

<i>SERFF Tracking Number:</i>	<i>CUNA-125978253</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>CUNA Mutual Insurance Society</i>	<i>State Tracking Number:</i>	<i>41286</i>
<i>Company Tracking Number:</i>	<i>2007-WL10P</i>		
<i>TOI:</i>	<i>L07I Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L07I.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>Ten Pay Whole Life</i>		
<i>Project Name/Number:</i>	<i>Ten Pay Whole Life/</i>		

## Filing at a Glance

Company: CUNA Mutual Insurance Society

Product Name: Ten Pay Whole Life

TOI: L07I Individual Life - Whole

Sub-TOI: L07I.101 Fixed/Indeterminate  
Premium - Single Life

Filing Type: Form

SERFF Tr Num: CUNA-125978253 State: ArkansasLH

SERFF Status: Closed

State Tr Num: 41286

Co Tr Num: 2007-WL10P

State Status: Filed-Closed

Co Status: Pending

Reviewer(s): Linda Bird

Authors: Kari Hamrick, Carma  
Bouska, Kimberly Steggall

Disposition Date: 01/12/2009

Date Submitted: 01/08/2009

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Ten Pay Whole Life

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 01/12/2009

State Status Changed: 01/12/2009

Corresponding Filing Tracking Number:

Filing Description:

Please Note: This is a filing of an Actuarial Memorandum only. No policy forms are submitted for review.

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

The attached actuarial memorandum is provided for your review and approval. It is a new memorandum intended to replace the memorandum previously approved by the Department on February 7, 2007, which was filed in conjunction with the approval of Whole Life Policy form 2007-WL10P. The application that is used with this product is the 2007-

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WL10P-APP.

The cash values shown in the new actuarial memorandum accelerate the growth of early duration cash values. This increase in cash values allow us to address current market needs. In addition, reserve formulas have been modified such that reserves will be greater than or equal to cash values in all circumstances.

This submission does not contain any unusual or possibly controversial items from normal industry standards.

Thank you for your time in reviewing this submission.

## Company and Contact

### Filing Contact Information

Carma Bouska, carma.bouska@cunamutual.com  
 2000 Heritage Way (319) 483-3511 [Phone]  
 Waverly, IA 50677

### Filing Company Information

CUNA Mutual Insurance Society CoCode: 62626 State of Domicile: Iowa  
 2000 Heritage Way Group Code: 306 Company Type:  
 Waverly, IA 50677 Group Name: State ID Number:  
 (319) 352-4090 ext. [Phone] FEIN Number: 39-0230590

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$20.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
CUNA Mutual Insurance Society	\$20.00	01/08/2009	24891908

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Linda Bird	01/12/2009	01/12/2009

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## **Disposition**

Disposition Date: 01/12/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Certification/Notice		No
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Life & Annuity - Acturial Memo		No

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## **Rate Information**

Rate data does NOT apply to filing.