

SERFF Tracking Number: UNNC-125944334 State: Arkansas
Filing Company: Ameritas Life Insurance Corp. State Tracking Number: 41351
Company Tracking Number: AL E-03 GRA - ENDORSEMENT
TOI: A02G Group Annuities - Deferred Non-variable Sub-TOI: A02G.002 Flexible Premium
Product Name: AL E-03 GRA - Endorsement
Project Name/Number: AL E-03 GRA - Endorsement/AL E-03 GRA - Endorsement

Filing at a Glance

Company: Ameritas Life Insurance Corp.

Product Name: AL E-03 GRA - Endorsement SERFF Tr Num: UNNC-125944334 State: ArkansasLH

TOI: A02G Group Annuities - Deferred Non-variable SERFF Status: Closed State Tr Num: 41351

Sub-TOI: A02G.002 Flexible Premium Co Tr Num: AL E-03 GRA - ENDORSEMENT State Status: Approved-Closed

Filing Type: Form Co Status: Reviewer(s): Linda Bird
Authors: Bobbie Cramer, Joanne Disposition Date: 01/23/2009
Friend, Jenny Andrus

Date Submitted: 01/14/2009 Disposition Status: Approved

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: AL E-03 GRA - Endorsement

Project Number: AL E-03 GRA - Endorsement

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 01/23/2009

State Status Changed: 01/20/2009

Corresponding Filing Tracking Number:

Filing Description:

Re: Ameritas Life Insurance Corp.

NAIC No. 0943-61301 FEIN No. 47-0098400

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Group Market Type: Employer

Deemer Date:

Submission Form Identification: AL E-03 GRA – Endorsement

Description of Form as Individual or Group Market: Group

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To be used with Contract Form Identification No.:

AL 64349 - Allocated Group Annuity Contract approved by your state on 08/30/06.

General Description of Submission: Endorsement to be used with above referenced group annuity contract to facilitate the communication of expenses by combining certain expenses in a single expense ratio.

Enclosed for your review and approval is the above-referenced endorsement. This is a new form and will not replace any previously approved form. This endorsement will be used with the previously approved contract mentioned above.

This endorsement is used to facilitate the communication of certain expenses by combining both Investment Management Expenses and underlying mutual fund expenses through a single expense ratio.

This form is exempt from any "flesch score" or readability requirements in your statutes or regulations as it is subject to federal jurisdiction and the language contained therein is drafted to conform to the requirements of federal law.

No part of this filing contains any unusual or possibly controversial items from normal company or industry standards. Since our printers use various fonts and layouts, we reserve the right to format the pages to conform to the printers requirements. No change in language will occur, only a possible page break, or renumbering of a page.

Company and Contact

Filing Contact Information

Joanne Friend, Supervisor, Contract Analysts jfriend@unioncentral.com
1876 Waycross Road (513) 595-2339 [Phone]
Cincinnati, OH 45240 (513) 595-2918[FAX]

Filing Company Information

Ameritas Life Insurance Corp. CoCode: 61301 State of Domicile: Nebraska
5900 "O" STREET Group Code: 943 Company Type: Stock
LINCOLN, NE 68510 Group Name: State ID Number:
(800) 825-1551 ext. [Phone] FEIN Number: 47-0098400

Filing Fees

SERFF Tracking Number: UNNC-125944334 State: Arkansas
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Fee Required? Yes
Fee Amount: \$20.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Ameritas Life Insurance Corp.	\$20.00	01/14/2009	25017860

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	01/23/2009	01/23/2009
Approved	Linda Bird	01/20/2009	01/20/2009

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Wrong TOI/Sub-TOI	Note To Reviewer	Jenny Andrus	01/23/2009	01/23/2009

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Disposition

Disposition Date: 01/23/2009

Implementation Date:

Status: Approved

Comment: Company has submitted request for correction of the original submission to amend the TOI to A03G - Group Annuities - Deferrred Variable and amend the Sub-TOI to A03G.002 - Flexible Premium.

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	Universal Readability Certification		Yes
Supporting Document	Reg 6 Certification		Yes
Supporting Document	Reg 49 Certification		Yes
Form	NAVLA Endorsement		Yes

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Note To Reviewer

Created By:

Jenny Andrus on 01/23/2009 10:55 AM

Subject:

Wrong TOI/Sub-TOI

Comments:

Dear Linda Bird,

It has come to our attention that we inadvertently used the wrong TOI in this filing. It should be A03G – Group Annuities - Deferred Variable. The Sub-TOI should be A03G.002 – Flexible Premium. We apologize for the inconvenience.

We certainly appreciate your assistance in this matter.

Sincerely,

Jenny Andrus

Contract Analyst

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Form Schedule

Lead Form Number: AL E-03 GRA - Endorsement

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	AL E-03 GRA	Policy/Cont	NAVLA Endorsement	Initial			AL E-03 GRA - NAVLA Endorsement.pdf
		ract/Fratern	al				
		Certificate:	Amendmen				
		t, Insert	Page,				
		Endorseme	nt or Rider				

Ameritas Life Insurance Corp.

ENDORSEMENT

PURPOSE. This endorsement is made a part of the Allocated Separate Accounts Group Annuity Contract to which it is attached. If there is a conflict between the terms of the contract and the terms of this endorsement, the endorsement controls. It is effective on the *contract date*. The purpose is to facilitate the communication of expenses by combining both Investment Management Expenses and underlying mutual fund expenses through an expense ratio.

The following language shall be added to the contract in the sections and paragraphs as denoted herein:

DEFINITIONS

SEPARATE ACCOUNT. Contracts to which this endorsement is attached shall use a *separate account* as determined by the Company for use with larger plans.

SEPARATE ACCOUNTS

INVESTMENT MANAGEMENT EXPENSES. Such expense is identified on the *schedule*, if applicable, and is based on a percentage rate determined by *us*, not to exceed [2.00] percent annually. The Investment Management Expenses will be applied as a daily charge based on the market value of the *separate account* or subaccount to which it is attributable. The Company's Investment Management Expenses may increase or decrease at any time if asset based distribution charges ("12b-1 fees) or sub-transfer agency fees that the Company receives from the underlying mutual fund or its underwriter changes.

EXPENSE RATIO. There is an Expense Ratio for each sub-account. The expense ratio is composed of the Company's Investment Management Expense (see Investment Management Expenses above) plus the charges and fees of any underlying mutual fund ("the underlying fund expense" see Net Investment Factor above). The underlying fund expense is determined by the underlying mutual fund company and may be increased or decreased at any time.

AMERITAS LIFE INSURANCE CORP.


Secretary


President

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Rate Information

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Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 12/12/2008

Comments:

Certification/Notice Form is attached.

Attachment:

AR Certification Reg 19.pdf

Review Status:

Satisfied -Name: Universal Readability Certification 01/14/2009

Comments:

A Universal Readability Certification is attached.

Attachment:

Univ Read Cert.pdf

Review Status:

Satisfied -Name: Reg 6 Certification 01/14/2009

Comments:

AR Reg 6 Certification is attached.

Attachment:

AR Reg 6 Cert.pdf

Review Status:

Satisfied -Name: Reg 49 Certification 01/14/2009

Comments:

AR Reg 49 Certification is attached.

Attachment:

AR Reg 49 Cert.pdf

CERTIFICATION
Arkansas

We hereby certify that we have reviewed Rule and Regulation 19 and that The Union Central Life Insurance Company meets the provisions of said Rule and Regulation, as well as all applicable requirements of your Department regarding Unfair Sex Discrimination in the Sale of Insurance.



Robert G. Lange
Vice President, General Counsel & Asst. Secretary

January 7, 2009

Date

READABILITY CERTIFICATION

I, Robert G. Lange, an officer of Ameritas Life Insurance Corp., hereby certify that the following form(s) has (have) the following readability score(s) as calculated by the Flesch Reading Ease Test and that this (these) form(s) meet(s) the reading ease requirements of the laws and regulations of your state.

Form

Readability Score

AL E-03 GRA

*

*These forms are exempt from any flesch score or readability requirements in your statutes or regulations as it is subject to federal jurisdiction and the language contained therein is drafted to conform to the requirements of federal law.



Robert G. Lange
Vice President, General Counsel, and
Assistant Secretary

January 9, 2009

CERTIFICATION
Arkansas

We hereby certify that we have reviewed Regulation 6 and that Ameritas Life Insurance Corp. is in compliance.



Robert G. Lange
Vice President, General Counsel and Assistant Secretary
of Ameritas Life Insurance Company

January 7, 2009

Date

Reg. Section 6 DI: Method of Disclosure of Required Information

All information required to be disclosed by this rule shall be set out conspicuously and in close conjunction with the statements to which such information relates or under appropriate captions of such prominence that it shall not be minimized, rendered obscure or presented in an ambiguous fashion or intermingled with the context of the advertisements so as to be confusing or misleading.

Reg. Section 6 Life: Valuation

The minimum valuation standard for universal life insurance policies shall be the Commissioners Reserve Valuation Method

CERTIFICATION
Arkansas

We hereby certify that we have reviewed Arkansas Rule and Regulation 49 and that Acacia Life Insurance Company is in compliance regarding Life and Health Insurance Guaranty Association Notices.

We also certify that we have reviewed ACA 23-79-138 regarding the use of Complaint Notices and assure that Acacia Life Insurance Company is in compliance.



Robert G. Lange
Vice President, General Counsel
& Assistant Secretary

January 7, 2009

Date

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