

SERFF Tracking Number: AMER-125793754 State: Arkansas  
Filing Company: American Investors Life Insurance Company, State Tracking Number: 40143  
Inc.  
Company Tracking Number: BPASEL DATA PAGES  
TOI: A07I Individual Annuities - Special Sub-TOI: A07I.001 Equity Indexed  
Product Name: BPASEL DATA PAGES  
Project Name/Number: BPASEL DATA PAGES /BPASEL DATA PAGES

## Filing at a Glance

Company: American Investors Life Insurance Company, Inc.

Product Name: BPASEL DATA PAGES SERFF Tr Num: AMER-125793754 State: ArkansasLH  
TOI: A07I Individual Annuities - Special SERFF Status: Closed State Tr Num: 40143  
Sub-TOI: A07I.001 Equity Indexed Co Tr Num: BPASEL DATA State Status: Approved-Closed  
PAGES  
Filing Type: Form Co Status: Reviewer(s): Linda Bird  
Authors: Denise Ellis, Stephany Disposition Date: 09/10/2008  
Hopkins, Jessica Johnson, Tara  
Frahm, Christine Adolph  
Date Submitted: 09/03/2008 Disposition Status: Approved  
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: BPASEL DATA PAGES Status of Filing in Domicile: Authorized  
Project Number: BPASEL DATA PAGES Date Approved in Domicile: 08/29/2008  
Requested Filing Mode: Review & Approval Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Group Market Size:  
Overall Rate Impact: Group Market Type:  
Filing Status Changed: 09/10/2008  
State Status Changed: 09/10/2008 Deemer Date:  
Corresponding Filing Tracking Number:  
Filing Description:  
RE: American Investors Life Insurance Company, Inc.  
Contract Form: Single Premium Indexed Deferred Annuity, BPASEL6 (10/07) AR  
BPASEL6 (Rev. 10/08) - Revised Data Pages 2 and 2a  
Single Premium Indexed Deferred Annuity, BPASEL10 (10/07) AR

SERFF Tracking Number: AMER-125793754 State: Arkansas  
Filing Company: American Investors Life Insurance Company, State Tracking Number: 40143  
Inc.  
Company Tracking Number: BPASEL DATA PAGES  
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
Product Name: BPASEL DATA PAGES  
Project Name/Number: BPASEL DATA PAGES /BPASEL DATA PAGES

BPASEL10 (Rev. 10/08) - Revised Data Pages 2 and 2a  
Single Premium Indexed Deferred Annuity, BPASEL12 (10/07) AR  
BPASEL12 (Rev. 10/08) - Revised Data Pages 2 and 2a  
NAIC #: 60631

The above referenced Contract Forms were approved by the Department on 11/05/2007. We have revised the Balanced Allocation Strategy Options located on Pages 2 and 2a of the applicable Contracts by adding either an Option C or Option D.

The proposed changes to the above referenced Contract Forms will be implemented only after the Data Pages are approved, all applicable programming is completed and the marketing materials and other required forms have been revised. The proposed changes will affect only new issues of these products.

Variable information is considered information that is unique to the specific Contract issued or information that can be changed for all new issues of the Contract without re-filing.

To the best of my knowledge and belief, this filing complies with the rules and regulations of the State of Arkansas. Please let me know if I may be of further assistance. I appreciate your review and subsequent approval.

## Company and Contact

### Filing Contact Information

Stephany Hopkins, Compliance Associate      stephanyh@amerusannuity.com  
555 South Kansas Avenue      (785) 295-4442 [Phone]  
Topeka, KS 66603      (785) 295-4345[FAX]

### Filing Company Information

American Investors Life Insurance Company,      CoCode: 60631      State of Domicile: Kansas  
Inc.  
555 South Kansas Avenue      Group Code: -99      Company Type: Insurance  
Topeka, KS 66603      Group Name:      State ID Number:  
(785) 295-4352 ext. [Phone]      FEIN Number: 48-0696320  
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SERFF Tracking Number: AMER-125793754 State: Arkansas  
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Product Name: BPASEL DATA PAGES  
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## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Investors Life Insurance Company, Inc.	\$50.00	09/03/2008	22259093

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	09/10/2008	09/10/2008

*SERFF Tracking Number:* AMER-125793754      *State:* Arkansas  
*Filing Company:* American Investors Life Insurance Company,      *State Tracking Number:* 40143  
*Inc.*  
*Company Tracking Number:* BPASEL DATA PAGES  
*TOI:* A07I Individual Annuities - Special      *Sub-TOI:* A07I.001 Equity Indexed  
*Product Name:* BPASEL DATA PAGES  
*Project Name/Number:* BPASEL DATA PAGES /BPASEL DATA PAGES

## **Disposition**

Disposition Date: 09/10/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMER-125793754 State: Arkansas  
 Filing Company: American Investors Life Insurance Company, State Tracking Number: 40143  
 Inc.  
 Company Tracking Number: BPASEL DATA PAGES  
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 Product Name: BPASEL DATA PAGES  
 Project Name/Number: BPASEL DATA PAGES /BPASEL DATA PAGES

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	BPASEL6 (10/07), Page 2 and 2a		Yes
Form	BPASEL10 (10/07), Page 2 and 2a		Yes
Form	BPASEL12 (10/07), Page 2 and 2a		Yes

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## Form Schedule

Lead Form Number: BPASEL DATA PAGES

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	BPASEL6 (Rev. 10/08)	Data/Declaration Pages	BPASEL6 (10/07), Page 2 and 2a	Revised	Replaced Form #: BPASEL6 (10/07), Page 2 and 2a Previous Filing #: State Tracking #37143	0	DataPages_BPASEL6_1007_GENERIC_NewOptions.pdf
	BPASEL10 (Rev. 10/08)	Data/Declaration Pages	BPASEL10 (10/07), Page 2 and 2a	Revised	Replaced Form #: BPASEL10 (10/07), Page 2 and 2a Previous Filing #: State Tracking #37143	0	DataPages_BPASEL10_1007_GENERIC_NewOptionsl.pdf
	BPASEL12 (Rev. 10/08)	Data/Declaration Pages	BPASEL12 (10/07), Page 2 and 2a	Revised	Replaced Form #: BPASEL12 (10/07), Page 2 and 2a Previous Filing #: State Tracking #37143	0	DataPages_BPASEL12_1007_GENERIC_NewOptions.pdf

<b>Balanced Allocation Strategy Option on the Contract Date</b>	
Balanced Allocation Strategy - Option A	[√]
Balanced Allocation Strategy - Option B	[ ]
Balanced Allocation Strategy - Option C	[ ]
<b>Only one of the above Strategy Options may be selected each Term.</b>	

<b>Balanced Allocation Strategy Components</b>	
Initial Term	[6] years
Minimum Guaranteed Term	[1] year
Initial Standard & Poor's Index Price	[1170.34]
<b>Balanced Allocation Strategy - Option A</b>	
Initial Index Allocation Percentage	[100%]
Minimum Guaranteed Index Allocation Percentage:	
• Contract Years 1-6	[30%]
• Contract Years 7+	[20%]
Initial Declared Rate Allocation Percentage	[0%]
(The Declared Rate Allocation Percentage on all dates is 100% minus the Index Allocation Percentage.)	
Initial Declared Rate	[2.00%]
(The Initial Declared Rate will not be applicable if the Initial Declared Rate Allocation Percentage is 0%.)	
Minimum Guaranteed Declared Rate	[1.50%]
Initial Annual Fee	[3.00%]
Maximum Guaranteed Annual Fee	[3.00%]

<b>Balanced Allocation Strategy - Option B</b>	
Initial Index Allocation Percentage	[75%]
Minimum Guaranteed Index Allocation Percentage:	
• Contract Years 1-6	[25%]
• Contract Years 7+	[15%]
Initial Declared Rate Allocation Percentage	[25%]
(The Declared Rate Allocation Percentage on all dates is 100% minus the Index Allocation Percentage.)	
Initial Declared Rate	[2.00%]
Minimum Guaranteed Declared Rate	[1.50%]
Initial Annual Fee	[1.50%]
Maximum Guaranteed Annual Fee	[1.50%]
<b>Balanced Allocation Strategy - Option C</b>	
Initial Index Allocation Percentage	[50%]
Minimum Guaranteed Index Allocation Percentage:	
• Contract Years 1-6	[15%]
• Contract Years 7+	[10%]
Initial Declared Rate Allocation Percentage	[50%]
(The Declared Rate Allocation Percentage on all dates is 100% minus the Index Allocation Percentage.)	
Initial Declared Rate	[2.50%]
Minimum Guaranteed Declared Rate	[1.50%]
Initial Annual Fee	[0.00%]
Maximum Guaranteed Annual Fee	[0.00%]

**Riders and Endorsements**

Market Value Adjustment Endorsement

Enhanced Death Benefit Rider	
Premium Bonus Rider with Enhanced Death Benefit	

**For information, or to make a complaint regarding this Contract, call: [1-888-266-8489].**

<b>Balanced Allocation Strategy Option on the Contract Date</b>	
Balanced Allocation Strategy - Option A	[√]
Balanced Allocation Strategy - Option B	[ ]
Balanced Allocation Strategy - Option C	[ ]
<b>Only one of the above Strategy Options may be selected each Term.</b>	

<b>Balanced Allocation Strategy Components</b>	
Initial Term	[5] years
Minimum Guaranteed Term	[1] year
Initial Standard & Poor's Index Price	[1170.34]
<b>Balanced Allocation Strategy - Option A</b>	
Initial Index Allocation Percentage	[90%]
Minimum Guaranteed Index Allocation Percentage:	
• Contract Years 1-10	[30%]
• Contract Years 11+	[20%]
Initial Declared Rate Allocation Percentage	[10%]
(The Declared Rate Allocation Percentage on all dates is 100% minus the Index Allocation Percentage.)	
Initial Declared Rate	[2.00%]
(The Initial Declared Rate will not be applicable if the Initial Declared Rate Allocation Percentage is 0%.)	
Minimum Guaranteed Declared Rate	[1.50%]
Initial Annual Fee	[3.00%]
Maximum Guaranteed Annual Fee	[3.00%]

<b>Balanced Allocation Strategy - Option B</b>	
Initial Index Allocation Percentage	[70%]
Minimum Guaranteed Index Allocation Percentage:	
• Contract Years 1-10	[25%]
• Contract Years 11+	[15%]
Initial Declared Rate Allocation Percentage	[30%]
(The Declared Rate Allocation Percentage on all dates is 100% minus the Index Allocation Percentage.)	
Initial Declared Rate	[2.00%]
Minimum Guaranteed Declared Rate	[1.50%]
Initial Annual Fee	[1.50%]
Maximum Guaranteed Annual Fee	[1.50%]
<b>Balanced Allocation Strategy - Option C</b>	
Initial Index Allocation Percentage	[50%]
Minimum Guaranteed Index Allocation Percentage:	
• Contract Years 1-10	[15%]
• Contract Years 11+	[10%]
Initial Declared Rate Allocation Percentage	[50%]
(The Declared Rate Allocation Percentage on all dates is 100% minus the Index Allocation Percentage.)	
Initial Declared Rate	[2.50%]
Minimum Guaranteed Declared Rate	[1.50%]
Initial Annual Fee	[0.00%]
Maximum Guaranteed Annual Fee	[0.00%]

**Riders and Endorsements**

Market Value Adjustment Endorsement

Enhanced Death Benefit Rider	
Premium Bonus Rider with Enhanced Death Benefit	

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### Balanced Allocation Strategy Option on the Contract Date

Balanced Allocation Strategy - Option A	<input checked="" type="checkbox"/>
Balanced Allocation Strategy - Option B	<input type="checkbox"/>
Balanced Allocation Strategy - Option C	<input type="checkbox"/>
Balanced Allocation Strategy - Option D	<input type="checkbox"/>

**Only one of the above Strategy Options may be selected each Term.**

### Balanced Allocation Strategy Components

Initial Term	[4] years
Minimum Guaranteed Term	[1] year
Initial Standard & Poor's Index Price	[1170.34]

#### Balanced Allocation Strategy - Option A

Initial Index Allocation Percentage	[85%]
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Minimum Guaranteed Index Allocation Percentage:

- |                       |       |
|-----------------------|-------|
| • Contract Years 1-12 | [30%] |
| • Contract Years 13+  | [20%] |

Initial Declared Rate Allocation Percentage	[15%]
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(The Declared Rate Allocation Percentage on all dates is 100% minus the Index Allocation Percentage.)

Initial Declared Rate	[2.00%]
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(The Initial Declared Rate will not be applicable if the Initial Declared Rate Allocation Percentage is 0%.)

Minimum Guaranteed Declared Rate	[1.50%]
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Initial Annual Fee	[3.00%]
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Maximum Guaranteed Annual Fee	[3.00%]
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#### Balanced Allocation Strategy - Option B

Initial Index Allocation Percentage	[75%]
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Minimum Guaranteed Index Allocation Percentage:

- |                       |       |
|-----------------------|-------|
| • Contract Years 1-12 | [25%] |
| • Contract Years 13+  | [15%] |

Initial Declared Rate Allocation Percentage	[25%]
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(The Declared Rate Allocation Percentage on all dates is 100% minus the Index Allocation Percentage.)

<b>Balanced Allocation Strategy - Option B (continued)</b>	
Initial Declared Rate	[2.00%]
Minimum Guaranteed Declared Rate	[1.50%]
Initial Annual Fee	[1.50%]
Maximum Guaranteed Annual Fee	[1.50%]
<b>Balanced Allocation Strategy - Option C</b>	
Initial Index Allocation Percentage	[60%]
Minimum Guaranteed Index Allocation Percentage:	
• Contract Years 1-12	[20%]
• Contract Years 13+	[10%]
Initial Declared Rate Allocation Percentage	[40%]
(The Declared Rate Allocation Percentage on all dates is 100% minus the Index Allocation Percentage.)	
Initial Declared Rate	[2.00%]
Minimum Guaranteed Declared Rate	[1.50%]
Initial Annual Fee	[1.25%]
Maximum Guaranteed Annual Fee	[1.25%]
<b>Balanced Allocation Strategy - Option D</b>	
Initial Index Allocation Percentage	[50%]
Minimum Guaranteed Index Allocation Percentage:	
• Contract Years 1-12	[15%]
• Contract Years 13+	[10%]
Initial Declared Rate Allocation Percentage	[50%]
(The Declared Rate Allocation Percentage on all dates is 100% minus the Index Allocation Percentage.)	
Initial Declared Rate	[2.50%]
Minimum Guaranteed Declared Rate	[1.50%]
Initial Annual Fee	[0.00%]
Maximum Guaranteed Annual Fee	[0.00%]

**Riders and Endorsements**

Market Value Adjustment Endorsement

Enhanced Death Benefit Rider	
Premium Bonus Rider with Enhanced Death Benefit	

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## **Rate Information**

Rate data does NOT apply to filing.