

SERFF Tracking Number: AMFA-126372445 State: Arkansas
Filing Company: Ameritas Life Insurance Corp. State Tracking Number: 43990
Company Tracking Number: AR FRONT JACKETS-2010
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: AR Replacement Free Look-ALIC Annuity
Project Name/Number: AR Replacement Free Look-ALIC Annuity/AR Replacement Free Look-ALIC Annuity

Filing at a Glance

Company: Ameritas Life Insurance Corp.

Product Name: AR Replacement Free Look-ALIC Annuity SERFF Tr Num: AMFA-126372445 State: Arkansas

TOI: A03I Individual Annuities - Deferred Variable SERFF Status: Closed-Approved- Closed State Tr Num: 43990

Sub-TOI: A03I.002 Flexible Premium Co Tr Num: AR FRONT JACKETS-2010 State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird
Author: Teri Tran Disposition Date: 11/06/2009
Date Submitted: 11/05/2009 Disposition Status: Approved-Closed

Implementation Date Requested: 01/01/2010

Implementation Date:

State Filing Description:

General Information

Project Name: AR Replacement Free Look-ALIC Annuity
Project Number: AR Replacement Free Look-ALIC Annuity
Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments: This filing is for AR only.

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 11/06/2009

Market Type: Individual
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 11/06/2009
Created By: Teri Tran
Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Teri Tran

Filing Description:

Ameritas Life Insurance Corp.

NAIC No.: 0943-61301

FEIN No.: 47-0098400

ARKANSAS Rule 97 – Life Insurance And Annuities Replacement
Section 6(A)(4) – 30-Day Free Look Requirement for Replacements

SERFF Tracking Number: AMFA-126372445 State: Arkansas
Filing Company: Ameritas Life Insurance Corp. State Tracking Number: 43990
Company Tracking Number: AR FRONT JACKETS-2010
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: AR Replacement Free Look-ALIC Annuity
Project Name/Number: AR Replacement Free Look-ALIC Annuity/AR Replacement Free Look-ALIC Annuity

Policies Impacted: Flexible Premium Deferred Variable Annuities

4888 AR
6150 AR
6151 AR

Pursuant to the adoption of Arkansas Rule 97 regarding replacement of life insurance and annuity contracts, we hereby submit the revised front jackets for the contracts listed above. The free-look period for replacements, as stated on the cover page, has been changed to 30 days. This change will become effective with the Rule on January 1, 2010.

We have enclosed the new contract covers for your review. These front jackets will replace those previously approved by your department under the following form numbers:

Form No. - Date Approved - Tracking No.
4888 - 01/10/2007 - 34511
6150 - 03/08/2005 - 28797
6151 - 03/30/2005 - 29046

The 30-day right to examine period for replacements is the only change contained in this submission. The form number on the front jacket of the contract has also been revised accordingly. No other changes have been made to the previously approved contracts.

We request that, in addition to client-specific information, items such as Company logo, contact information, and officer names remain variable fields, which may be changed without the requirement of re-filing in the future.

If you have any questions, please do not hesitate to contact me at 1-800-745-1112, extension 87899, by fax at 402-467-7956, or via e-mail at ttran@ameritas.com.

Company and Contact

Filing Contact Information

Teri Tran, Contract Analyst ttran@ameritas.com
5900 O Street 800-745-1112 [Phone] 87899 [Ext]
P O Box 81889 402-467-7956 [FAX]
Lincoln, NE 68501-1889

Filing Company Information

Ameritas Life Insurance Corp. CoCode: 61301 State of Domicile: Nebraska

SERFF Tracking Number: AMFA-126372445 State: Arkansas
 Filing Company: Ameritas Life Insurance Corp. State Tracking Number: 43990
 Company Tracking Number: AR FRONT JACKETS-2010
 TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
 Product Name: AR Replacement Free Look-ALIC Annuity
 Project Name/Number: AR Replacement Free Look-ALIC Annuity/AR Replacement Free Look-ALIC Annuity
 5900 O Street Group Code: 943 Company Type:
 P O Box 81889 Group Name: State ID Number:
 Lincoln, NE 68501-1889 FEIN Number: 47-0098400
 (800) 756-1112 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$60.00
 Retaliatory? No
 Fee Explanation: \$20 X 3 policy jackets = \$60.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Ameritas Life Insurance Corp.	\$60.00	11/05/2009	31817417

SERFF Tracking Number: AMFA-126372445 State: Arkansas
Filing Company: Ameritas Life Insurance Corp. State Tracking Number: 43990
Company Tracking Number: AR FRONT JACKETS-2010
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: AR Replacement Free Look-ALIC Annuity
Project Name/Number: AR Replacement Free Look-ALIC Annuity/AR Replacement Free Look-ALIC Annuity

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	11/06/2009	11/06/2009

SERFF Tracking Number: AMFA-126372445 *State:* Arkansas
Filing Company: Ameritas Life Insurance Corp. *State Tracking Number:* 43990
Company Tracking Number: AR FRONT JACKETS-2010
TOI: A031 Individual Annuities - Deferred Variable *Sub-TOI:* A031.002 Flexible Premium
Product Name: AR Replacement Free Look-ALIC Annuity
Project Name/Number: AR Replacement Free Look-ALIC Annuity/AR Replacement Free Look-ALIC Annuity

Disposition

Disposition Date: 11/06/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMFA-126372445 State: Arkansas
 Filing Company: Ameritas Life Insurance Corp. State Tracking Number: 43990
 Company Tracking Number: AR FRONT JACKETS-2010
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: AR Replacement Free Look-ALIC Annuity
 Project Name/Number: AR Replacement Free Look-ALIC Annuity/AR Replacement Free Look-ALIC Annuity

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Cover Letter		Yes
Form	Flexible Premium Deferred Variable Annuity		Yes
Form	No-Load Flexible Premium Deferred Variable Annuity		Yes
Form	Flexible Premium Deferred Variable Annuity		Yes

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 Project Name/Number: AR Replacement Free Look-ALIC Annuity/AR Replacement Free Look-ALIC Annuity

Form Schedule

Lead Form Number: 4888 AR

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	4888 AR	Policy Jacket	Flexible Premium Deferred Variable Annuity	Initial		0.000	4888 AR Front Jacket-Bracketed-110509.pdf
	6150 AR	Policy Jacket	No-Load Flexible Premium Deferred Variable Annuity	Initial		0.000	6150 AR Front Jacket-Bracketed-110509.pdf
	6151 AR	Policy Jacket	Flexible Premium Deferred Variable Annuity	Initial		0.000	6151 AR Front Jacket-Bracketed-110509.pdf

OWNER	John D Specimen
ANNUITANT	John D Specimen
POLICY NUMBER	1009004888
POLICY TYPE	VARIABLE ANNUITY

*Flexible Premium Deferred Variable Annuity Policy.
Non-participating*



**A STOCK COMPANY
A NEBRASKA CORPORATION**

HOW TO CONTACT US:

**Service Center
5900 "O" Street
Lincoln NE 68510-2234
or
P.O. Box 82550
Lincoln NE 68501-2550**

**1-800-745-1112
FAX: 1-402-467-7335**

www.ameritas.com

"NOTICE OF TEN-DAY RIGHT TO EXAMINE POLICY"

Read this Policy carefully. If you are dissatisfied with it for any reason, you may return it to the selling agent or to us within ten days from the date it is delivered to you (30 days if this is a replacement for an existing Policy). If allowed by state law, the amount of the refund will equal the premiums paid less withdrawals, adjusted by investment gains and losses. Otherwise, the amount of the refund will be the gross premium you paid less withdrawals.

Please review the copy of the application attached to this Policy. If any information shown on it is not true and complete, please notify us within ten days from the date this Policy is delivered to you.

President

Secretary

YOU MAY ALLOCATE PREMIUMS AMONG VARIABLE INVESTMENT OPTIONS OR TO A FIXED INTEREST OPTION. YOU HAVE THE INVESTMENT RISK (INCLUDING POSSIBLE LOSS OF PRINCIPAL) ON AMOUNTS ALLOCATED TO THE VARIABLE INVESTMENT OPTIONS. YOU MAY ALSO CHOOSE TO ALLOCATE ALL OR PART OF YOUR INVESTMENT TO A FIXED INTEREST OPTION, WHICH IS OUR RISK. THE VALUE OF YOUR POLICY WILL GO UP OR DOWN BASED ON THE PERFORMANCE OF THE VARIABLE INVESTMENT OPTIONS YOU CHOOSE.

NOT FDIC INSURED • MAY LOSE VALUE • NO BANK GUARANTEE

OWNER	John D Specimen
ANNUITANT	John D Specimen
POLICY NUMBER	1109006151
POLICY TYPE	VARIABLE ANNUITY

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Non-participating*



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A NEBRASKA CORPORATION**

HOW TO CONTACT US:

**Service Center
5900 "O" Street
Lincoln NE 68510-2234**

**or
P.O. Box 81889
Lincoln NE 68501-1889**

**1-800-255-9678
FAX: 1-402-467-7335**

eMail: direct@ameritas.com

Web site: www.ameritasdirect.com

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President

Secretary

YOU MAY ALLOCATE PREMIUMS AMONG VARIABLE INVESTMENT OPTIONS AND TO A FIXED ACCOUNT OPTION. YOU HAVE THE INVESTMENT RISK (INCLUDING POSSIBLE LOSS OF PRINCIPAL) ON AMOUNTS ALLOCATED TO THE VARIABLE INVESTMENT OPTIONS. WE BEAR THE INVESTMENT RISK FOR ANY ALLOCATION TO THE FIXED ACCOUNT. THE VALUE OF YOUR POLICY WILL GO UP OR DOWN BASED ON THE PERFORMANCE OF THE VARIABLE INVESTMENT OPTIONS YOU CHOOSE. THE FIXED ACCOUNT OPTION MAY NOT BE AVAILABLE ON THE POLICY DATE. PLEASE SEE THE INVESTMENT OPTIONS PAGE TO DETERMINE IF THE FIXED ACCOUNT OPTION IS CURRENTLY AVAILABLE.

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ANNUITANT	John D Specimen
POLICY NUMBER	1109006151
POLICY TYPE	VARIABLE ANNUITY

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**5900 "O" Street
Lincoln NE 68510-2234**

or

**P.O. Box 82549
Lincoln NE 68501-2549**

**1-800-255-9678
FAX: 1-402-467-7923**

eMail: direct@ameritas.com

Web site: www.advisorva.com

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	Does not apply.		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	Does not apply.		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Life & Annuity - Acturial Memo		
Bypass Reason:	Does not apply.		
Comments:			
		Item Status:	Status Date:
Satisfied - Item:	Cover Letter		
Comments:			
Attachment:			
	ALIC Annuity-Cover Letter-110509.pdf		



5900 O Street / P.O. Box 81889 / Lincoln, NE 68501-1889
(402) 467-1122 / (800) 745-1112 / Facsimile: (402) 467-7956

November 5, 2009

Department of Insurance
1200 W. Third Street
Little Rock, AR 72201-1904

RE: Ameritas Life Insurance Corp.
NAIC No.: 0943-61301
FEIN No.: 47-0098400

**ARKANSAS Rule 97 – Life Insurance And Annuities Replacement
Section 6(A)(4) – 30-Day Free Look Requirement for Replacements**

Policies Impacted: Flexible Premium Deferred Variable Annuities
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6150 AR
6151 AR

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Sincerely,

Teri Tran

Teri Tran, FLMI, ACS
Contract Analyst