

SERFF Tracking Number: WAKE-126394238 State: Arkansas
 Filing Company: The Order of United Commercial Travelers of America State Tracking Number: 44178
 Company Tracking Number: AMHUCTSPWLADAR
 TOI: L07I Individual Life - Whole Sub-TOI: L07I.111 Single Premium - Single Life
 Product Name: SPWL Agent Ads
 Project Name/Number: UCT/AMHUCTSPWLADAR

Filing at a Glance

Company: The Order of United Commercial Travelers of America

Product Name: SPWL Agent Ads SERFF Tr Num: WAKE-126394238 State: Arkansas
 TOI: L07I Individual Life - Whole SERFF Status: Closed-Filed- State Tr Num: 44178
 Closed

Sub-TOI: L07I.111 Single Premium - Single Life Co Tr Num: AMHUCTSPWLADAR State Status: Filed-Closed
 Filing Type: Form Reviewer(s): Linda Bird
 Authors: Toni Hess, Chris Moser Disposition Date: 11/30/2009
 Date Submitted: 11/23/2009 Disposition Status: Filed-Closed
 Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: UCT	Status of Filing in Domicile: Pending
Project Number: AMHUCTSPWLADAR	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: 11/30/2009	Explanation for Other Group Market Type:
	State Status Changed: 11/30/2009
Deemer Date:	Created By: Toni Hess
Submitted By: Toni Hess	Corresponding Filing Tracking Number:
Filing Description:	
SUBMISSION	
Whole Life Agent Ads	
Form Numbers:	
SPWL AD 2	
SPWL AD 23	
SPWL ADF 2	

FOR USE WITH:

Whole Life Insurance Policy Form Number SPWL-08 – Approved 4/8/08

SERFF Tracking Number: WAKE-126394238 State: Arkansas
 Filing Company: The Order of United Commercial Travelers of America State Tracking Number: 44178
 Company Tracking Number: AMHUCTSPWLADAR
 TOI: L071 Individual Life - Whole Sub-TOI: L071.111 Single Premium - Single Life
 Product Name: SPWL Agent Ads
 Project Name/Number: UCT/AMHUCTSPWLADAR

The agent ads being submitted will be used by The Order of United Commercial Travelers of America to advertise the above captioned Whole Life Insurance 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: \$50.00
 Retaliatory? Yes
 Fee Explanation: Retaliatory Fee \$50.00 Advertising Filing
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Order of United Commercial Travelers of America	\$50.00	11/23/2009	32260628

SERFF Tracking Number: WAKE-126394238 State: Arkansas
Filing Company: The Order of United Commercial Travelers of America State Tracking Number: 44178
Company Tracking Number: AMHUCTSPWLADAR
TOI: L071 Individual Life - Whole Sub-TOI: L071.111 Single Premium - Single Life
Product Name: SPWL Agent Ads
Project Name/Number: UCT/AMHUCTSPWLADAR

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	11/30/2009	11/30/2009

SERFF Tracking Number: WAKE-126394238 *State:* Arkansas
Filing Company: The Order of United Commercial Travelers of America *State Tracking Number:* 44178
Company Tracking Number: AMHUCTSPWLADAR
TOI: L071 Individual Life - Whole *Sub-TOI:* L071.111 Single Premium - Single Life
Product Name: SPWL Agent Ads
Project Name/Number: UCT/AMHUCTSPWLADAR

Disposition

Disposition Date: 11/30/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: WAKE-126394238 State: Arkansas
 Filing Company: The Order of United Commercial Travelers of America State Tracking Number: 44178
 Company Tracking Number: AMHUCTSPWLADAR
 TOI: L07I Individual Life - Whole Sub-TOI: L07I.111 Single Premium - Single Life
 Product Name: SPWL Agent Ads
 Project Name/Number: UCT/AMHUCTSPWLADAR

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	Third Party Authorization		Yes
Form	Agent Ad		Yes
Form	Agent Ad		Yes
Form	Agent Ad		Yes

SERFF Tracking Number: WAKE-126394238 State: Arkansas
 Filing Company: The Order of United Commercial Travelers of America State Tracking Number: 44178
 Company Tracking Number: AMHUCTSPWLADAR
 TOI: L071 Individual Life - Whole Sub-TOI: L071.111 Single Premium - Single Life
 Product Name: SPWL Agent Ads
 Project Name/Number: UCT/AMHUCTSPWLADAR

Form Schedule

Lead Form Number: SPWL AD 2

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	SPWL AD 2	Advertising Agent Ad		Initial			SPWL AD 2.pdf
	SPWL AD 23	Advertising Agent Ad		Initial			SPWL AD 23.pdf
	SPWL ADF 2	Advertising Agent Ad		Initial			SPWL ADF 2.pdf



One single premium can help take care of the ones you love.

Our Single Premium Whole Life II Insurance Plan offers:

- Proceeds that pass to beneficiaries, avoiding probate courts and free from federal income tax
- Guaranteed lifetime death benefit (outstanding loans reduce death benefit)
- Access to cash value through loans for financial emergencies (reduces cash value of policy)
- A portion of your death benefit received, in the event you become terminally ill, with the Accelerated Death Benefit Rider



THE ORDER OF
UNITED
COMMERCIAL
TRAVELERS
OF AMERICA

**For details, please call
[Agent Name]
at [Agent Phone].**

One single premium can help take care of the ones you love.

Our Single Premium Whole Life II Insurance Plan Offers:

- Proceeds that pass to beneficiaries, avoiding probate courts and free from federal income tax
- Guaranteed lifetime death benefit*
- Access to cash value through loans for financial emergencies**
- A portion of your death benefit received, in the event you become terminally ill, with the Accelerated Death Benefit Rider

**For details, please call
[Agent Name]
at [Agent Phone].**

Policies underwritten by The Order of United Commercial Travelers of America. *Outstanding loans reduce death benefit. **Reduces cash value of policy.

One single premium can help take care of the ones you love

with UCT's Single Premium Whole Life II Insurance Plan

Why purchase single premium whole life insurance?

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 the single premium whole life insurance policy from UCT, 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.

- Proceeds that pass to beneficiaries, avoiding probate courts and free from federal income tax
- Guaranteed lifetime death benefit*
- Access to cash value through loans for financial emergencies**
- A portion of your death benefit received, in the event you become terminally ill, with the Accelerated Death Benefit Rider

* Outstanding loans reduce death benefit. ** Reduces cash value of policy.

Call today for information about single premium whole life insurance from UCT and compare our competitive rates.

[Agent Name • Agent Phone]

SPWL ADF 2

Underwritten by The Order of United Commercial Travelers of America.



The Order of United Commercial Travelers of America is a fraternal benefit society with more than 120 years of quality member service and care.



I'm interested in learning more about Single Premium Whole Life II Plan from UCT



THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA

Please complete and return this card to find out more information.

Name _____ Date of Birth ____/____/____

Spouse Name _____ Date of Birth ____/____/____

Address _____

City _____ State _____ Zip _____

Phone (____) _____

SPWL ADF 2 RESP



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

**Discover how single premium whole life
insurance from The Order of United
Commercial Travelers of America
can help you take care of those you love.**

AGENT NAME
AGENT ADDRESS

AGENT NAME
AGENT ADDRESS

SERFF Tracking Number: WAKE-126394238 State: Arkansas
 Filing Company: The Order of United Commercial Travelers of America State Tracking Number: 44178
 Company Tracking Number: AMHUCTSPWLADAR
 TOI: L071 Individual Life - Whole Sub-TOI: L071.111 Single Premium - Single Life
 Product Name: SPWL Agent Ads
 Project Name/Number: UCT/AMHUCTSPWLADAR

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: Not Applicable Advertising Filings		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not Applicable Advertising Filings		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Acturial Memo		
Bypass Reason: Not Applicable Advertising Filings		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Third Party Authorization		
Comments: Letter of Authorization		
Attachment: Auth (filing) 7-14-09.pdf		



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

July 14, 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,

Joseph Hoffman
Chief Executive Officer