

SERFF Tracking Number: AULD-126391409 State: Arkansas  
 Filing Company: American United Life Insurance Company State Tracking Number: 44150  
 Company Tracking Number: LE-290  
 TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life  
 Product Name: Unisex Policy Endorsement  
 Project Name/Number: Unisex Policy Endorsement/LE-290

## Filing at a Glance

Company: American United Life Insurance Company

Product Name: Unisex Policy Endorsement SERFF Tr Num: AULD-126391409 State: Arkansas  
 TOI: L071 Individual Life - Whole SERFF Status: Closed-Approved- State Tr Num: 44150  
 Closed

Sub-TOI: L071.101 Fixed/Indeterminate Co Tr Num: LE-290 State Status: Approved-Closed  
 Premium - Single Life  
 Filing Type: Form

Author: Angela Riggles Reviewer(s): Linda Bird  
 Date Submitted: 11/23/2009 Disposition Date: 11/23/2009  
 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval  
 State Filing Description:

Implementation Date:

## General Information

Project Name: Unisex Policy Endorsement  
 Project Number: LE-290  
 Requested Filing Mode: Review & Approval  
 Explanation for Combination/Other:  
 Submission Type: New Submission  
 Overall Rate Impact:  
 Filing Status Changed: 11/23/2009

Status of Filing in Domicile: Pending  
 Date Approved in Domicile:  
 Domicile Status Comments:  
 Market Type: Individual  
 Group Market Size:  
 Group Market Type:  
 Explanation for Other Group Market Type:  
 State Status Changed: 11/23/2009  
 Created By: Angela Riggles  
 Corresponding Filing Tracking Number:

Deemer Date:  
 Submitted By: Angela Riggles  
 Filing Description:

Enclosed for your review and approval is form LE-290, Unisex Policy Endorsement. This endorsement is new and does not replace any form currently in use in your state. This form is currently pending approval in our domiciliary state, Indiana.

Form LE-290 will be attached to our Whole Life policy, form L-59, originally approved in your state on September 29, 2006, SERFF tracking #SERT-6TTHHT637. The purpose of this form is to allow our company to offer a qualified Whole Life plan that complies with the Norris Decision.

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When combined with the policy form referenced above, the flesch score of this form is 52.

We reserve the right to make any typographical corrections, or make revisions to the appearance of these forms due to printing standards.

## Company and Contact

### Filing Contact Information

Angie Riggles, Product Analyst angela.riggles@oneamerica.com  
 One American Square 317-285-4371 [Phone]  
 P.O. Box 7127 317-285-1297 [FAX]  
 Indianapolis, IN 46206-7127

### Filing Company Information

American United Life Insurance Company CoCode: 60895 State of Domicile: Indiana  
 One American Square Group Code: 619 Company Type:  
 P.O. Box 7127 Group Name: State ID Number:  
 Indianapolis, IN 46206 FEIN Number: 35-0145825  
 (877) 285-7660 ext. [Phone]

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$20.00  
 Retaliatory? No  
 Fee Explanation: \$20 x 1 endorsement  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American United Life Insurance Company	\$20.00	11/23/2009	32240133

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	11/23/2009	11/23/2009



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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		Yes
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Life & Annuity - Acturial Memo		No
<b>Form</b>	Unisex Policy Endorsement		Yes

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## Form Schedule

Lead Form Number: LE-290

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LE-290	Policy/Contract	Unisex Policy Endorsement Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		52.000	LE-290 Unisex Endorsement.pdf

***American United Life Insurance Company®***  
**[One American Square**  
**Indianapolis, IN 46206]**

Unisex Policy Endorsement

This endorsement is a part of your policy. The Issue Date of this endorsement is the same as the Issue Date of the policy unless otherwise stated on the Policy Data Page. This endorsement changes your policy only as and to the extent stated herein.

Pursuant to Arizona Governing Comm. v. Norris, 463 U.S. 1073 (1983), it has been determined that failure of an insurance plan, that is part of an employer sponsored qualified retirement plan, to provide equal benefits for equal contributions by men and women may be considered a violation of Title VII of the Civil Rights Act of 1964.

This policy is designated as "Unisex". Unisex is defined as a policy such that the premiums and the benefits provided are equal for men and women. All instances of Male or Female in this policy are replaced with Unisex. A policy designated as Unisex is intended for issue when the policy is part of an employer sponsored qualified retirement plan. Or, it may be issued when a law or regulation requires Unisex.

*Signed for American United Life Insurance Company® by,*



Secretary

<i>SERFF Tracking Number:</i>	<i>AULD-126391409</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American United Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>44150</i>
<i>Company Tracking Number:</i>	<i>LE-290</i>		
<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>Unisex Policy Endorsement</i>		
<i>Project Name/Number:</i>	<i>Unisex Policy Endorsement/LE-290</i>		

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Flesch Certification		
<b>Comments:</b>		
<b>Attachment:</b> LE-290 flesch cert.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> not a policy filing		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Life & Annuity - Acturial Memo		
<b>Bypass Reason:</b> not applicable to this endorsement filing		
<b>Comments:</b>		

## CERTIFICATE OF READABILITY

I, Jay B. Williams, Vice President and Director of Compliance of American United Life Insurance Company, hereby certify that the following form has the following readability score as calculated by the Flesch Reading Ease Test and that this form meets the reading ease requirements of your state.

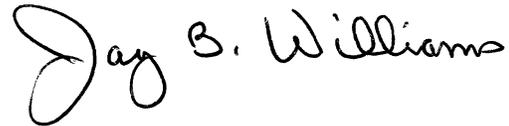
### FORMS

LE-290

### READABILITY SCORE

52.1\*

\*when scored with policy form L-59.

A handwritten signature in black ink that reads "Jay B. Williams". The signature is written in a cursive style with a large, stylized initial "J".

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Jay B. Williams  
Vice President and Director of Compliance  
11/13/2009