

SERFF Tracking Number: NALF-125820647 State: Arkansas
Filing Company: Life Insurance Company of the Southwest State Tracking Number: 40262
Company Tracking Number: 8516(0707)
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Aircraft Limitation Riders
Project Name/Number: /

Filing at a Glance

Company: Life Insurance Company of the Southwest

Product Name: Aircraft Limitation Riders SERFF Tr Num: NALF-125820647 State: ArkansasLH
TOI: L08 Life - Other SERFF Status: Closed State Tr Num: 40262
Sub-TOI: L08.000 Life - Other Co Tr Num: 8516(0707) State Status: Filed-Closed
Filing Type: Form Co Status: Reviewer(s): Linda Bird
Authors: Susan Carey, Michelle Goodwin, Susan Preedom Disposition Date: 09/19/2008
Date Submitted: 09/17/2008 Disposition Status: Accepted For
Informational Purposes
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Pending
Project Number: Date Approved in Domicile:
Requested Filing Mode: Informational 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: 09/19/2008
State Status Changed: 09/19/2008 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:
Informational filing to ask for permission to use two previously approved riders with four previously approved policies.

Company and Contact

Filing Contact Information

Susan Preedom, Policy Forms Business SPreedom@NationalLife.com

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Analyst

One National Life Drive (802) 229-7387 [Phone]
Montpelier, VT 05604 (802) 229-3743[FAX]

Filing Company Information

Life Insurance Company of the Southwest CoCode: 65528 State of Domicile: Texas
1300 West Mockingbird Lane Group Code: -99 Company Type:
Dallas, TX 75247 Group Name: State ID Number: 1117
(214) 638-9316 ext. [Phone] FEIN Number: 75-0953004

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Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? Yes
Fee Explanation: \$50 per form.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Life Insurance Company of the Southwest	\$100.00	09/17/2008	22559053

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		09/19/2008	09/19/2008

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Disposition

Disposition Date: 09/19/2008

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Cover Letter		Yes
Supporting Document	Authorization		Yes
Supporting Document	Aircraft Limitation Rider		Yes
Supporting Document	Aircraft Limitation Rider - Military		Yes

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Supporting Document Schedules

Review Status:
Satisfied -Name: Cover Letter 09/17/2008
Comments:
Attachment:
AR.pdf

Review Status:
Satisfied -Name: Authorization 09/17/2008
Comments:
Attachment:
Freedom.pdf

Review Status:
Satisfied -Name: Aircraft Limitation Rider 09/17/2008
Comments:
Attachment:
8516(0707).pdf

Review Status:
Satisfied -Name: Aircraft Limitation Rider - Military 09/17/2008
Comments:
Attachment:
8517(0707).pdf



September 17, 2008

Director, Life & Health Division
Department of Insurance
1200 West Third Street
Little Rock, Arkansas 72201-1904

RE: **Extending Use of Previously Approved Riders**

Life Insurance Company of the Southwest
NAIC No. 0634-65528
FEIN No. 75-0953004

To Whom It May Concern:

Today we write to ask for your permission to use two recently approved riders with approved policies within our portfolio that do not currently have the use of the riders.

The form numbers, names, and approval dates of the riders are:

8516(0707)	Aircraft Limitation Rider	09/24/2007
8517(0707)	Aircraft Limitation Rider – Military	09/24/2007

The previously approved policies that we would like to use the above riders with are identified in the chart below:

8387AR(0606)	Indexed Flexible Premium Adjustable Benefit Life Insurance	01/09/2007
8212AR(0305)	Equity-Indexed Flexible Premium Adjustable Benefit Life Insurance	05/03/2005
8119AR(0899)	Guaranteed Premium Multiple Level Period	10/25/1999
8120AR(0899)	Nonguaranteed Premium Multiple Level Period	10/25/1999

The Aircraft Limitation Riders will be used in very specific situations when an insured is operating, riding in or traveling in an aircraft. The Military version of these riders, form 8517, includes the modifier “in use by the military forces of any country” in item 1 of the opening paragraph. No premiums are charged for these riders. Copies of the riders have been enclosed for your information.

We appreciate your consideration of this submission. If you have any questions regarding this submission, I may be reached by telephone (collect) at 802/229-7387, by E-mail at SPreedom@NationalLife.com, or by Fax at 802/229-3743.

Sincerely,

Susan C.B. Preedom
Policy Forms Business Analyst

LSW

Wade H. Mayo
President and CEO

September 16, 2008

To Whom It May Concern:

This letter is to authorize **Susan Preedom**, Policy Forms Business Analyst, of National Life Insurance Company, Montpelier, Vermont, as a **Designated Representative** of Life Insurance Company of the Southwest to submit product filings on their behalf.

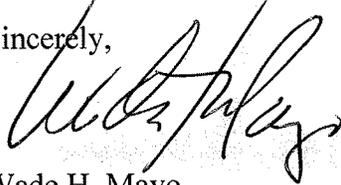
All questions and comments regarding this filing should first be addressed to Mrs. Preedom. I stand ready, however, to answer for Life Insurance Company of the Southwest directly should that need arise.

Mrs. Preedom may be contacted at:

National Life Insurance Company
One National Life Drive
Montpelier, Vermont 05604
Phone: 802-229-7387
Fax: 802-229-3743

Life Insurance Company of the Southwest thanks you for your consideration in this matter.

Sincerely,



Wade H. Mayo

AIRCRAFT LIMITATION RIDER

We, Life Insurance Company of the Southwest, will not pay any death benefit under this policy or any benefits provided by any of its riders if the death of the Insured results from:

1. operating, riding in, or descending from any kind of aircraft on which the Insured is a pilot, officer, crew member, trainer or trainee or has any other duties; or
2. travel in or descent from any kind of aircraft, in use by the military forces of any country, that is transporting the Insured between two points either of which is outside the United States and the Dominion of Canada.

If death of the Insured results from any of the above events we will pay only the greater of:

1. an amount equal to:
 - a) the gross premiums paid on the policy; plus
 - b) any remaining dividends held; plus
 - c) the value of any dividend additions in force; less
 - d) the total of all dividends credited to this policy; less
 - e) any debt to us on this policy on the date the Insured died or, if default benefits are in effect on the date the Insured died, any debt to us on and any debt incurred after the date default benefits became effective; or
2. an amount equal to:
 - a) the reserve on this policy on the date the Insured died excluding the reserve for any rider to this policy; plus
 - b) any remaining dividends held; plus
 - c) the value of any dividend additions in force; less
 - d) any debt to us on this policy.

However, in no event shall the amount we pay be more than we would have paid if this rider were not attached.

Any policy issued in exchange for this policy shall contain a rider with provisions identical with those of this rider.

If this policy contains a War Limitation Rider and the death of the Insured makes that rider applicable, no payment will be made under this rider.

The policy provision Incontestability is amended by adding "except for the conditions contained in the Aircraft Limitation Rider."

Life Insurance Company of the Southwest
*Administrative Office: One National Life Drive * Montpelier, Vermont 05604 * (800) 732-8939*
*Home Office: 1300 West Mockingbird Lane * Dallas, Texas 75247*

Signed for Life Insurance Company of the Southwest at Dallas, Texas, as of the date of issue of this rider, by

A handwritten signature in cursive script that reads "Jacques Crawford".

Secretary

Life Insurance Company of the Southwest

*Administrative Office: One National Life Drive * Montpelier, Vermont 05604 * (800) 732-8939*

*Home Office: 1300 West Mockingbird Lane * Dallas, Texas 75247*

AIRCRAFT LIMITATION RIDER - MILITARY

We, Life Insurance Company of the Southwest, will not pay any death benefit under this policy or any benefits provided by any of its riders if the death of the Insured results from:

1. operating, riding in, or descending from any kind of aircraft, in use by the military forces of any country, on which the Insured is a pilot, officer, crew member, trainer or trainee or has any other duties; or
2. travel in or descent from any kind of aircraft, in use by the military forces of any country, that is transporting the Insured between two points either of which is outside the United States and the Dominion of Canada.

If death of the Insured results from any of the above events we will pay only the greater of:

1. an amount equal to:
 - a) the gross premiums paid on the policy; plus
 - b) any remaining dividends held; plus
 - c) the value of any dividend additions in force; less
 - d) the total of all dividends credited to this policy; less
 - e) any debt to us on this policy on the date the Insured died or, if default benefits are in effect on the date the Insured died, any debt to us on and any debt incurred after the date default benefits became effective; or
2. an amount equal to:
 - a) the reserve on this policy on the date the Insured died excluding the reserve for any rider to this policy; plus
 - b) any remaining dividends held; plus
 - c) the value of any dividend additions in force; less
 - d) any debt to us on this policy.

However, in no event shall the amount we pay be more than we would have paid if this rider were not attached.

Any policy issued in exchange for this policy shall contain a rider with provisions identical with those of this rider.

If this policy contains a War Limitation Rider and the death of the Insured makes that rider applicable, no payment will be made under this rider.

The policy provision Incontestability is amended by adding "except for the conditions contained in the Aircraft Limitation Rider - Military."

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Signed for Life Insurance Company of the Southwest at Dallas, Texas, as of the date of issue of this rider, by

A handwritten signature in cursive script that reads "Jacques Crawford".

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