

SERFF Tracking Number: WESA-125697678 State: Arkansas
Filing Company: S.USA Life Insurance Company, Inc. State Tracking Number: 39325
Company Tracking Number: AR-WL-08-002
TOI: L071 Individual Life - Whole Sub-TOI: L071.111 Single Premium - Single Life
Product Name: Individual Whole Life Insurance
Project Name/Number: Individual Whole Life Insurance Policy Revision/AR-WL-08-002

Filing at a Glance

Company: S.USA Life Insurance Company, Inc.

Product Name: Individual Whole Life Insurance SERFF Tr Num: WESA-125697678 State: ArkansasLH

TOI: L071 Individual Life - Whole SERFF Status: Closed State Tr Num: 39325

Sub-TOI: L071.111 Single Premium - Single Life Co Tr Num: AR-WL-08-002 State Status: Approved-Closed

Filing Type: Form Co Status: Reviewer(s): Linda Bird

Author: Westmont Associates Disposition Date: 06/23/2008

Date Submitted: 06/16/2008 Disposition Status: Approved

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Individual Whole Life Insurance Policy Revision

Project Number: AR-WL-08-002

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/23/2008

State Status Changed: 06/23/2008

Corresponding Filing Tracking Number:

Filing Description:

On behalf of S.USA Life Insurance Company, Inc. (S.USA), please find enclosed S.USA's Individual Whole Life Policy Form Revision filing. An authorization letter permitting Westmont Associates, Inc. to submit this filing is enclosed.

Attached you will find a revised version of policy form L-NP15 AR, which was recently approved by your Department effective 2/26/08 under Company Filing #: AR-WL-08-001. The Company recently realized that there was an error in the Lapse Options provision on Page 8 of the policy. As such, the policy has been revised by removing the 3rd sentence under Item b) of the Lapse Options provision.

Status of Filing in Domicile: Authorized

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

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Please note that no other substantive changes were made to this form except the revision to the Lapse Option section of the policy.

Thank you for your attention to this filing submission. Please review the enclosed items and provide us with your approval.

Company and Contact

Filing Contact Information

(This filing was made by a third party - westmontassociatesinc)

Jennifer Waldron, jenb@westmontlaw.com
 25 Chestnut Street (856) 216-0220 [Phone]
 Haddonfield, NJ 08033 (856) 216-0303[FAX]

Filing Company Information

S.USA Life Insurance Company, Inc. CoCode: 60183 State of Domicile: New York
 550 Broad Street Group Code: -99 Company Type:
 Newark, NJ 07102 Group Name: State ID Number:
 (212) 356-0300 ext. [Phone] FEIN Number: 13-4144857

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
S.USA Life Insurance Company, Inc.	\$0.00	06/16/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
29610	\$50.00	06/16/2008

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	06/23/2008	06/23/2008

SERFF Tracking Number: WESA-125697678 *State:* Arkansas
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Disposition

Disposition Date: 06/23/2008

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 - Actuarial Memo		No
Supporting Document	Letter of Authorization		Yes
Form	Whole Life Insurance Policy		Yes

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Form Schedule

Lead Form Number: L-NP15 AR

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	L-NP15 AR	Policy/Cont	Whole Life Insurance Revised ract/Fratern Policy al Certificate		Replaced Form #: Previous Filing #: AR-WL-08-001	53	L-NP15 AR.pdf



S.USA Life Insurance Company, Inc.

Insured: [JOHN DOE] Amount of Insurance: [\$20,000]
Policy Number: [929999999] Date of Issue: [09/18/2007]

WHOLE LIFE INSURANCE POLICY INSURANCE FOR LIFE NON-PARTICIPATING

In this policy, S.USA Life Insurance Company, Inc., is referred to as "Company", "we", "our" or "us," and the policyholder is referred to as "you" and "your."

This policy is a legal contract between you and us.

THIS POLICY is issued based on the application and payment of the first premium shown on page 3. It continues in effect by timely payment of premiums in the amounts and at the intervals shown on page 3.

EXAMINE YOUR POLICY. We want you to understand it and be satisfied. **PLEASE READ IT CAREFULLY.** Within 10 days of delivery (within 30 days of delivery if an owner applied by mail), it may be returned to any of our offices. We will then refund the premium paid.

WE WILL PAY the Death Benefit to the designated beneficiary, subject to this policy's provisions. Payment will be made when all of the following have been received at the principal office of this Company:

- This policy.
- Proof the insured died while this policy was in effect.
- A claim for the death benefit.

Signed for us by:

[*David L. Pynn*]

President & CEO

[*Debra E. Kuzman*]

Secretary

S.USA. Life Insurance Company, Inc.
[550 Broad Street, Newark, NJ 07102-4531]
[Toll Free: 1-866-SUSA-123 (1-866-787-2123)]
[www.susa.com]

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*****POLICY DATA*****

INSURED: [JOHN DOE]	RATING CLASS
POLICY NUMBER: [929999999]	GENDER: [MALE]
	PREMIUM CLASS: [PREFERRED]
	TOBACCO USE: [NON-USER OF TOBACCO]
PLAN: WHOLE LIFE (L-NP15)	ISSUE AGE: [60]

*****BENEFITS*****

FORM NO.	DATE OF ISSUE	BENEFITS	AMOUNT	MATURITY OR EXPIRY DATE
L-NP15	[09/18/2007]	WHOLE LIFE	[\$20,000]	[9/18/2068]

*****PREMIUMS*****

PREMIUMS PAYABLE EVERY:

BENEFIT	12 MONTHS	6 MONTHS	3 MONTHS	1 MONTH	PREMIUMS PAYABLE TO
L-NP15	[\$927.00]	[\$482.04]	[\$245.66]	[\$83.43]	[9/18/2068]
TOTAL PREMIUM ON DATE OF ISSUE	[\$927.00]	[\$482.04]	[\$245.66]	[\$83.43]	

THE ABOVE TABLE SHOWS PREMIUM PAYMENTS FOR DIFFERENT PREMIUM PAYMENT FREQUENCIES. YOUR CURRENT PREMIUM PAYMENT MODE (FREQUENCY) IS [ANNUAL]. YOUR PREMIUM PAYMENTS ARE DUE EVERY [12 MONTHS]. EACH [ANNUAL] PREMIUM FOR YOUR INSURANCE POLICY WILL EQUAL [\$927.00].

MINIMUM GUARANTEED CASH VALUES** ARE SHOWN ON PAGE 13 OF THIS POLICY.

** VALUES ARE BASED ON THE [COMMISSIONERS 2001 CSO STANDARD ORDINARY MORTALITY TABLE] FOR [MALE NONSMOKERS] WITH DISCRETE FUNCTIONS AND INTEREST AT [4.75%] A YEAR.

DEFINITIONS

IN THIS POLICY:

ASSIGNMENT means transferring some or all rights of the owner (assignor) to another (assignee).

EXTENDED TERM INSURANCE means a Lapse Option providing paid-up insurance for a limited time bought with the cash value.

INSURED means the person whose life is covered and whose death causes payment of the death benefit.

LAPSE means the policy ends on a premium paying basis because a premium is not paid by the end of its grace period.

MORTALITY TABLE means a table showing how many persons died at a specific age, compared to how many reached that age.

NET SINGLE PREMIUM means the sum needed to provide benefits based on the mortality table and interest rate used.

PAID-UP INSURANCE means insurance needing no future premium payments.

NON-PARTICIPATING INSURANCE means this policy does not share in our profits or surplus earnings.

POLICYHOLDER means the owner of the coverage who acquires the coverage either by application or through assignment.

REDUCED PAID-UP INSURANCE means a Lapse Option providing paid-up insurance for life in an amount less than the Amount Of Insurance.

REINSTATEMENT means putting a policy back into effect on a premium paying basis.

RESERVE means the sum which, together with any future premiums will enable us to pay future benefits based on the mortality table and interest rate used.

RIDER means an attachment which provides an added benefit or alters coverage.

GENERAL PROVISIONS

ENTIRE CONTRACT: This policy, which includes the attached application and any attached riders, is the entire contract. It cannot be changed without the written consent of one of our officers. All statements in the application, in the absence of fraud, are representations and not warranties.

OWNERSHIP: The policyholder owns this policy unless the application or any amendment to it provides otherwise. By written notice received by us, the owner can transfer ownership and name a successor to own this policy when the policyholder dies. The change in ownership will be effective upon the date the request for change is signed. During the insured's lifetime the policyholder is entitled to all rights and privileges.

ASSIGNMENT: The owner may assign this policy, but no assignment will bind us unless it is in writing and received by us. We are not responsible for the validity of any assignment. The interest of any assignee comes before the interest of the owner and any beneficiary.

INCONTESTABILITY: We cannot contest this policy, except for the non-payment of premiums, after it has been in effect during the insured's lifetime for 2 years from the Date of Issue. We cannot use any statement to contest a claim or void this policy unless a copy of the application containing that statement is attached to this policy. If this policy results from the policyholder's decision to convert from term insurance, the two-year incontestable period commenced on the date the prior term coverage was issued and does not start anew on the effective date of this policy.

MISSTATED AGE: If the insured's age as shown in the application is wrong, all benefits and values will be those which the annual premium would have bought at the insured's true age.

SUICIDE: If the insured commits suicide within 2 years from the Date of Issue, we will limit our payment to the premiums paid, less any loan. If this policy results from the owner's decision to convert from term insurance, the two-year period pertaining to suicide commenced on the date the prior term coverage was issued and does not start anew on the effective date of this policy.

CHANGE OF BENEFICIARY: During the insured's lifetime the policyholder may change the beneficiary shown in the application by written notice received by us. The change will then take effect as of the date the notice was signed by the policyholder, subject to any prior payment by us. If an irrevocable beneficiary was designated, that designation cannot be changed without the written consent of the irrevocable beneficiary.

PAYMENT OF THE DEATH BENEFIT: Unless the policyholder provides otherwise, upon the death of the insured, we will pay the death benefit in accordance with the following:

- a) if there is more than one primary beneficiary, the Death Benefit will be divided equally among the primary beneficiaries who survive the insured;
- b) if there are no surviving primary beneficiaries, the Death Benefit will be divided equally among the secondary beneficiaries who survive the insured;
- c) if there are no surviving beneficiaries, the Death Benefit will be paid to the insured's estate.

DATES: Policy months, years and anniversaries are measured from the Date of Issue shown on page 3.

CHANGES: If we agree, the policyholder can, by written notice received by us, add riders, change to another policy or reduce the amount of insurance.

PREMIUMS

PAYMENT: Premiums are payable in advance to us or to our authorized agency.

GRACE PERIOD: A 31 day period is allowed to pay every premium due after the first. During this period this policy will continue in effect.

NON-PAYMENT: If any premium is not paid by the end of its grace period this policy will lapse as of the date the premium was due. It will then be subject to the Benefits If Premiums Are Not Paid section.

CHANGE OF FREQUENCY: By written notice received by us the policyholder may change the frequency on any Date of Issue anniversary to 12, 6, 3 or 1 month intervals at rates shown on page 3.

CASH AND LOAN VALUES

CASH VALUE: The policyholder may surrender this policy in return for the cash value after the first policy year by written notice received by us. This policy then ends.

If all premiums are paid by their due dates or within their grace periods, or if a premium due is unpaid for up to 60 days, the cash value on the date of surrender is the sum of:

- a) the basic cash value; plus
- b) the premiums paid past the policy month of surrender;
less,
- c) any loan.

The basic cash value at the end of certain policy years may be found in the Table of Guaranteed Values on page 13.

If this policy continues as reduced paid-up insurance, the cash value is the present value of future benefits, less any loan.

If this policy continues as extended term insurance, the cash value is the present value of future benefits.

If this policy is surrendered during 31 days after a policy anniversary the present value of future benefits of extended term or paid-up insurance will not be less than on the policy anniversary.

We will pay the cash value in one sum unless the policyholder provides otherwise. By written notice received by us, the policyholder may choose to have the cash value paid under any payment option we then offer.

We can defer payment of the cash value up to 6 months from the date we receive the owner's request for surrender. If we pay after 10 working days, interest will be paid annually, calculated from the date of receipt of the policyholder's request, but will not be less than the interest rate paid under the Payment Option Section A, "Interest", described on page 9 of the policy.

LOAN VALUE: The policyholder may obtain a loan up to the loan value after the first policy year if this policy is not on extended term insurance by written notice received by us on our form.

The loan value or the proceeds of any such loan will first be used to pay the sum of:

- a) indebtedness not already deducted in determining such value;
- b) interest to the end of the current policy year;
- c) unpaid premiums for the current policy year.

Interest is charged to the end of the current policy year at the time a loan is made, and annually in advance after that. Any interest due and unpaid will be added to the loan and bear interest at the same rate.

The interest rate on the loan is fixed. The policy loan rate on this policy is 7.41% per year in advance, or 8% effective annual interest rate.

If at any time any loan, excluding unearned interest, equals or exceeds the loan value, this policy will end 31 days after we mail notice to the owner and any assignee at their last known address.

Any loan may be repaid in whole or in part with allowance for unearned interest.

We can defer payment of the loan up to 6 months from the date we receive the owner's request for the loan. If we pay after 10 days, interest will be paid annually, but not at a rate less than the interest rate paid under the Payment Option Section A, "Interest", described on page 9 of the policy.

AUTOMATIC PREMIUM LOAN: When a premium is not paid before the end of its Grace Period, a loan to pay all unpaid premiums for the current policy year will be made if:

- a) the loan value, less any existing loan and interest to the end of the current policy year is enough to pay such premiums; and
- b) the automatic premium loan is in effect.

This Automatic Premium Loan will be in effect if elected in the application or later if elected by the policyholder in writing and received by us before the end of a grace period. It remains in effect until cancelled by the policyholder in writing and received by us before the end of a grace period.

We will charge interest on an automatic premium loan at the loan interest rate from the premium due date, calculated from the date of the policyholder's request.

BENEFITS IF PREMIUMS ARE NOT PAID

LAPSE OPTIONS: While the insured is alive and within 60 days after the date of an unpaid premium, the policyholder by written notice received by us may choose one of the following:

- a) receive the cash value;
- b) continue this policy as non-participating reduced paid-up insurance. The amount will be that which the cash value will buy at the proper net single premium on the due date of the unpaid premium.
- c) continue this policy for a limited time as non-participating extended term insurance. The amount will be the:
 - i) Amount of Insurance;
less,
 - ii) any loan.

This insurance will continue for the period of time that the cash value will buy at the proper net single premium on the due date of the unpaid premium. This option is not available if your Premium Class is Special.

If there is no loan, the amount of reduced paid-up insurance, and the period of extended term insurance at the end of certain policy years are shown in the Table of Guaranteed Values.

If the owner has not chosen any option, this policy continues as extended term insurance unless the Premium Class is Special. If the Premium Class is Special and the owner has not chosen any option, this policy continues as reduced paid-up insurance.

REINSTATEMENT: Within 5 years after lapse if the cash value has not been paid and if the insurance is still in force and the original policy has not been surrendered to the company and cancelled, the policyholder may reinstate this policy by:

- a) submitting an application on our form with evidence of the insured's insurability satisfactory to us;
- b) paying all overdue premiums with 6% interest a year;
- c) paying or reassuming any loan with interest at the rate determined under the Loan Value provision.

After any reinstatement, we can contest the policy within two years from the date of reinstatement, based on statements made on that application for reinstatement.

BASIS OF VALUES

All values equal or exceed those required by the law of the state in which the policy is delivered. We have filed a detailed statement of the method of calculation of these values with the insurance supervisory official of the state in which the policy is delivered.

DEATH BENEFIT

AMOUNT: The Death Benefit is the sum of:

- a) the Amount of Insurance, or if this policy has lapsed, any insurance payable under the Lapse Options;
- b) any riders on the insured's life in effect on the date on which the insured died;
- c) the premium paid past the policy month in which the insured died;
- d) interest from the date of the insured's death until our date of payment;
less,
- e) any loan;
less,
- f) any unpaid premium for the policy month in which the insured died.

PAYMENT OPTIONS

PAYMENT OPTIONS: We will pay the Death Benefit in one sum unless the policyholder provides otherwise. By written notice received by us, the policyholder, while the insured is alive, may choose to have the Death Benefit paid under any payment option we then offer. If no payment option is chosen prior to the insured's death, the beneficiary may choose any payment option we then offer.

1. Election. The policyholder may elect any option shown below by written notice received by us.

Any person entitled to receive benefits or the cash value under the policy may elect any option shown below and is called a payee. Any person entitled to receive unpaid benefits if the payee dies is called a contingent payee.

If the insured dies and any benefits are payable in a single sum of \$1,000 or more to any payee, such payee may elect any option shown below subject to all of the conditions of this policy by written notice received by us, and may name a contingent payee.

2. Options.

Option A: Interest

Payment other than interest will be deferred during the lifetime of the payee or for such period as may be mutually agreed upon at the time of election of this option. After such period, any remaining benefits will be paid in one sum unless payment under some other option has been elected.

Interest at such rate as we will determine annually, but not at a rate less than 3% per annum, will be paid monthly, quarterly, semi-annually or annually as elected. If the payee has not reached his or her 15th birthday, interest will be added to the benefits until the payee reaches his or her 15th birthday if either: (a) there is no legally appointed guardian for such payee or (b) it is provided in the election of this option.

If after any withdrawal the amount remaining with us is less than \$1,000, the balance will be payable in one sum.

Option B: Fixed Amount

Payment will be made monthly, quarterly, semi-annually or annually in specified amounts not less than 5% per year of the original benefits until exhausted by a final payment equal to or less than the fixed amount elected. Interest at such rate as we will determine annually, but not at a rate less than 3% per annum, will be credited to the balance remaining with us. Payments will not be made for more than 30 years, and any balance then remaining with us will be paid in one sum.

Option C: Fixed Period

Payment will be made in equal monthly, quarterly, semi-annual or annual amounts for a fixed number of years elected in accordance with the table on the following page. The payments in the table include interest at the rate of 3% per annum. Any excess interest determined annually by us will be credited to the balance remaining with us.

Option D: Life Income with Period Certain

We will pay a monthly income during the period certain elected and during the payee's remaining lifetime in accordance with the table on page 12, based on the sex and age nearest birthday of the payee on the due date of the first payment. The payee must have reached his or her 50th birthday and the period certain elected may be 10 or 20 years.

If the payee dies we will pay the contingent payee for the remainder of such period certain. The amounts shown in the tables may be increased by such additional amounts as we will annually determine.

Option E: Single Premium Annuity

The policyholder may elect to purchase any single premium annuity we then offer.

3. General Conditions.

- a) Any payee must be a natural person.
- b) To elect an option the benefits or the cash value must be \$1,000 or more except that under Options D or E they must be \$5,000 or more. If they are less than the above limits we will pay the balance in one sum to the person then otherwise entitled to payments.
- c) Unless otherwise provided in the election of an option, any payee will have the right to withdraw:
 - i) under Option A or B any part of the unpaid balance provided that no partial withdrawal will be less than \$100;
 - ii) under Option C the unpaid balance;
- d) Under any elected payment option to the extent allowed by law the benefits will neither be transferable nor subject to legal process.
- e) Unless the right to change is specifically denied in the election of an option, any payee under Options A, B or C may change to any other payment option shown subject to all of the conditions of this policy. Such election must be made within 5 years from the date the first elected payment option became effective.

- f) We will have the right where payment to any payee would be less than \$25 to change the frequency of payment so that each payment to each payee will amount to at least \$25. If an annual payment is less than \$25 we may pay, in one sum, benefits payable to the payee then otherwise entitled to payments.
- g) i) payment under Option D will be subject to satisfactory proof of age of the payee, and there will be only one payee.
ii) payment under Option E will be subject to satisfactory proof of age(s) of the payee(s).
- h) The first payment under any of the options except Options A or E will be due and payable on the day immediately following the date of your death unless otherwise elected, or the date of election of the option, whichever is later.
- i) On the death of the last surviving payee any remaining benefits will be paid in one sum to the payee's estate. If all payees die before you, the benefits will be paid in one sum to your estate.

**MONTHLY INCOME PER \$1,000
OPTION C: FIXED PERIOD**

Years	1	2	3	4	5	6	7	8	9	10
Amount	\$84.46	\$42.86	\$28.99	\$22.06	\$17.91	\$15.14	\$13.16	\$11.68	\$10.53	\$9.61
Years	11	12	13	14	15	16	17	18	19	20
Amount	\$8.86	\$8.24	\$7.71	\$7.26	\$6.87	\$6.53	\$6.23	\$5.96	\$5.73	\$5.51
Years	21	22	23	24	25	26	27	28	29	30
Amount	\$5.32	\$5.15	\$4.99	\$4.84	\$4.71	\$4.59	\$4.47	\$4.37	\$4.27	\$4.18

Under Option C payments for less frequent intervals are obtained by multiplying the respective monthly payments by 2.99 for a quarterly payment, 5.96 for a semi-annual payment and 11.84 for an annual payment.

OPTION D: LIFE INCOME WITH PERIOD CERTAIN

<u>Age</u>	<u>Male 10 years Certain</u>	<u>Male 20 years Certain</u>	<u>Female 10 years Certain</u>	<u>Female 20 years Certain</u>
50	\$4.12	\$4.01	\$3.87	\$3.81
51	4.19	4.07	3.93	3.86
52	4.27	4.13	3.99	3.92
53	4.34	4.18	4.06	3.97
54	4.42	4.25	4.13	4.03
55	4.51	4.31	4.20	4.09
56	4.60	4.37	4.28	4.15
57	4.69	4.44	4.36	4.22
58	4.79	4.50	4.45	4.28
59	4.89	4.57	4.54	4.35
60	5.00	4.63	4.63	4.42
61	5.12	4.70	4.73	4.49
62	5.24	4.76	4.84	4.56
63	5.50	4.83	4.95	4.64
64	5.50	4.89	5.07	4.71
65	5.64	4.96	5.20	4.78
66	5.79	5.01	5.33	4.85
67	5.94	5.07	5.47	4.92
68	6.09	5.13	5.62	4.99
69	6.25	5.18	5.77	5.05
70	6.42	5.22	5.93	5.11
71	6.59	5.26	6.11	5.17
72	6.76	5.30	6.28	5.22
73	6.94	5.34	6.47	5.27
74	7.11	5.37	6.66	5.31
75	7.29	5.39	6.86	5.35
76	7.47	5.42	7.06	5.38
77	7.65	5.44	7.26	5.41
78	7.82	5.45	7.47	5.43
79	7.99	5.47	7.67	5.45
80	8.16	5.48	7.87	5.47
81	8.31	5.49	8.06	5.48
82	8.46	5.49	8.24	5.49
83	8.60	5.50	8.42	5.49
84	8.74	5.50	8.58	5.50
85 and over	8.86	5.51	8.73	5.50

The above guaranteed minimum monthly payments for each \$1,000 of Annuity Value are based on the "Annuity 2000 Basic Mortality Table" and an interest rate of 3.00%.

TABLE OF GUARANTEED VALUES

THESE VALUES ARE FOR THE AMOUNT OF INSURANCE AT THE END OF EACH POLICY YEAR IF ALL PREMIUMS DUE HAVE BEEN PAID, AND DO NOT INCLUDE LOANS. UPON THE OWNERS REQUEST WE WILL PROVIDE VALUES FOR POLICY YEARS NOT SHOWN.

[\$20,000]

WHOLE LIFE

[MALE AGE 60]

END OF POLICY YEAR	BASIC CASH VALUE	REDUCED PAID-UP INSURANCE	EXTENDED TERM INSURANCE* YEARS	DAYS	END OF POLICY YEAR
1	\$0.00	\$0.00	0	0	1
2	\$194.20	\$500.00	1	340	2
3	\$735.40	\$1,760.00	4	331	3
4	\$1,282.60	\$2,960.00	6	267	4
5	\$1,834.80	\$4,060.00	7	299	5
6	\$2,391.00	\$5,100.00	8	204	6
7	\$2,952.20	\$6,080.00	9	49	7
8	\$3,521.80	\$7,020.00	9	212	8
9	\$4,102.60	\$7,900.00	9	330	9
10	\$4,683.00	\$8,720.00	10	37	10
11	\$5,257.20	\$9,480.00	10	75	11
12	\$5,819.80	\$10,180.00	10	85	12
13	\$6,367.20	\$10,820.00	10	74	13
14	\$6,909.80	\$11,420.00	10	45	14
15	\$7,451.00	\$12,000.00	10	2	15
16	\$7,994.60	\$12,540.00	9	312	16
17	\$8,539.40	\$13,060.00	9	248	17
18	\$9,083.40	\$13,560.00	9	175	18
19	\$9,618.00	\$14,020.00	9	95	19
20	\$10,133.40	\$14,440.00	9	6	20
21	\$10,633.40	\$14,820.00	8	287	21
22	\$11,113.00	\$15,200.00	8	198	22
23	\$11,574.00	\$15,520.00	8	104	23
24	\$12,015.40	\$15,840.00	8	7	24
25	\$12,441.40	\$16,120.00	7	287	25
26	\$12,841.00	\$16,380.00	7	201	26
27	\$13,219.20	\$16,620.00	7	112	27
28	\$13,574.40	\$16,840.00	7	18	28
29	\$13,905.00	\$17,040.00	6	302	29
30	\$14,210.80	\$17,220.00	6	226	30
31	\$14,491.60	\$17,380.00	6	146	31
32	\$14,756.60	\$17,540.00	6	62	32
33	\$15,007.20	\$17,680.00	5	346	33
34	\$15,242.40	\$17,800.00	5	280	34
35	\$15,461.00	\$17,920.00	5	210	35

TABLE OF GUARANTEED VALUES

[\$20,000]

WHOLE LIFE

[MALE AGE 60]

END OF POLICY YEAR	BASIC CASH VALUE	REDUCED PAID-UP INSURANCE	EXTENDED TERM INSURANCE* YEARS	DAYS	END OF POLICY YEAR
36	\$15,661.20	\$18,020.00	5	137	36
37	\$15,853.60	\$18,120.00	5	59	37
38	\$16,036.80	\$18,220.00	4	351	38
39	\$16,209.20	\$18,320.00	4	300	39
40	\$16,367.00	\$18,400.00	4	247	40
41	\$16,503.60	\$18,460.00	4	191	41
42	\$16,637.40	\$18,520.00	4	129	42
43	\$16,768.40	\$18,580.00	4	58	43
44	\$16,896.20	\$18,660.00	3	353	44
45	\$17,020.40	\$18,720.00	3	308	45
46	\$17,141.80	\$18,760.00	3	258	46
47	\$17,260.00	\$18,820.00	3	202	47
48	\$17,375.00	\$18,880.00	3	136	48
49	\$17,487.00	\$18,940.00	3	56	49
50	\$17,595.40	\$18,980.00	2	349	50
51	\$17,700.80	\$19,020.00	2	308	51
52	\$17,802.80	\$19,080.00	2	261	52
53	\$17,901.40	\$19,120.00	2	203	53
54	\$17,996.60	\$19,160.00	2	126	54
55	\$18,088.60	\$19,200.00	2	11	55
56	\$18,177.20	\$19,240.00	1	337	56
57	\$18,262.60	\$19,280.00	1	300	57
58	\$18,344.60	\$19,320.00	1	246	58
59	\$18,423.40	\$19,360.00	1	118	59
60	\$18,496.40	\$19,380.00	0	354	60
61	\$20,000.00	\$20,000.00	0	0	61

* NOT AVAILABLE IF PREMIUM CLASS IS SPECIAL.

ALL VALUES ARE BASED ON THE [COMMISSIONERS 2001 STANDARD ORDINARY MORTALITY TABLE] FOR [MALE NONSMOKERS] (AGE NEAREST BIRTHDAY) WITH DISCRETE FUNCTIONS AND INTEREST AT [4.75%] A YEAR.

THE LOAN RATE ON THIS POLICY IS 7.41% PER YEAR IN ADVANCE, OR 8.00% EFFECTIVE ANNUAL INTEREST RATE.

**WHOLE LIFE INSURANCE POLICY
INSURANCE FOR LIFE
NON-PARTICIPATING**

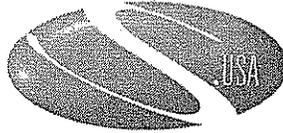
SERFF Tracking Number: WESA-125697678 State: Arkansas
Filing Company: S.USA Life Insurance Company, Inc. State Tracking Number: 39325
Company Tracking Number: AR-WL-08-002
TOI: L071 Individual Life - Whole Sub-TOI: L071.111 Single Premium - Single Life
Product Name: Individual Whole Life Insurance
Project Name/Number: Individual Whole Life Insurance Policy Revision/AR-WL-08-002

Supporting Document Schedules

Review Status:
Satisfied -Name: Certification/Notice 06/16/2008
Comments:
Attachment:
Readability Certification.pdf

Review Status:
Bypassed -Name: Application 06/16/2008
Bypass Reason: Not applicable to this filing.
Comments:

Review Status:
Satisfied -Name: Letter of Authorization 06/16/2008
Comments:
Attached is a letter authorizing Westmont Associates to submit this filing on the Company's behalf.
Attachment:
SUSA L of A.pdf



June 1, 2008

Attn: Life Policy Forms Filing

Reading Ease Test Score Certification

Form Number

L-NP15 AR; Score 53

I hereby certify that the above referenced form meets the State of Arkansas' minimum reading ease requirements.

Sincerely,

A handwritten signature in black ink, appearing to read 'M. Ryduchowski'.

Michal Ryduchowski
Vice President, Actuary

**S. USA Life Insurance Company, Inc.
550 Broad Street, Newark, NJ 07102**

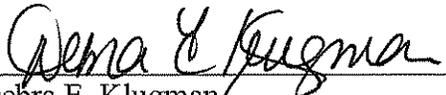


Debra E. Klugman
Senior Vice President,
General Counsel & Secretary
Phone: (212) 356-0327
Fax: (212) 624-0700
dklugman@sbliusa.com

September 24, 2007

RE: S.USA Life Insurance Company, Inc.
NAIC #: 60183 NAIC Group #: 1347
FEIN #: 13-4144857
Letter of Authorization
Filing of Forms, Rates and Rules

In accordance with the applicable statutes and regulations of your state, Nancy Stepanski and Westmont Associates, Inc. is hereby authorized to file form, rate and rule filings on behalf of S.USA Life Insurance Company, Inc.


Debra E. Klugman
Senior Vice President, General Counsel & Secretary

S. USA Life Insurance Company, Inc.
550 Broad Street, Newark, NJ 07102