withdrawn by your Plan Sponsor directly from your Account and then loaned to you by the Plan. Additionally, hardship withdrawals and withdrawals upon attainment of age 59 ½ from your Account are permitted to the extent that your Plan Sponsor makes provision in your Plan for such Participant benefits and your Plan Administrator provides information necessary for AUL to provide such a withdrawal.]**
2. **Contributions and Transfers: Code §403(b) "Contributions" are amounts that have been paid to AUL and allocated to the Contract, or that have been transferred to the Contract from a prior AUL group annuity contract or a prior funding medium, pursuant to a Plan established by your Plan Sponsor that meets the requirements of Code §403(b). Such transferred funds may be listed under categories other than "Contributions" on Contract reports. [Code §403(b) Contributions may not exceed applicable Code §§402(g), 403(b), 414(v), and 415 limits. The term "Contributions" does not include amounts that were the subject of an eligible rollover distribution from another plan to your Plan.]**
3. **Excess Contributions: "Excess Contributions" are Contributions in excess of the applicable Internal Revenue Code limits. The Plan Sponsor is responsible for tracking Excess Contributions. [Code §403(b) Contributions that exceed the applicable Code §415 limits, and that the Plan Sponsor identifies to AUL, will be accounted for separately within the Contract.]**

4. Plan: A Code §403(b) "Plan" means a plan of the Plan Sponsor that is qualified under Code §403(b) for which Contributions are made to the Contract.
5. **[§402(g) Limit:** You are not permitted to have elective deferral contributions (within the meaning of Code §402(g)(3)) made during a calendar year under the Contract, or under any other plans, contracts, or arrangements maintained by your employer, in excess of the dollar limitation in effect under Code §402(g)(1) and any Regulations issued thereunder for taxable years beginning in such calendar year.]
6. **[Nonforfeitable and Nontransferability:** Your entire Withdrawal Value (or "Cash Value" or other equivalent term, if that term is used in the Contract or in your Certificate) of the vested portion (as determined pursuant to the Code §403(b) Plan) of your Code §403(b) funds is nonforfeitable at all times within the meaning of Code §403(b)(1)(C) and any Regulations issued thereunder. The Contract shall also be nontransferable within the meaning of Treasury Regulation §1.403(b)-3(a)(5). No sum payable under your Certificate that is attributable to Code §403(b) funds may be sold, assigned, discounted, or pledged as collateral for a loan or as security for the performance of an obligation or for any other purpose to any person or entity other than AUL, other than pursuant to a qualified domestic relations order described in Code §414(p). In addition, to the extent permitted by law, no such sum shall in any way be subject to legal process requiring the payment of any claim against the payee.]
7. **[Rollovers:** A distributee may elect to have any portion of an eligible rollover distribution paid directly to an eligible retirement plan specified by the distributee in a direct rollover. For this purpose, the following definitions and rules apply:
 - (a) **Eligible rollover distribution:** An eligible rollover distribution is any distribution of all or any portion of the balance to the credit of the distributee, except that an eligible rollover distribution does not include: any distribution that is one of a series of substantially equal periodic payments (not less frequently than annually) made for the life (or life expectancy) of the distributee or the joint lives (or joint life expectancies) of the distributee and the distributee's designated beneficiary, or for a specified period of ten years or more; any distribution to the extent such distribution is required under Code §401(a)(9) as made applicable by Code §403(b)(10); any distribution made upon the hardship of the employee; and any other amounts designated in applicable federal tax guidance. The term "eligible rollover distribution" shall not include the portion of any distribution that is not includible in gross income except to the extent that such amount is paid directly to an eligible retirement plan that is an individual retirement account described in Code §408(a), an individual retirement annuity described in Code §408(b), or an annuity described in Code §403(b) or qualified trust described in Code §401(a) and such annuity or trust agrees to separately account for such amounts so transferred, including separately accounting for the portion of such distribution that is includible in gross income and the portion that is not so includible.
 - (b) **Eligible Retirement Plan:** An eligible retirement plan is an individual retirement account described in Code §408(a), an individual retirement annuity described in Code §408(b), an annuity plan described in Code

§§403(a) or 403(b), a qualified trust described in Code §401(a), or an eligible deferred compensation plan described in Code §457(b) which is maintained by an eligible governmental employer described in Code §457(e)(1)(A), that accepts the distributee's eligible rollover distribution.

- (c) **Distributee:** You are a distributee whether you are an employee or former employee. In addition, your spouse or former spouse who is the alternate payee under a qualified domestic relations order, as defined in Code §414(p), is a distributee with regard to his or her interest.
- (d) **Nonspouse Beneficiary:** To the extent permitted by Code §402(c)(11) and applicable federal tax guidance thereunder, a direct trustee-to-trustee transfer may be made to an individual retirement account described in Code §408(a) or an individual retirement annuity described in Code §408(b) of an individual who is your designated beneficiary but who is not your surviving spouse if such transfer would be an eligible rollover distribution but for the fact that the distribution is not being made to you or your surviving spouse.
- (e) **Direct Rollover:** A direct rollover is a payment by your Plan to the eligible retirement plan specified by the distributee.]

8. **Limitations on Distributions:**

- (a) **Elective Deferrals.** Amounts attributable to Code §403(b) elective deferral Contributions made pursuant to a Code §402(g)(3)(C) salary reduction agreement may be distributed to you pursuant to the provisions of your Plan, provided that such distribution shall not occur until you have either attained age 59 ½, severed employment, died, become totally disabled (as defined by Code §72(m)(7), subject to any limitations provided under your Plan), experienced a hardship (as defined by Code §403(b)(11)(B), subject to any limitations provided under your Plan), or a withdrawal is made to provide a Plan loan in accordance with Code §72(p). In the case of a hardship withdrawal, any gain credited to such Contributions may not be withdrawn. These timing restrictions do not apply to Contributions (but do apply to earnings thereon) that were contributed before 1989, to withdrawals to correct Excess Contributions in accordance with the Code or other applicable Regulations or guidance, or to distributions due to Plan termination in accordance with the Code or other applicable Regulations or guidance.
- (b) **Nonelective Deferrals.** If the Contract was issued after 2008, any distribution of Code §403(b) Contributions other than elective deferrals described in Section 8(a) above shall not occur until you have severed employment or upon the prior occurrence of an event specified in your Plan and permissible under Treasury Regulation §1.403(b)-6(b), such as the attainment of a stated age, after a fixed number of years of service, or disability. This restriction does not apply to withdrawals to correct Excess Contributions, distributions of after-tax employee Contributions and earnings thereon, and distributions due to Plan termination in accordance with the Code or other applicable Regulations or guidance.]

9. **[Distributions on Plan Termination:** With regard to amounts attributable to Code §403(b) Contributions made pursuant to a Code §402(g)(3)(C) salary reduction agreement, termination of your Code §403(b) Plan and distribution of such accumulated amounts pursuant to the provisions of your Plan are permitted only if your Plan Sponsor (taking into account all entities that are treated as the same employer under Code §414(b), (c), (m), or (o) on the date of the termination) does not make contributions to any Code §403(b) contract that is not part of your Plan during the period beginning on the date of Plan termination and ending 12 months after distribution of all assets from the terminated Plan. However, if at all times during the period beginning 12 months before the termination and ending 12 months after distribution of all assets from the terminated Plan, fewer than 2% of the employees who were eligible under your Code §403(b) Plan as of the date of Plan termination are eligible under the alternative Code §403(b) contract, the alternative Code §403(b) contract is disregarded.]
10. **[Required Minimum Distributions:** The Contract shall comply with the minimum distribution provisions of your Plan, but in no event shall the Contract fail to comply with the requirements of Code §401(a)(9) and the regulations issued thereunder, including, but not limited to, the incidental benefit requirements specified in Code §401(a)(9)(G) and Q&A-2 of §1.401(a)(9)-6, as made applicable by Code §403(b)(10). For purposes of applying the distribution rules of Code §401(a)(9), distributions shall be made in accordance with the provisions of §1.408-8 of the Treasury Regulations, except as provided in §1.403(b)-6(e) of the Treasury Regulations. Accordingly, the provisions of (a), (b), and (c) below shall apply:

(a) **Code §403(b) Required Minimum Distributions Prior to Your Death:**

- (1) Notwithstanding any provision of the Contract to the contrary, the distribution of your post-1986 Code §403(b) interest in the Contract (amounts accruing after 1986, including post-1986 earnings on pre-1987 accrued amounts) will be made in accordance with the requirements of Code §§403(b)(10) and 401(a)(9) and the Regulations issued thereunder. If distributions are not made in the form of an annuity on an irrevocable basis (except for acceleration), then distribution of your post-1986 Code §403(b) interest in the Contract (as determined under (b)(3) below) must satisfy the requirements of Code §§403(b)(10) and 401(a)(9) and the regulations issued thereunder as applicable to an account, rather than the requirements of (a)(2), (3), and (4) below and (b) below applicable to an annuity.
- (2) Your entire post-1986 Code §403(b) interest will begin to be distributed no later than the first day of April following the later of the calendar year in which you attain age 70 ½ or the calendar year in which you retire from employment with the employer maintaining your Plan (the “required beginning date”) over (a) your life or the lives of you and your designated beneficiary or (b) a period certain not extending beyond your life expectancy or the joint and last survivor expectancy of you and your designated beneficiary. However, if the Contract is not part of a governmental plan or church plan, the “required beginning date” for a 5% owner is the

first day of April of the calendar year following the calendar year in which he or she attains age 70 ½. Payments will be made in periodic payments at intervals of no longer than 1 year, and must be either nonincreasing or they may increase only as provided in Q&As-1 and -4 of §1.401(a)(9)-6 of the Treasury Regulations. In addition, any distribution of Code §403(b) amounts accruing pre-1987 or post-1986 must satisfy the incidental benefit requirements specified in Code §401(a)(9)(G) and Q&A-2 of Treasury Regulation §1.401(a)(9)-6.

- (3) The distribution periods described in (a)(2) above cannot exceed the periods specified in Treasury Regulation §1.401(a)(9)-6.
 - (4) The first required payment can be made as late as the “required beginning date,” and must be the payment that is required for one payment interval. The second payment need not be made until the end of the next payment interval.
- (b) **Code §403(b) Required Minimum Distributions After Your Death:**
- (1) If you die before your Annuity Commencement Date, your entire post-1986 Code §403(b) interest (as defined in Section 10(a)(1) above) will be distributed at least as rapidly as follows:
 - (A) in a single sum or other method not provided in (B) below; provided, however, that the entire interest must be paid on or before December 31 of the calendar year which contains the fifth anniversary of your death, or
 - (B) as an annuity in accordance with the Annuity Options shown in the Contract over a period not to exceed the life or life expectancy of your beneficiary.
 - (i) If your designated beneficiary is not your surviving spouse, your entire interest will be distributed, beginning no later than December 31 of the calendar year following the calendar year in which you died, over the remaining life expectancy of your designated beneficiary. Such life expectancy is determined using the age of your beneficiary as of his or her birthday in the year following the year of your death or, if elected, in accordance with (b)(1)(B)(iii) below.
 - (ii) If your sole designated beneficiary is your surviving spouse, your entire interest will be distributed, beginning no later than December 31 of the calendar year following the calendar year in which you died (or by December 31 of the calendar year in which you would have attained age 70 ½, if later), over your spouse’s life, or, if elected, in accordance with (b)(1)(B)(iii) below. If your surviving spouse dies

before required distributions commence to him or her, the remaining interest will be distributed, beginning on or before December 31 of the calendar year immediately following the calendar year in which your spouse died, over your spouse's designated beneficiary's remaining life expectancy determined using such beneficiary's age as of his or her birthday in the year following the death of your spouse, or, if elected, will be distributed in accordance with (b)(1)(B)(iii) below. If your surviving spouse dies after required distributions commence to him or her, any remaining interest will continue to be distributed under the payment option chosen.

- (iii) If there is no designated beneficiary, the designated beneficiary is not an individual, or if applicable by operation of (b)(1)(B)(i) or (ii) above, your entire interest will be distributed no later than December 31 of the calendar year containing the fifth anniversary of your death (or of your spouse's death in the case of your surviving spouse's death before distributions are required to begin under (b)(1)(B)(ii) above).
 - (iv) Life expectancy is determined using the Single Life Table in Q&A-1 of Treasury Regulation §1.401(a)(9)-9. If distributions are being made to your surviving spouse as your sole designated beneficiary, your spouse's remaining life expectancy for a year is the number in the Single Life Table corresponding to your spouse's age in the year. In all other cases, remaining life expectancy for a year is the number in the Single Life Table corresponding to your beneficiary's age in the year specified in (b)(1)(B)(i) or (ii) above and reduced by 1 for each subsequent year.
- (2) If you die on or after your Annuity Commencement Date, any interest remaining under the benefit payment option selected will continue to be distributed under that benefit payment option and will be paid at least as rapidly as prior to your death.
 - (3) Your "interest" includes the amount of any outstanding rollover or transfer and the actuarial value of any other benefits provided under the Contract, such as guaranteed death benefits, if any.
 - (4) For purposes of (b)(1) and (2) above, required distributions are considered to commence on your required beginning date or, if applicable, on the date distributions are required to begin to your surviving spouse under (b)(1)(B)(ii) above. However, if distributions start prior to the applicable date in the preceding sentence, on an

irrevocable basis (except for acceleration) under an annuity contract meeting the requirements of Treasury Regulation §1.401(a)(9)-6, then required distributions are considered to commence on the annuity starting date.

- (c) **Application to Multiple Contracts:** To the extent permitted by Treasury Regulation §1.403(b)-6(e)(7), the required minimum distribution from one Code §403(b) contract in which you participate may be distributed from another Code §403(b) contract in which you participate in order to satisfy Code §401(a)(9). You shall, in such event, be responsible for the satisfaction of Code §401(a)(9).]

AUL

A handwritten signature in black ink, appearing to read "Thomas J. Sisk". The signature is fluid and cursive, with a large initial "T" and "S".

[Secretary]

SERFF Tracking Number: *AULD-125664819* *State:* *Arkansas*
Filing Company: *American United Life Insurance Company* *State Tracking Number:* *39098*
Company Tracking Number: *TDA07FINALREG*
TOI: *A02.11 Individual Annuities- Deferred Non-* *Sub-TOI:* *A02.11.002 Flexible Premium*
 Variable and Variable
Product Name: *TDA403b*
Project Name/Number: /

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: AULD-125664819 State: Arkansas
 Filing Company: American United Life Insurance Company State Tracking Number: 39098
 Company Tracking Number: TDA07FINALREG
 TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
 Variable and Variable
 Product Name: TDA403b
 Project Name/Number: /

Supporting Document Schedules

Review Status: 05/23/2008

Satisfied -Name: Certification/Notice
Comments:
Attachment:
 ARactcert-Reg 6.pdf

Review Status: 05/23/2008

Bypassed -Name: Application
Bypass Reason: N/A-Application
 N/A actuarial memo
Comments:

Review Status: 05/23/2008

Bypassed -Name: Life & Annuity - Acturial Memo
Bypass Reason: N/A-Application
 N/A actuarial memo
Comments:

Review Status: 05/23/2008

Satisfied -Name: Cover letter
Comments:
Attachment:
 403b ltr withoutApprovedFormsListing(all states).pdf

Review Status: 05/23/2008

Satisfied -Name: NAIC
Comments:
Attachment:
 NAIC transmittal(2008).pdf

STATE OF ARKANSAS

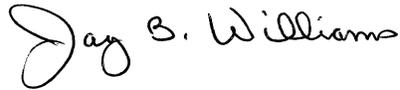
CERTIFICATION

CARRIER: AMERICAN UNITED LIFE INSURANCE COMPANY

SUBMISSION: Forms: Amendment to the Group Annuity Contract

DATE: May 23, 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



May 23, 2008

Arkansas Department of Insurance/Policy Forms Filings
Policy Form Filing
1200 West Third Street
Little Rock, AR 72201-1904

**Re: American United Life Insurance Company (AUL)
AUL's NAIC #60895 and FEIN #35-0145825
Form TDA07finalreg, Amendment to the TDA Group Annuity Contract
Form TDA07finalregadd, Addendum to the Certificate**

Dear Sir or Madam:

Our new forms *TDA07finalreg* and *TDA07finalregadd* are being submitted for filing and approval. We are submitting the forms in "John Doe" fashion, with any variable information displayed in bold-face type within brackets. Pursuant to Indiana Regulations IC §27-1-12.5-1 and Bulletin 93, these type of group annuity forms are exempt from filing in the state of Indiana, our state of domicile.

The enclosed forms will bring the underlying Internal Revenue Code Section 403(b) group annuity contracts and applicable certificates into compliance with new Treasury Regulation Section 1.403(b), effective January 1, 2009. This language is required by law to retain the tax-qualified status of Internal Revenue Code Section 403(b) Tax-Deferred Annuities. This language has been filed variable because it is subject to change based on changes in federal tax law regulations.

The forms will be used with those 403(b) group annuity contracts and certificates that have been previously approved by your office. The targeted market would include, but not be limited to, those entities eligible to establish Internal Revenue Code Section 403(b) retirement plans.

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.

If there are any questions, please let me know. We look forward to receiving your response. Thank you for your assistance with this filing.

Sincerely,

Nelyvia Washington, FLMI, ACS, AIRC, CCP
Senior Contract Analyst
Corporate Compliance & Market Conduct

E-mail: productcompliance.corporatecompliance@oneamerica.com /Tele: (877) 285-7660
(x1550) /Fax: (317) 285-5510

American United Life
Insurance Company®
a ONEAMERICA® financial partner
One American Square
P.O. Box 368
Indianapolis, IN 46206-0368
(317) 285-1877



INSURANCE MARKETPLACE
STANDARDS ASSOCIATION

Life, Accident & Health, Annuity, Credit Transmittal Document (Revised 1/1/06)

1.	Prepared for the State of	Arkansas
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2.	Department Use Only	
	State Tracking ID SERFF # AULD-125239374	

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #
	American United Life Insurance Company One American Square, P.O. Box 368 Indianapolis, IN 46206-0368	IN		619	60895	35-0145825

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Nelvia Washington (same as above)	317-285-1550	317-285-5510	Nelvia.Washington@productcompliance.corporatecompliance.com

5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain) : _____
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6.	Company Tracking Number	TDA 403b amd&cert
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7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission Previous file # _____
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8.	Market	Individual <input type="checkbox"/> Franchise
		<input checked="" type="checkbox"/> Group <input type="checkbox"/> Small <input type="checkbox"/> Large <input type="checkbox"/> Small and Large <input checked="" type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____

9.	Type of Insurance	Group Annuity
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10.	Product Coding Matrix Filing Code	A02.1I.002
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18.	Form Filing Attachment	
This filing transmittal is part of company tracking number	TDA 403b amd&cert	
This filing corresponds to rate filing company tracking number		

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01	Amendment to the Group Annuity Contract	TDA07finalreg	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
02	Addendum to the Group Annuity Contract	TDA07finalregadd	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

LH FFA-1

19. Rate Filing Attachment				
This filing transmittal is part of company tracking number				
This filing corresponds to form filing company tracking number				
Overall percentage rate impact for this filing				%
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +___% -___% <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +___% -___% <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +___% -___% <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +___% -___% <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +___% -___% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +___% -___% <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +___% -___% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +___% -___% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +___% -___% <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +___% -___% <input type="checkbox"/> Other _____	

LH RFA-1