

SERFF Tracking Number: WAKE-126006628 State: Arkansas
Filing Company: The Order of United Commercial Travelers of America State Tracking Number: 41937
Company Tracking Number: AMHWLBAR
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Whole Life Brochure
Project Name/Number: UCT/AMHWLBAR

Filing at a Glance

Company: The Order of United Commercial Travelers of America

Product Name: Whole Life Brochure SERFF Tr Num: WAKE-126006628 State: Arkansas
TOI: L08 Life - Other SERFF Status: Closed-Filed State Tr Num: 41937
Sub-TOI: L08.000 Life - Other Co Tr Num: AMHWLBAR State Status: Filed-Closed
Filing Type: Form Reviewer(s): Linda Bird
Author: Toni Hess Disposition Date: 01/29/2009
Date Submitted: 01/26/2009 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: UCT Status of Filing in Domicile: Pending
Project Number: AMHWLBAR 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: 01/29/2009 Explanation for Other Group Market Type:
State Status Changed: 01/29/2009
Deemer Date: Created By: Toni Hess
Submitted By: Toni Hess Corresponding Filing Tracking Number:
Filing Description:
RE: The Order of United Commercial Travelers of America
NAIC Number: 56383
FEIN Number: 31-4273120

SUBMISSION

Single Premium Whole Life Advertising
Form Number: SPWL B 09
FOR USE WITH:
Single Premium Whole Life Policy – SPWL-08 Approved 4\8\08

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The advertising brochure being submitted will be used by The Order of United Commercial Travelers of America to advertise the above captioned Single Premium Whole Life Policy approved in your state. The date is noted above.

Wakely Actuarial Services, Inc. appreciates the department's time and consideration of this filing for The Order of United Commercial Travelers of America.

Company and Contact

Filing Contact Information

Toni Hess, Compliance Consultant toni.hess@hesscc.com
 931 Clarmont Avenue 215-485-2582 [Phone]
 Bensalem, PA 19020

Filing Company Information

(This filing was made by a third party - WAS01)

The Order of United Commercial Travelers of America CoCode: 56383 State of Domicile: Ohio
 1801 Watermark Drive, Suite 100 Group Code: -99 Company Type:
 P.O. Box 159019 Group Name: State ID Number:
 COLUMBUS, OH 43215-8619 FEIN Number: 31-4273120
 (800) 848-0123 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: \$25 For Advertising
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Order of United Commercial Travelers of America	\$25.00	01/26/2009	25282415

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Linda Bird	01/29/2009	01/29/2009

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Disposition

Disposition Date: 01/29/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	No	No
Supporting Document	Application	No	No
Supporting Document	Letter of Authorization	Yes	Yes
Form	Advertising Brochure	Yes	Yes

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Form Schedule

Lead Form Number: SPWL 08

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	SPWL B 09	Advertising	Advertising Brochure	Initial			SPWL B 09.pdf

*A decision today can provide
a secure financial future for
your loved ones tomorrow*

Single Premium Whole Life II

of the ones you love
Single Premium Whole Life Insurance
Taking care of the ones you love



FROM THE ORDER OF
**UNITED
COMMERCIAL
TRAVELERS
OF AMERICA**

www.uct.org

A Fraternal Benefit Society

Some plans may not be available in your state.
Underwritten by The Order of United Commercial Travelers of America
1801 Watermark Drive, Suite 100, P.O. Box 159019, Columbus, OH 43215-8619

UCT's Single Premium Whole Life II

Taking care of the ones you love

Why purchase SPWL?

You're building your estate to take care of your children... your grandchildren ... a favorite charity. And you have part of your investments in CDs and Money Market funds — safe and steady, but subject to taxes. Now, simply by reallocating a portion of your assets into UCT's single premium whole life insurance policy, you can increase your estate at once, provide your beneficiaries with an inheritance that's not subject to federal income taxes, and ensure that your beneficiaries will receive a guaranteed death benefit.

Look at the benefits of UCT's Single Premium Whole Life II

UCT's single premium whole life insurance offers an opportunity to transfer assets to multiple generations, spouse, children and grandchildren, plus the following additional features...

- ◆ **Immediate increase in estate value**
- ◆ **Proceeds pass to beneficiaries free from federal income tax¹**
- ◆ **Money passes directly to beneficiaries, avoiding probate courts**
- ◆ **Guaranteed² lifetime death benefit**
- ◆ **Access to cash value through loans for financial emergencies³**
- ◆ **A portion of your death benefit received while living with the Accelerated Death Benefit Rider**



You have worked hard to provide for your loved ones and your own retirement. By planning now you can make a significant impact on the amount you pass on to your loved ones. Certain types of property and assets are taxed *before* being passed to your heirs. Your estate could be reduced substantially by taxes, probate costs, and legal fees. UCT's single premium whole life insurance may be the answer.

By reallocating a portion of your assets into UCT's single premium whole life insurance policy you can increase the size of your estate at the time of your death, and have peace of mind knowing that the death benefit is not subject to the cost and delays of probate.

How can UCT's Single Premium Whole Life II help?

Female, Age 65, Non-Tobacco

Current Portfolio

\$ 50,000 in Certificate of Deposit
\$ 15,000 in Money Market Funds
\$ 25,000 in Mutual Funds
\$ 10,000 in Savings/Checking Account

\$100,000 Total Estate at Death

Current Portfolio with UCT's SPWL

\$ 99,601 in UCT's SPWL Insurance Policy
\$ 15,000 in Money Market Funds
\$ 25,000 in Mutual Funds
\$ 10,000 in Savings/Checking Account

\$ 149,601 Total Estate at Death

By moving \$50,000 from the the certificate of deposit and purchasing a UCT single premium whole life insurance policy, the estate available to your loved ones at your death increases by 49%.

Single Premium Whole Life Insurance

of the ones you love
Taking care of the ones you love

UCT's Single Premium Whole Life insurance provides living benefits as well...

Accelerated Death Benefit

The **Accelerated Death Benefit Rider** (form ADB Rdr-08) included in UCT's single premium whole life insurance policy allows you to receive a portion of your life insurance benefits if you become terminally ill. In the event that you suffer a catastrophic illness, these benefits are paid to you while you are living, provided that you qualify for them as defined in the policy. These benefits may be applied to:

- ◆ Terminal illness
- ◆ Qualified nursing home confinement
- ◆ Qualified home health care/extended care

Receiving a benefit under the rider will reduce the cash value of the policy and may affect your tax situation.¹

Liquidity Feature

You may borrow from the cash value of the policy. Loans may be taken at a fixed interest rate, payable in advance. Any unpaid loans, along with accumulated interest, will be deducted from the proceeds at death or if the policy is surrendered prior to death. Within contractual limitations, there is a maximum value that can be borrowed that is less than the total cash value of the policy.

Additional Benefits

- ◆ Protection for your lifetime
- ◆ Guaranteed death benefits and cash values²
- ◆ Upon policy issue, your estate increases immediately
- ◆ Creates additional wealth that no other asset can accomplish
- ◆ Death benefits are federal income-tax free to the beneficiary
- ◆ One single premium – eliminate the worry of annual or monthly premiums
- ◆ Minimum face amount: \$5,000
Maximum face amount – Ages 45-65: \$250,000;
Ages 66-85: \$150,000; subject to Home Office approval

Who is eligible for UCT's single premium whole life insurance?

- ◆ Individuals between the ages of 45 and 85
- ◆ Individuals who want to maximize the size of their estate
- ◆ Individuals that have accumulated assets specifically to leave to their children, grandchildren or a favorite charity
- ◆ Individuals that currently own CDs, annuities, money market instruments, and securities
- ◆ Qualification is based upon the completion of an application and answering health questions



There is a \$100 one time policy fee.

This brochure is not intended to be all-inclusive of policy information. Please see the policy form for complete details.

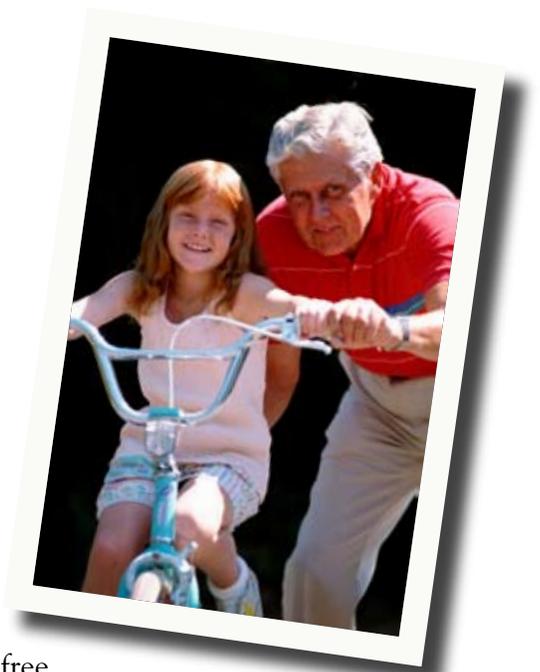
¹ The information in this brochure is not intended as legal or tax advice. Each individual's tax situation is different. We recommend you consult with a qualified tax advisor or attorney regarding your individual tax issues.

² Guarantees are subject to the claims paying ability of the issuing company.

³ Policy loans will reduce the death benefit.

About The Order of United Commercial Travelers of America

- ◆ **Strong Reputation** – UCT has more than a century's worth of experience serving members just like you across North America. Founded in 1888 to provide insurance protection and friendship to traveling salesmen, UCT remains dedicated to its commitment of offering reasonably priced insurance products and fraternal benefits to members from all walks of life and their families.
- ◆ **Prompt, Professional Service** – Our policyholders enjoy fast and friendly service from our Home Office team, with claims paid promptly to your beneficiaries. Should you ever have a question or concern, our customer service specialists are just a toll-free telephone call away. Call them weekdays at **(800) 848-0123, ext. 300**, from **8 a.m. to 4:30 p.m. Eastern Standard Time**.
- ◆ **Membership Benefits** – UCT is a fraternal benefit society. In return for being exempt from federal taxes, we provide extra benefits to our members and support a variety of charitable causes in communities throughout North America. You'll be assigned to a council in your area, in which you can become involved. Membership benefits include benevolent and disaster relief funds; health screening and prescription discounts; car rental and hotel discounts; theme park discounts; and vitamin and mineral supplement discounts.



Your UCT Agent Is:

UCT Gives You Peace of Mind Coverage Plus the Fraternal Advantage!



THE ORDER OF
UNITED COMMERCIAL TRAVELERS OF AMERICA

1801 Watermark Drive, Suite 100, P.O. Box 159019, Columbus, Ohio 43215-8619
(614) 487-9680 • Toll-free: (800) 848-0123 • FAX: (614) 487-9675 • www.uct.org

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification Bypass Reason: Not Applicable Comments:		
Bypassed - Item: Application Bypass Reason: Not Applicable Comments:		
Satisfied - Item: Letter of Authorization Comments: Attachment: UCT - Wakely letter.pdf		



THE ORDER OF
UNITED
COMMERCIAL
TRAVELERS
OF AMERICA

Home Office:

1801 Watermark Drive, Suite 100, P.O. Box 159019

Columbus, OH 43215-8619

(614) 487-9680 • Toll-free: (800) 848-0123 • Fax: (614) 487-9675

Visit our web site at www.uct.org

January 15, 2009

J. Steven Keck, FSA, MAAA
Wakely Actuarial
34125 US Highway 19 North, Suite 310
Palm Harbor, FL 34684

Dear Mr. Keck:

Wakely Actuarial is hereby authorized to perform filings on behalf of The Order of United Commercial Travelers of America.

Thank you.

Sincerely,

A handwritten signature in blue ink that reads 'Ronald A. Ives'.

Ronald A. Ives
Vice President of Operations