

SERFF Tracking Number: AMFA-125727326 State: Arkansas
Filing Company: Ameritas Life Insurance Corp. State Tracking Number: 39633
Company Tracking Number: NWCR 4901
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: NWCR 4901
Project Name/Number: NWCR 4901/NWCR 4901

Filing at a Glance

Company: Ameritas Life Insurance Corp.

Product Name: NWCR 4901

TOI: A03I Individual Annuities - Deferred Variable

Sub-TOI: A03I.002 Flexible Premium

Filing Type: Form

SERFF Tr Num: AMFA-125727326 State: ArkansasLH
SERFF Status: Closed State Tr Num: 39633

Co Tr Num: NWCR 4901

Co Status:

Authors: Cindy Meyer, Teri Tran

Date Submitted: 07/16/2008

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 07/17/2008

Disposition Status: Approved

Implementation Date:

Implementation Date Requested: 09/05/2008

State Filing Description:

General Information

Project Name: NWCR 4901

Project Number: NWCR 4901

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 07/17/2008

State Status Changed: 07/17/2008

Corresponding Filing Tracking Number:

Filing Description:

Ameritas Life Insurance Corp

NAIC No.: 0943-61301

FEIN No.: 47-0098400

Rider Form: NWCR 4901 - No Withdrawal Charge Rider

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

Enclosed for your review and approval is the above-referenced rider form. This rider is new and does not replace any

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schedule, if the rider is elected.

There is an unrestricted market for which this rider is intended. There is no limitation on the use of the form by certain agents.

These forms are a security subject to Federal jurisdiction and, therefore, are exempt from readability requirements.

No part of this filing contains any unusual or possible controversial items from normal company or industry standards.

If you should have any questions, please do not hesitate to contact me at 800-745-1112, ext. 87899, fax 402-476-7956, or via e-mail to ttran@ameritas.com.

Company and Contact

Filing Contact Information

Teri Tran, Contract Analyst ttran@ameritas.com
 5900 O Street (800) 745-1112 [Phone]
 Lincoln, NE 68501-1889 (402) 467-7956[FAX]

Filing Company Information

Ameritas Life Insurance Corp.	CoCode: 61301	State of Domicile: Nebraska
5900 O Street	Group Code: 943	Company Type:
P O Box 81889		
Lincoln, NE 68501-1889	Group Name:	State ID Number:
(800) 756-1112 ext. [Phone]	FEIN Number: 47-0098400	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$20.00
Retaliatory?	Yes
Fee Explanation:	There is no filing fee in the domiciliary state. \$20.00 x 1 Rider = \$20.00
Per Company:	No

SERFF Tracking Number: AMFA-125727326 State: Arkansas
Filing Company: Ameritas Life Insurance Corp. State Tracking Number: 39633
Company Tracking Number: NWCR 4901
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: NWCR 4901
Project Name/Number: NWCR 4901/NWCR 4901

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Ameritas Life Insurance Corp.	\$20.00	07/16/2008	21440349

SERFF Tracking Number: AMFA-125727326 State: Arkansas
Filing Company: Ameritas Life Insurance Corp. State Tracking Number: 39633
Company Tracking Number: NWCR 4901
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: NWCR 4901
Project Name/Number: NWCR 4901/NWCR 4901

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	07/17/2008	07/17/2008

SERFF Tracking Number: AMFA-125727326 *State:* Arkansas
Filing Company: Ameritas Life Insurance Corp. *State Tracking Number:* 39633
Company Tracking Number: NWCR 4901
TOI: A031 Individual Annuities - Deferred Variable *Sub-TOI:* A031.002 Flexible Premium
Product Name: NWCR 4901
Project Name/Number: NWCR 4901/NWCR 4901

Disposition

Disposition Date: 07/17/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMFA-125727326 State: Arkansas
 Filing Company: Ameritas Life Insurance Corp. State Tracking Number: 39633
 Company Tracking Number: NWCR 4901
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: NWCR 4901
 Project Name/Number: NWCR 4901/NWCR 4901

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	Policy Schedule Pages		Yes
Supporting Document	Statement of Variability		Yes
Form	No Withdrawal Charge Rider		Yes

SERFF Tracking Number: AMFA-125727326 State: Arkansas
 Filing Company: Ameritas Life Insurance Corp. State Tracking Number: 39633
 Company Tracking Number: NWCR 4901
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: NWCR 4901
 Project Name/Number: NWCR 4901/NWCR 4901

Form Schedule

Lead Form Number: NWCR 4901

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	NWCR 4901	Policy/Cont No Withdrawal ract/Fratern Charge Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0	NWCR 4901- Standard.pdf

NO WITHDRAWAL CHARGE RIDER

benefits

By attachment of this rider to the policy, any and all references to withdrawal charges are not applicable.

premiums

The following paragraph is added to Section 2.4 Premium:

Allocation of more than 25% of any premium payment to the *fixed account* must first receive *our* approval. If prior approval is not received, *we* reserve the right to reallocate the excess above 25% of the premium payment to the Money Market portfolio.

investment options

The following is inserted into the first paragraph of Section 3.1 Selecting Your Investments as the new second sentence:

We reserve the right to restrict allocation of premiums and transfers to the *fixed account*.

The following is added to the end of the first paragraph of Section 3.5 Fixed Account:

[Up to 25% of a premium may be allocated to the *fixed account* without *our* prior consent.]

[As of the *policy date*, the *fixed account* is not available for premium allocation. It is available only for systematic transfers. *You* will be notified when the *fixed account* is available for premium allocations and non-systematic transfers.]

The following is added as a new third paragraph of Section 3.5 Fixed Account:

We reserve the right to restrict allocation of premiums and transfers to the *fixed account*. *We* will provide *you* at least 30 days advance *written notice* before exercising this right. *We* will provide *you* with *written notification* when *we* lift the restriction, in whole or in part.

transfers

The following is added as a new first paragraph of Section 4.3 Fixed Account Transfers:

You may transfer funds into the *fixed account* from any of the *subaccounts*. The amount transferred into the *fixed account* within any policy year cannot exceed 10% of the total value of all *subaccounts* in which *you* are invested as of the last *policy anniversary*. Systematic transfers into the *fixed account* are not included in this restriction. If the balance within the *subaccount* is less than \$1,000, then it may be transferred into the *fixed account* upon request.

death benefit

Section 7.2 Death Benefit Amount Before the Annuity Date is deleted in its entirety and replaced with:

If death occurs prior to age 70, the death benefit as of the date satisfactory proof of death is received is equal to the greater of a.) and b.) where:

- a. is the adjusted sum of premiums determined as follows:
 1. as of the day a premium is received by *us*, the sum is increased by the amount of that premium, and
 2. as of the day that a partial withdrawal is made, the sum is decreased by the same proportion as the policy value is decreased by the partial withdrawal
- b. is the policy value

If death occurs after age 69, the death benefit is equal to the policy value as of the date satisfactory proof of death is received.

The death benefit described above will be reduced by any applicable premium taxes not previously deducted.

However, the death benefit amount may be limited according to the "Misstatement of Age or Sex" provision. See Section 2.10.

Satisfactory proof of death means all of the following items: (1) a certified copy of the death certificate; (2) a Claimant Statement; (3) the policy; and (4) any other information that *we* may require to establish the validity of the policy.

basis of payment

The first paragraph of Section 9.3 Basis of Payment is deleted in its entirety and replaced with:

The rate of interest payable under all annuity options is guaranteed to be at least 1½% compounded yearly. Payments under Options 4 and 5 also are based on the A2000 Valuation Mortality Table, projected 20 years.

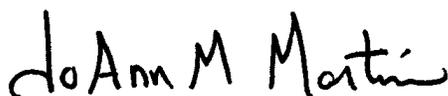
charges

A percentage of the policy value will be deducted from the policy value for the life of the policy, and is referred to in the Policy Schedule as the Monthly Charge. The Monthly Charge will be deducted on the same date in each succeeding month as the *policy date*. This date is referred to in the Policy Schedule as the Monthly Activity Date. Whenever the Monthly Activity Date falls on a day other than a *business day*, the Monthly Charge will be deducted on the next *business day*.

termination

This rider may not be cancelled and will terminate when the policy terminates.

AMERITAS LIFE INSURANCE CORP.



President



Secretary

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Rate Information

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Supporting Document Schedules

Review Status:
Satisfied -Name: Certification/Notice 07/09/2008
Comments:
Attachment:
NWCR 4901-AR Reg 19 Certification.pdf

Review Status:
Satisfied -Name: Policy Schedule Pages 07/16/2008
Comments:
Attachments:
NWCR 4901-SFC-Standard.pdf
NWCR 4901-OC-Standard.pdf

Review Status:
Satisfied -Name: Statement of Variability 07/16/2008
Comments:
Attachment:
NWCR 4901-Statement of Variability.pdf

STATE OF ARKANSAS

REGULATION 19

INSURER:

This is to certify that the attached form(s) are in compliance with Rule and Regulation 19:

Form Number:

Form Name:

SIGNATURE:

TYPED NAME:

TITLE:

DATE:

SCHEDULE OF FEES AND CREDITS

Fixed Account Minimum Guaranteed Interest Rate:	[1-3]% effective annual interest credited on value in the fixed account.
Annual Policy Fee:	Currently \$0. We reserve the right to charge up to \$40. This fee is deducted on the last Business Day of the Policy Year or at the time of a full withdrawal. We may waive this fee if your policy value on the last Business Day of the Policy Year exceeds an amount which we declare annually.
Percent of Premium Charge:	None
Daily Mortality and Expense Risk Charge:	On an annual basis, this charge currently equals 0.60% of the net asset value of Policy value allocated to the Separate Account. (Guaranteed maximum fee is 0.75%.)
Daily Administrative Fee:	On an annual basis, this charge equals 0.20% of the net asset value of Policy value allocated to the Separate Account. (Guaranteed maximum fee is 0.25%.)
Withdrawal Charge:	Not applicable.

NO WITHDRAWAL CHARGE BENEFIT

No Withdrawal Charge Rider NWCR 4901

Monthly Charge [0.0583]*% of the Policy Value

* Equivalent to an annual rate of [.70]% of the policy value, deducted at issue and on each monthly activity date. The annual rate will not exceed 1.25%.

STATEMENT OF VARIABLES

Rider Form NWCR 4901:

Investment Options, first paragraph of Section 3.5 Fixed Account - Fixed Account

Availability Statement: If the Fixed Account is available for allocation of premiums at the time of issue, only the first bracketed statement will appear on the form.

[Up to 25% of a premium may be allocated to the *fixed account* without *our* prior consent.]

If economic conditions develop such that the anticipated yield on investments would not support the statutory minimum interest rate, and the company decides to suspend availability of the Fixed Account to premium allocation and non-systematic transfers for all policy owners, the second bracketed statement would appear on the form instead:

[As of the *policy date*, the *fixed account* is not available for premium allocation. It is available only for systematic transfers. *You* will be notified when the *fixed account* is available for premium allocations and non-systematic transfers.]

Schedule of Fees and Credits Page 1-SFC:

When NWCR 4901 is attached to policy form 4888, the following items on the policy schedule will change:

Fixed Account Minimum Guaranteed Interest Rate: The field for the Fixed Account Minimum Guaranteed Interest Rate will change from being pre-populated with a rate of 3% to being a variable field with a range from 1% - 3% to permit changes in the minimum interest.

Since the minimum guaranteed interest rate is equal to the minimum nonforfeiture rate, it will fluctuate similar to the manner in which the minimum nonforfeiture rate will fluctuate. The minimum nonforfeiture rate will vary, based on the movement of the 3-month average of the 5-year Constant Maturity Treasury Rate, which is reported each business day by the United States Department of Treasury. The determination of the minimum nonforfeiture rate is described in the Statement of Method.

Withdrawal Charge: The table of withdrawal charges plus all language provisions concerning withdrawal charges will not appear. The Withdrawal Charges entry on the schedule page will read:

Withdrawal Charge:

Not Applicable

Options and Charges Page 1-OC:

Following are the charges that will apply when NWCR 4901 is selected:

Current charge annual rate = 0.70% = 0.007000 monthly rate = 0.0583% = 0.000583

Max charge annual rate = 1.25% = 0.012500 monthly rate = 0.1041% = 0.001041