

SERFF Tracking Number: AMFA-126372477 State: Arkansas  
Filing Company: The Union Central Life Insurance Company State Tracking Number: 44084  
Company Tracking Number: AR FRONT JACKETS-2010  
TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium  
Variable and Variable  
Product Name: AR Replacement Free Look-UCL Annuity  
Project Name/Number: AR Replacement Free Look-UCL Annuity/AR Replacement Free Look-UCL Annuity

## Filing at a Glance

Company: The Union Central Life Insurance Company

Product Name: AR Replacement Free Look- UCL Annuity SERFF Tr Num: AMFA-126372477 State: Arkansas

TOI: A02.11 Individual Annuities- Deferred Non- Variable and Variable SERFF Status: Closed-Approved- Closed State Tr Num: 44084

Sub-TOI: A02.11.002 Flexible Premium Co Tr Num: AR FRONT JACKETS- 2010 State Status: Approved-Closed

Filing Type: Form

Author: Teri Tran  
Date Submitted: 11/11/2009  
Reviewer(s): Linda Bird  
Disposition Date: 11/17/2009  
Disposition Status: Approved-Closed

Implementation Date Requested: 01/01/2010  
State Filing Description:

Implementation Date:

## General Information

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

Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:  
Filing Status Changed: 11/17/2009

Deemer Date:  
Submitted By: Teri Tran  
Filing Description:  
The Union Central Life Insurance Company  
NAIC No.: 0943-80837  
FEIN No.: 31-0472910

Status of Filing in Domicile: Not Filed  
Date Approved in Domicile:  
Domicile Status Comments: This filing is for AR only.  
Market Type: Individual  
Group Market Size:  
Group Market Type:  
Explanation for Other Group Market Type:  
State Status Changed: 11/17/2009  
Created By: Teri Tran  
Corresponding Filing Tracking Number:

ARKANSAS Rule 97 – Life Insurance And Annuities Replacement

SERFF Tracking Number: AMFA-126372477 State: Arkansas  
Filing Company: The Union Central Life Insurance Company State Tracking Number: 44084  
Company Tracking Number: AR FRONT JACKETS-2010  
TOI: A02.II Individual Annuities- Deferred Non- Sub-TOI: A02.II.002 Flexible Premium  
Variable and Variable  
Product Name: AR Replacement Free Look-UCL Annuity  
Project Name/Number: AR Replacement Free Look-UCL Annuity/AR Replacement Free Look-UCL Annuity

## Section 6(A)(4) – 30-Day Free Look Requirement for Replacements

### Policies Impacted:

UC 8130 AR Single Premium Immediate Annuity  
UC 8134 AR Flexible Premium Deferred Variable Annuity  
UC 8136 AR Single Premium Deferred Annuity  
UC 8137 AR Flexible Premium Deferred Variable Annuity  
UC 8138 AR Flexible Premium Deferred Variable Annuity  
UC 8139 S AR Flexible Premium Deferred Annuity

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 provision 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.

UC 8130 - 01/31/1992 - N/A  
UC 8134 - 03/26/2002 - N/A  
UC 8136 - 09/12/2002 - N/A  
UC 8137 - 01/10/2004 - N/A  
UC 8138 - 07/28/2004 - N/A  
UC 8139 S - 12/16/2005 - N/A

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

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](mailto:ttran@ameritas.com).

## Company and Contact

SERFF Tracking Number: AMFA-126372477 State: Arkansas  
 Filing Company: The Union Central Life Insurance Company State Tracking Number: 44084  
 Company Tracking Number: AR FRONT JACKETS-2010  
 TOI: A02.II Individual Annuities- Deferred Non- Sub-TOI: A02.II.002 Flexible Premium  
 Variable and Variable  
 Product Name: AR Replacement Free Look-UCL Annuity  
 Project Name/Number: AR Replacement Free Look-UCL Annuity/AR Replacement Free Look-UCL Annuity

**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**

The Union Central Life Insurance Company CoCode: 80837 State of Domicile: Nebraska  
 5900 O Street Group Code: 943 Company Type:  
 PO Box 81889 Group Name: UNIFI Companies State ID Number:  
 Lincoln, NE 68510 FEIN Number: 31-0472910  
 (800) 745-1112 ext. [Phone]

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**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$120.00  
 Retaliatory? No  
 Fee Explanation: \$20 X 6 policy jackets = \$120.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Union Central Life Insurance Company	\$120.00	11/11/2009	31968596



*SERFF Tracking Number:* AMFA-126372477      *State:* Arkansas  
*Filing Company:* The Union Central Life Insurance Company      *State Tracking Number:* 44084  
*Company Tracking Number:* AR FRONT JACKETS-2010  
*TOI:* A02.11 Individual Annuities- Deferred Non-      *Sub-TOI:* A02.11.002 Flexible Premium  
Variable and Variable  
*Product Name:* AR Replacement Free Look-UCL Annuity  
*Project Name/Number:* AR Replacement Free Look-UCL Annuity/AR Replacement Free Look-UCL Annuity

## **Disposition**

Disposition Date: 11/17/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMFA-126372477 State: Arkansas  
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Cover Letter		Yes
Form	Flexible Premium Deferred Variable Annuity		Yes
Form	Single Premium Deferred Annuity		Yes
Form	Flexible Premium Deferred Variable Annuity		Yes
Form	Flexible Premium Deferred Variable Annuity		Yes
Form	Flexible Premium Deferred Annuity		Yes
Form	Single Premium Immediate Annuity		Yes

SERFF Tracking Number: AMFA-126372477 State: Arkansas  
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 TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium  
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## Form Schedule

### Lead Form Number: UC 8134 AR

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	UC 8134 AR	Policy Jacket	Flexible Premium Deferred Variable Annuity	Initial		0.000	UC 8134 AR Front Jacket-Bracketed-111109.pdf
	UC 8136 AR	Policy Jacket	Single Premium Deferred Annuity	Initial		55.000	UC 8136 AR Front Jacket-Bracketed-111109.pdf
	UC 8137 AR	Policy Jacket	Flexible Premium Deferred Variable Annuity	Initial		0.000	UC 8137 AR Front Jacket-Bracketed-111109.pdf
	UC 8138 AR	Policy Jacket	Flexible Premium Deferred Variable Annuity	Initial		0.000	UC 8138 AR Front Jacket-Bracketed-111109.pdf
	UC 8139 S AR	Policy Jacket	Flexible Premium Deferred Annuity	Initial		55.000	UC 8139 S AR Front Jacket-Bracketed-111109.pdf
	UC 8130 AR	Policy Jacket	Single Premium Immediate Annuity	Initial		51.000	UC 8130 AR Front Jacket-Bracketed-111109.pdf

The  
**Union Central**  
**Life Insurance Company**

*Founded in 1867...A Mutual Company...P.O. Box 40888, Cincinnati, Ohio 45240*

ANNUITANT:	John Doe
OWNER:	John Doe
CONTRACT NUMBER:	0123456789
CONTRACT DATE:	December 1, 2007

WE PROMISE to pay the benefits of this contract in accordance with its terms.

LOOK AT THE APPLICATION FORMS. This contract is issued based on payment of the initial premium and the answers in the application (see copy attached). If all answers are not true and complete, this contract may be affected.

PLEASE READ THIS CONTRACT CAREFULLY. This is a legal contract between *you* and Union Central.

**10 DAY RIGHT TO EXAMINE THE CONTRACT.** It is important to Union Central that *you* are satisfied with this contract. *You* have 10 days after *you* receive it to review the contract. If this contract is a replacement for an existing contract, *you* have 30 days after *you* receive it to review the contract. If *you* are not satisfied, *you* may send it back to *us* or give it to *our* agent. In such case, this contract will be void from the beginning. *We* will refund, within 7 days after this contract is returned, any premiums paid.

**ALL ACCUMULATION VALUES AND ANNUITY PAYMENTS PROVIDED BY THIS CONTRACT, WHEN BASED ON THE INVESTMENT EXPERIENCE OF A SEPARATE ACCOUNT, ARE VARIABLE AND ARE NOT GUARANTEED AS TO FIXED DOLLAR AMOUNTS.**

Signed for the Company at Cincinnati, Ohio

  
**SPECIMEN**

Secretary

  
**SPECIMEN**

President

Flexible Premium Deferred Variable Annuity  
Participating

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Licensed Resident Agent

The  
**Union Central**  
**Life Insurance Company**

*Founded in 1867... A Mutual Company... P.O. Box 40888, Cincinnati, Ohio 45240*

ANNUITANT:	John Doe
OWNER:	John Doe
CONTRACT NUMBER:	0123456789
CONTRACT DATE:	December 1, 2007

We PROMISE to pay the benefits of this contract in accordance with its terms.

LOOK AT THE APPLICATION FORMS. This contract is issued in consideration of the payment of the premium and the answers in the application (see copy attached). If all answers are not true and complete, this contract may be affected.

PLEASE READ THIS CONTRACT CAREFULLY. This is a legal contract between *you* and Union Central.

**20 DAY RIGHT TO EXAMINE THE CONTRACT.** It is important to Union Central that *you* are satisfied with this contract. *You* have 20 days after *you* receive it to review the contract. If this contract is a replacement for an existing contract, *you* have 30 days after *you* receive it to review the contract. If *you* are not satisfied, *you* may send it back to *us* or give it to *our* agent. In such case, this contract will be void from the beginning. We will refund any premium paid within 10 days after the contract is returned.

Signed for The Union Central Life Insurance Company at Cincinnati, Ohio

**SPECIMEN**  
*[Handwritten Signature]*

Secretary

**SPECIMEN**  
*[Handwritten Signature]*

President

Single Premium Deferred Annuity  
Monthly Annuity Payments Starting on Maturity Date  
Death Benefit Payable Before Maturity Date  
Participating

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Licensed Resident Agent

The  
Union Central  
Life Insurance Company

Founded in 1867...A Mutual Company...P.O. Box 40888, Cincinnati, Ohio 45240

ANNUITANT:	John Doe
OWNER:	John Doe
CONTRACT NUMBER:	0123456789
CONTRACT DATE:	December 1, 2007

WE promise to pay the benefits of this contract in accordance with its terms.

LOOK AT THE APPLICATION FORMS. This contract is issued based on payment of the initial premium and the answers in the application (see copy attached). If all answers are not true and complete, this contract may be affected.

PLEASE READ THIS CONTRACT CAREFULLY. This is a legal contract between *you* and Union Central.

**10 DAY RIGHT TO EXAMINE THE CONTRACT.** It is important to Union Central that *you* are satisfied with this contract. *You* have 10 days after *you* receive it to review the contract. If this contract is a replacement for an existing contract *you* have 30 days after *you* receive it to review the contract. If *you* are not satisfied, *you* may send it back to *us* or give it to *our* agent. In such case, this contract will be void from the beginning. *We* will refund, within 7 days after this contract is returned, the *accumulation value* of the contract.

**ALL ACCUMULATION VALUES AND ANNUITY PAYMENTS PROVIDED BY THIS CONTRACT, WHEN BASED ON THE INVESTMENT EXPERIENCE OF A SEPARATE ACCOUNT, ARE VARIABLE AND ARE NOT GUARANTEED AS TO FIXED DOLLAR AMOUNTS.**

Signed for the Company at Cincinnati, Ohio

 SPECIMEN

Secretary

 SPECIMEN'S

President

Flexible Premium Deferred Variable Annuity  
Participating

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Licensed Resident Agent

The  
**Union Central**  
**Life Insurance Company**

*Founded in 1867...A Mutual Company...P.O. Box 40888, Cincinnati, Ohio 45240*

ANNUITANT:	John Doe
OWNER:	John Doe
CONTRACT NUMBER:	0123456789
CONTRACT DATE:	December 1, 2007

*WE* promise to pay the benefits of this contract in accordance with its terms.

LOOK AT THE APPLICATION FORMS. This contract is issued based on payment of the initial premium and the answers in the application (see copy attached). If all answers are not true and complete, this contract may be affected.

PLEASE READ THIS CONTRACT CAREFULLY. This is a legal contract between *you* and Union Central.

**RIGHT TO EXAMINE THE CONTRACT.** It is important to Union Central that *you* are satisfied with this contract. *You* have 10 days after *you* receive it to review the contract. If this contract is a replacement for an existing contract *you* have 30 days after *you* receive it to review the contract. If *you* are not satisfied, *you* may send it back to *us* or give it to *our* agent. In such case, this contract will be void from the beginning. *We* will refund, within 7 days after this contract is returned, the *accumulation value* of the contract. If this contract is issued as an Individual Retirement Account, and *you* return it during the right to examine period *we* will refund, within 7 days after this contract is returned, any premiums paid.

**ALL ACCUMULATION VALUES AND ANNUITY PAYMENTS PROVIDED BY THIS CONTRACT, WHEN BASED ON THE INVESTMENT EXPERIENCE OF A SEPARATE ACCOUNT, ARE VARIABLE AND ARE NOT GUARANTEED AS TO FIXED DOLLAR AMOUNTS.**

Signed for the Company at Cincinnati, Ohio

**SPECIMEN**  
*[Handwritten Signature]*

Secretary

**SPECIMEN**  
*[Handwritten Signature]*

President

Flexible Premium Deferred Variable Annuity  
Participating

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Licensed Resident Agent

The  
**Union Central**  
**Life Insurance Company**

Founded in 1867... A Stock Company... 1876 Waycross Road, P.O. Box 40888, Cincinnati, Ohio 45240  
1-800-825-1551

ANNUITANT: John Doe  
OWNER: John Doe  
CONTRACT NUMBER: 0123456789  
CONTRACT DATE: December 1, 2007

WE PROMISE to pay the benefits of this contract in accordance with its terms.

LOOK AT THE APPLICATION FORMS. This contract is issued based on payment of the initial premium and the answers in the application (see copy attached). If all answers are not true and complete, this contract may be affected.

PLEASE READ THIS CONTRACT CAREFULLY. This is a legal contract between *you* and Union Central.

**RIGHT TO EXAMINE THE CONTRACT.** It is important to Union Central that *you* are satisfied with this contract. *You* have 20 days after *you* receive it to review the contract. If this contract is a replacement for an existing contract *you* have 30 days after *you* receive it to review the contract. If *you* are not satisfied, *you* may send it back to *us* or give it to *our* agent. In such case, this contract will be void from the beginning. We will refund, within 10 days after this contract is returned, the premiums paid less partial cash surrenders of the contract.

Signed for The Union Central Life Insurance Company at Cincinnati, Ohio

 **SPECIMEN**

Secretary

 **SPECIMEN**

President

Flexible Premium Deferred Annuity  
Annuity Payments Starting on Maturity Date  
Death Benefit Payable Before Maturity Date  
Nonparticipating

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Licensed Resident Agent

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**UnionCentral**  
A UNIFI Company

The  
**Union Central**  
**Life Insurance Company**

*Founded in 1867...A Mutual Company...1876 Waycross Road...P.O. Box 40888, Cincinnati, Ohio 45240*  
1-800-825-1551  
(the "Company")

THIS IS A LEGAL CONTRACT—READ IT CAREFULLY

THE COMPANY PROMISES it will pay the Income Payment Amount starting on the First Income Payment Date and provide the other rights and benefits found in the provisions contained in this contract.

LOOK AT THE APPLICATION FORMS. This contract is issued based on payment of the premium and the answers in the application (see copy attached). If all answers are not true and complete, this contract may be affected.

20 DAY RIGHT TO EXAMINE THE CONTRACT. THIS CONTRACT MAY BE SENT BACK TO THE COMPANY OR ITS AGENT WITHIN 20 DAYS AFTER IT IS RECEIVED (30 DAYS IF THIS IS A REPLACEMENT FOR AN EXISTING CONTRACT). IN SUCH CASE, THIS CONTRACT WILL BE VOID FROM THE BEGINNING. THE COMPANY WILL SEND BACK ANY PREMIUM WITHIN 10 DAYS AFTER THIS CONTRACT IS RETURNED.

Signed for the Company at Cincinnati, Ohio.



Secretary



President

Single Premium  
Immediate Annuity  
Payments are Made in Accordance with the Annuity Plan  
Described on Page 1  
Nonparticipating

UC 8130 AR

The logo for Union Central, featuring a stylized 'U' and 'C' with a vertical bar between them, above the words 'UnionCentral' in a bold, sans-serif font.

SERFF Tracking Number: AMFA-126372477 State: Arkansas  
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 Variable and Variable  
 Product Name: AR Replacement Free Look-UCL Annuity  
 Project Name/Number: AR Replacement Free Look-UCL Annuity/AR Replacement Free Look-UCL Annuity

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Flesch Certification		
<b>Comments:</b>		
<b>Attachment:</b> UCL Annuity-Readability Ceritification-110509.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> Does not apply.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Life & Annuity - Acturial Memo		
<b>Bypass Reason:</b> Does not apply.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Cover Letter		
<b>Comments:</b>		
<b>Attachment:</b> UCL Annuity-Cover Letter-110509.pdf		





November 5, 2009

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

**RE: The Union Central Life Insurance Company**  
**NAIC No.: 0943-80837**  
**FEIN No.: 31-0472910**

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

**Policies Impacted: UC 8130 AR Single Premium Immediate Annuity**  
**UC 8134 AR Flexible Premium Deferred Variable Annuity**  
**UC 8136 AR Single Premium Deferred Annuity**  
**UC 8137 AR Flexible Premium Deferred Variable Annuity**  
**UC 8138 AR Flexible Premium Deferred Variable Annuity**  
**UC 8139 S AR Flexible Premium Deferred Annuity**

Dear Sir/Madam:

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 provision 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:

<b>Form No.</b>	<b>Date Approved</b>	<b>Tracking No.</b>
UC 8130	01/31/1992	N/A
UC 8134	03/26/2002	N/A
UC 8136	09/12/2002	N/A
UC 8137	01/10/2004	N/A
UC 8138	07/28/2004	N/A
UC 8139 S	12/16/2005	N/A

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

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](mailto:ttran@ameritas.com).

Sincerely,

*Teri Tran*

Teri Tran, FLMI, ACS  
Contract Analyst