

SERFF Tracking Number: AEGB-126399791 State: Arkansas
Filing Company: Western Reserve Life Assurance Co. of Ohio State Tracking Number: 44207
Company Tracking Number: APE56 1109W
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: APE56 1109W
Project Name/Number: APE56 1109W/APE56 1109W

Filing at a Glance

Company: Western Reserve Life Assurance Co. of Ohio

Product Name: APE56 1109W

SERFF Tr Num: AEGB-126399791 State: Arkansas

TOI: L08 Life - Other

SERFF Status: Closed-Approved-
Closed State Tr Num: 44207

Sub-TOI: L08.000 Life - Other

Co Tr Num: APE56 1109W

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Author: Theresa Meyers

Disposition Date: 12/03/2009

Date Submitted: 11/30/2009

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: APE56 1109W

Status of Filing in Domicile: Pending

Project Number: APE56 1109W

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: 12/03/2009

Explanation for Other Group Market Type:

State Status Changed: 12/03/2009

Deemer Date:

Created By: Theresa Meyers

Submitted By: Theresa Meyers

Corresponding Filing Tracking Number:
30822750

Filing Description:

Attn.: Policy Examination Division (Individual Life)

RE: WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO NAIC #468-91413

Form Number: APE56 1109W – Personal Supplement to Application for Life Insurance

Dear Sir/Madam:

SERFF Tracking Number: AEGB-126399791 State: Arkansas
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Please find attached a copy of the above referenced form. This is a new form and is not intended to replace any forms previously approved by your Department. This form has been submitted in final printed form in which it will be distributed to Insureds. This form is subject to only minor modifications in paper size and stock, ink, border, Company logo, Company address, and adaptation to computer printing.

Personal Supplement to Application for Life Insurance – This form is used to disclose financial information for large issue term, universal and index universal life insurance policies.

This form is identical in content to form APE561008T, which was approved by your Department on August 28, 2008 for our sister company of Transamerica Life Insurance Company.

We would appreciate your review and approval of this form.

Sincerely,

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO

Theresa Meyers
Policy Analyst
Contract Development
(319) 355-7520 (collect)
Fax #: (319) 355-2501
thmeyers@aegonusa.com

Company and Contact

Filing Contact Information

Theresa Meyers, Policy Analyst thmeyers@aegonusa.com
4333 Edgewood Rd. NE 319-355-7520 [Phone]
MS 2225 319-355-2501 [FAX]
Cedar Rapids, IA 52499

Filing Company Information

Western Reserve Life Assurance Co. of Ohio CoCode: 91413 State of Domicile: Ohio
4333 Edgewood Road NE Group Code: 468 Company Type:
Cedar Rapids, IA 52499 Group Name: State ID Number:
(319) 355-7888 ext. [Phone] FEIN Number: 43-1162657

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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes
Fee Explanation: Relatulatory Fee \$50.00 per filing 1 X \$50.00 = \$50.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Western Reserve Life Assurance Co. of Ohio	\$50.00	11/30/2009	32356844

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	12/03/2009	12/03/2009

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Disposition

Disposition Date: 12/03/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Form Schedule

Lead Form Number: APE56 1109W

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	APE56 1109W	Application/ Enrollment Form	Personal Supplement to Application for Life Insurance	Initial		50.600	APE56 1109W.pdf



Western Reserve Life Assurance Co. of Ohio
 Administrative Office: [4333 Edgewood Road NE
 Cedar Rapids, IA 52499]

**Personal Supplement to
 Application for
 Life Insurance**

File # _____

Name of Proposed Insured: _____ Date of Birth: _____

Name of Additional Proposed Insured: _____ Date of Birth: _____

Section A. PURPOSE OF INSURANCE

- 1. Personal
 - Income
 - Estate Planning
- 2. Business
 - Keyperson
 - Stock Repurchase
 - Buy-Sell
 - Creditor Amount of Loan \$ _____
 - Yes No Is Insurance required by the Creditor?

3. How was the amount of insurance arrived at? _____

(If applying for personal insurance, proceed to questions 7, 8, 9 & 10.)

Section B. BUSINESS INFORMATION

4. Yes No Are other Corporate Officers or partners insured or being insured?
 Give details and explanation _____

5. Percent of corporation or partnership owned by Proposed Insured? ____ % Additional Proposed Insured? ____ %

6. Corporation or Partnerships:

	Estimated Current Year	Past Year
Net Worth \$		
Gross Sales \$		
Net Income \$		

Current estimated market value of the business \$ _____

FINANCIAL INFORMATION

If a joint policy is being applied for, complete questions 7 through 10 jointly for both the Proposed Insured and the Additional Proposed Insured.

7.

	Estimated Current Year	Past Year		Estimated Current Year	Past Year
ANNUAL INCOME					
Earned Income			ASSETS		
Annual Salary or Wages	\$	\$	Cash	\$	\$
Bonuses	\$	\$	Real Estate	\$	\$
Other Earned Income	\$	\$	Stocks & Bonds	\$	\$
Total Earned Income	\$	\$	Autos	\$	\$
			Personal	\$	\$
Unearned Income			Business Equity	\$	\$
Dividends & Interest	\$	\$	Other	\$	\$
Net Real Estate Income	\$	\$	Total Assets	\$	\$
Net Business Investment Income	\$	\$			
Other:	\$	\$	LIABILITIES		
Other:	\$	\$	Mortgages	\$	\$
Total Unearned Income	\$	\$	Business	\$	\$
			All Other Personal	\$	\$
TOTAL ANNUAL INCOME	\$	\$	Total Liabilities	\$	\$

8. Estimated Net Worth \$ _____

9. Yes No At this time are you currently in bankruptcy or have you been the subject of any voluntary or involuntary bankruptcy proceeding pending within the past 12 months? If yes, please provide full details including Chapter 7, 11, or 13, date filed, and date of discharge and dismissal, if any.

10. Yes No Do you have a prepared financial statement? If yes, please attach a copy.

It is represented that the statements and answers given in this supplement to the application are true, complete and correctly recorded. It is agreed that this supplement shall be a part of the application to the Company for insurance on the life of the Proposed Insured and any Additional Proposed Insured, and shall be the basis for any policy issued on this application.

Signed at _____ on _____, _____

Signature of Proposed Insured

Signature of Witness

Signature of Additional Proposed Insured

Signature of Witness

AGREEMENT OF OWNER IF OTHER THAN PROPOSED INSURED

The Owner agrees to be bound by all statements, answers, and agreements made by the Proposed Insured and any Additional Proposed Insured in this supplement to the application.

Signed at _____ on _____, _____

Signature of Owner

Signature of Witness

If Owner is a corporation, an authorized officer, other than the Proposed Insured, must sign as owner, give Corporate title and full name of Corporation. Corporation Name: _____

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Supporting Document Schedules

	Item Status:	Status Date:
<p>Satisfied - Item: Flesch Certification</p> <p>Comments:</p> <p>Attachments:</p> <p>AR - Rule and Regulation 19.pdf</p> <p>WRL Flesch Score.pdf</p>		
<p>Bypassed - Item: Application</p> <p>Bypass Reason: N/A</p> <p>Comments:</p>		
<p>Satisfied - Item: WRL Statement of Variability</p> <p>Comments:</p> <p>Attachment:</p> <p>WRL Statement of Variability.pdf</p>		

**Western Reserve Life Assurance Co. Of Ohio
Home Office: Columbus, Ohio**

**COMPLIANCE CERTIFICATION
RULE AND REGULATION 19
STATE OF ARKANSAS**

Form Number: APE56 1109W

Date: November 30, 2009

We certify that, to the best of our knowledge and belief, this submission meets the provisions of Rule and Regulation 19 as well as all applicable requirements of the Insurance Division of the State of Arkansas.

Cheryl Bock, Director, Product Implementation

**WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO
FLESCH READABILITY CERTIFICATION**

Form Number (may vary by state)

Flesch Score

APE56 1109W

50.6

I certify that the machine scored Flesch Readability score(s) for the above mentioned form(s) is/are accurate.



Cheryl Bock, Assistant Vice President

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO
STATEMENT OF VARIABILITY
Form: APE56 1109W

The variable item in this form is bracketed. No change in variability will be made which in any way expands the scope of the wording. We reserve the right to correct at any time any and all typographical errors that do not impact benefits or intent of language.

- 1) **Administrative Office:** This may change to another location in the future.