

SERFF Tracking Number: EMCN-125650073 State: Arkansas
 Filing Company: EMC National Life Company State Tracking Number: 39071
 Company Tracking Number:
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: UL 2001 CSO
 Project Name/Number: /

Filing at a Glance

Company: EMC National Life Company

Product Name: UL 2001 CSO

TOI: L09I Individual Life - Flexible Premium

Adjustable Life

Sub-TOI: L09I.001 Single Life

Filing Type: Form

SERFF Tr Num: EMCN-125650073 State: ArkansasLH

SERFF Status: Closed

State Tr Num: 39071

Co Tr Num:

State Status: Approved-Closed

Co Status:

Reviewer(s): Linda Bird

Author: Daryl Schoenfeld

Disposition Date: 05/27/2008

Date Submitted: 05/20/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Authorized

Project Number:

Date Approved in Domicile: 05/15/2008

Requested Filing Mode: Review & Approval

Domicile Status Comments: Approved

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 05/27/2008

State Status Changed: 05/27/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

For your information, attached is a new Actuarial Memorandum noting use of the 2001 CSO Mortality Table for LP 8767 3-2000 that was previously approved by your Department April 11, 2000. Policy provisions related thereto have been revised. This was approved by the Iowa Insurance Division May 15, 2008.

The Cost of Insurance Rate and Computation of Values have been changed to state reference to the 2001 Commissioners' Standard Ordinary (CSO) Age Last Birthday (ALB) Ultimate Mortality Tables, sex and smoker distinct.

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In addition, we enhanced the No-Lapse Provision of this policy by extending the no-lapse feature from five years to ten years.

The policy text remains otherwise unchanged from the previously approved version. This filing does not contain any unusual or possibly controversial items from normal company or industry standards.

Company and Contact

Filing Contact Information

Daryl Schoenfeld, Assistant Secretary
 4095 NW Urbandale Drive
 Urbandale, IA 50322-7914

Dschoenfeld@emcni.com
 (515) 345-4094 [Phone]

Filing Company Information

EMC National Life Company
 4095 NW Urbandale Drive
 Urbandale, IA 50322-7914
 (515) 645-4000 ext. 4094[Phone]

CoCode: 62928
 Group Code:
 Group Name:
 FEIN Number: 42-0868851

State of Domicile: Iowa
 Company Type: L and Health
 State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
EMC National Life Company	\$50.00	05/20/2008	20419003

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Correspondence Summary

Dispositions

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

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No

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Supporting Document Schedules

Review Status: 05/16/2008
Satisfied -Name: Certification/Notice
Comments: Certificate attached.
Attachment: AR Certificate of Compliance.pdf

Review Status: 05/16/2008
Bypassed -Name: Application
Bypass Reason: NA
Comments:

Review Status: 05/16/2008
Bypassed -Name: Outline of Coverage
Bypass Reason: NA
Comments:

STATE OF ARKANSAS
CERTIFICATE OF COMPLIANCE

I hereby certify that this submission complies with the Arkansas Rule and Regulation 19 which relates to eliminating the act of denying benefits or coverage on the basis of sex or marital status in the terms and conditions of insurance contracts or underwriting criteria, as applicable.

I hereby certify that this submission complies with the Arkansas Rule and Regulation 49 which relates to providing Life and Health Guaranty Association notices, as applicable.

I hereby certify that this submission complies with the Arkansas Statutes – Insurance Laws 23-79-138 which relates to required policy information on every policy of life insurance, accident and health insurance issued, as applicable.



Daryl Schoenfeld
Assistant Secretary

May 19, 2008

Date