

<i>SERFF Tracking Number:</i>	<i>AOIC-126368707</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Auto-Owners Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>44036</i>
<i>Company Tracking Number:</i>	<i>ARGPO1109</i>		
<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.321 Current Assumption - Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>Whole Life Guaranteed Purchase Option Rider</i>		
<i>Project Name/Number:</i>	<i>Guaranteed Purchase Option Rider/</i>		

Filing at a Glance

Company: Auto-Owners Life Insurance Company

Product Name: Whole Life Guaranteed SERFF Tr Num: AOIC-126368707 State: Arkansas

Purchase Option Rider

TOI: L071 Individual Life - Whole SERFF Status: Closed-Approved- State Tr Num: 44036
Closed

Sub-TOI: L071.321 Current Assumption - Co Tr Num: ARGPO1109 State Status: Approved-Closed
Indeterminate Premium - Single Life

Filing Type: Form

Reviewer(s): Linda Bird

Author: Veronica Thelen

Disposition Date: 11/13/2009

Date Submitted: 11/10/2009

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Guaranteed Purchase Option Rider

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

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: 11/13/2009

Explanation for Other Group Market Type:

State Status Changed: 11/13/2009

Deemer Date:

Created By: Veronica Thelen

Submitted By: Veronica Thelen

Corresponding Filing Tracking Number:

Filing Description:

Auto-Owners Life Insurance Company of Lansing, Michigan submits form 61175 (1-09), Guaranteed Purchase Option Rider, for your approval. This rider is a revision of form 61175 (12-05); previously submitted with policy form 61190 (12-05) which was approved by your state on April 12, 2006. The content of both riders is identical; the only difference is that the title has been revised from "Guaranteed Insurability Rider" to "Guaranteed Purchase Option." This revision was made to be consistent with our Universal Life product and to more accurately describe the coverage provided.

SERFF Tracking Number: AOIC-126368707 State: Arkansas
 Filing Company: Auto-Owners Life Insurance Company State Tracking Number: 44036
 Company Tracking Number: ARGPO1109
 TOI: L071 Individual Life - Whole Sub-TOI: L071.321 Current Assumption - Indeterminate
 Premium - Single Life
 Product Name: Whole Life Guaranteed Purchase Option Rider
 Project Name/Number: Guaranteed Purchase Option Rider/

Company and Contact

Filing Contact Information

Veronica Thelen, Methods and Procedure Specialist
 P.O. Box 30325
 Lansing, MI 48909
 thelen.veronica@aoins.com
 517-886-8531 [Phone]

Filing Company Information

Auto-Owners Life Insurance Company
 P.O. Box 30325
 Lansing, MI 48917
 (800) 346-0346 ext. [Phone]

 CoCode: 61190
 Group Code: 280
 Group Name: Auto-Owners Ins Group
 FEIN Number: 38-1814333
 State of Domicile: Michigan
 Company Type: LAH
 State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? Yes
 Fee Explanation: The general instructions that were updated 2/09/2009 report that Arkansas is a retaliatory state and Michigan, state of domicile, has no fee.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Auto-Owners Life Insurance Company	\$50.00	11/10/2009	31938420

<i>SERFF Tracking Number:</i>	<i>AOIC-126368707</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Auto-Owners Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>44036</i>
<i>Company Tracking Number:</i>	<i>ARGPO1109</i>		
<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.321 Current Assumption - Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>Whole Life Guaranteed Purchase Option Rider</i>		
<i>Project Name/Number:</i>	<i>Guaranteed Purchase Option Rider/</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	11/13/2009	11/13/2009

SERFF Tracking Number: AOIC-126368707 *State:* Arkansas
Filing Company: Auto-Owners Life Insurance Company *State Tracking Number:* 44036
Company Tracking Number: ARGPO1109
TOI: L071 Individual Life - Whole *Sub-TOI:* L071.321 Current Assumption - Indeterminate
Premium - Single Life

Product Name: Whole Life Guaranteed Purchase Option Rider
Project Name/Number: Guaranteed Purchase Option Rider/

Disposition

Disposition Date: 11/13/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AOIC-126368707 State: Arkansas
 Filing Company: Auto-Owners Life Insurance Company State Tracking Number: 44036
 Company Tracking Number: ARGPO1109
 TOI: L071 Individual Life - Whole Sub-TOI: L071.321 Current Assumption - Indeterminate
 Premium - Single Life
 Product Name: Whole Life Guaranteed Purchase Option Rider
 Project Name/Number: Guaranteed Purchase Option Rider/

Form Schedule

Lead Form Number: 61175 (1-09)

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	61175 (1-09)	Policy/Cont Guaranteed ract/Fratern Purchase Option al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Revised	Replaced Form #: 61175 (12-05) Previous Filing #:	58.600	61175 (01-09) GPO.pdf

GUARANTEED PURCHASE OPTION RIDER

BENEFIT

The insured may increase the specified insurance amount on certain future dates, without proof of insurability.

Premiums for any increases in the specified insurance amount will be based on the insured's age on the option date and on our rates in effect at that time.

If the insured is covered by the Disability Premium Waiver benefit, we will include it in the increased death benefit without proof of insurability. If premiums are being waived on an option date, we will also waive future premiums on the increase in the specified insurance amount. Premiums will be waived as long as the insured remains disabled.

OPTION AMOUNTS

On each option date, you may increase the specified insurance amount on the insured up to the option amount shown on page 3 of the policy.

OPTION DATES

The option dates are the annual policy dates when the insured reaches age 25, 28, 31, and 34. You may not use an option date after it has passed. However, you may still use any future option dates you wish.

Unless premiums are being waived under a Disability Premium Waiver benefit, you may elect to buy all future option insurance amounts all at once on any option date.

To increase the specified insurance amount, send us an application. We must receive your application within 60 days before the option date. The increase will be in effect as of that option date.

PREMIUMS

The premiums for this rider are shown on the Policy Data page of the policy. They are due at the same time and in the same manner as the policy's premiums.

TERMINATION OF THIS RIDER

This rider will terminate:

- on the last of the option dates; *or*
- when the policy terminates; *or*
- when the policy is being continued under a Surrender Option; *or*
- when you provide us with a written cancellation request.

GENERAL

This rider is a part of the policy to which it is attached. We issue it in return for your premium and the attached application.

This rider does not affect surrender, loan or policy values. All provisions of the policy also apply to this rider. This rider is effective on the same date as the policy unless a different date is shown.

Signed for Auto-Owners Life Insurance Company at Lansing, Michigan, on the effective date.

Secretary

President

SERFF Tracking Number: AOIC-126368707 State: Arkansas
 Filing Company: Auto-Owners Life Insurance Company State Tracking Number: 44036
 Company Tracking Number: ARGPO1109
 TOI: L071 Individual Life - Whole Sub-TOI: L071.321 Current Assumption - Indeterminate
 Premium - Single Life
 Product Name: Whole Life Guaranteed Purchase Option Rider
 Project Name/Number: Guaranteed Purchase Option Rider/

Supporting Document Schedules

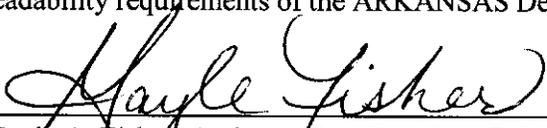
	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: Arkansas Readability.pdf		

	Item Status:	Status Date:
Satisfied - Item: Application		
Comments: Form # 61446 (1-08) approved 11/24/2008 Form # 1002 (1-08) approved 11/24/2008 Form # 10598 (1-08) approved 11/24/2008		

	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Acturial Memo		
Bypass Reason: This is not a rate/policy change, simply a name change on the rider.		
Comments:		

AUTO-OWNERS LIFE INSURANCE COMPANY
Certification of Readability

I hereby certify, to the best of my knowledge and belief, that the following forms have the respective Flesch Scores, which meet the readability requirements of the ARKANSAS Department of Insurance.



Gayle A. Fisher, Assistant Vice President, Life Operations

FORM 61175 (1-09) - Guaranteed Purchase Option Rider
FLESCH SCORE = 58.6