

SERFF Tracking Number: UNTD-126402710 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 44213
Company Tracking Number: 646-GAQR-09
TOI: A03G Group Annuities - Deferred Variable Sub-TOI: A03G.002 Flexible Premium
Product Name: 401(k) General Amendment Rider
Project Name/Number: 401(k) General Amendment Rider/646-GAQR-09

Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: 401(k) General Amendment SERFF Tr Num: UNTD-126402710 State: Arkansas

Rider

TOI: A03G Group Annuities - Deferred Variable SERFF Status: Closed-Approved- State Tr Num: 44213
Closed

Sub-TOI: A03G.002 Flexible Premium

Co Tr Num: 646-GAQR-09

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Phyllis Gunter, Jake

Disposition Date: 12/04/2009

Curtiss, Lisa Lehan, Amy

Lawrenson, Shannon Taylor, Kyle

Smith, Mick Messbarger

Date Submitted: 12/01/2009

Disposition Status: Approved-
Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: 401(k) General Amendment Rider

Project Number: 646-GAQR-09

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 12/04/2009

Deemer Date:

Submitted By: Phyllis Gunter

Filing Description:

December 1, 2009

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 11/30/2009

Domicile Status Comments:

Market Type: Group

Group Market Size: Small and Large

Group Market Type: Employer

Explanation for Other Group Market Type:

State Status Changed: 12/04/2009

Created By: Phyllis Gunter

Corresponding Filing Tracking Number:

NAIC ID No. 261-69868

NE ID No. 76860

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Filing Type: Administrative Fee and Participant Directed Transfer Rider
Form Number: 646-GAQR-09

Dear Filing Analyst:

United of Omaha Life Insurance Company is in the process of amending the following form: Nonparticipating Unallocated Group Annuity Contract, Form 901-GAQC-07, approved by your department on September 6, 2007. The State of Nebraska approved this product on November 30, 2009. United would like to update Section 2.09 of the Cost of Benefits provision and Section 5.01 of the Expenses provision within this contract to allow variability to match Contractholder and state specifications.

The provisions included in this rider are intended to amend our current contracts and would be included in all newly issued contracts from the date of its approval. Variability is indicated by bracketing and highlighting.

These forms are in final printed form and may be subject to change regarding paper stock, print style (not font size) and corporate logo. These forms are new and do not contain any provisions which we know to be controversial by industry or company standards.

Thank you for considering this amendment for approval. Because United has cases pending, your rapid review and response is greatly appreciated. In order to expedite your review process, should you have any questions please contact me at (800) 679-6019, ext. 4193, by fax at (402) 997-1901 or via e-mail at jake.curtiss@mutualofomaha.com.

Sincerely,

Jake Curtiss
Compliance Consultant
Retirement Plans Division
Mutual of Omaha

Company and Contact

Filing Contact Information

Jake Curtiss, Compliance Consultant	jake.curtiss@mutualofomaha.com
Mutual of Omaha Plaza	402-351-4193 [Phone]
Omaha, NE 68175-0001	402-997-1901 [FAX]

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Filing Company Information

United of Omaha Life Insurance Company	CoCode: 69868	State of Domicile: Nebraska
S-4, Retirement Plans Division	Group Code: 261	Company Type:
Mutual of Omaha Plaza	Group Name:	State ID Number:
Omaha, NE 68175	FEIN Number: 47-0322111	
(402) 351-6926 ext. [Phone]		

Filing Fees

Fee Required? Yes
 Fee Amount: \$20.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$20.00	12/01/2009	32385651

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	12/04/2009	12/04/2009

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Disposition

Disposition Date: 12/04/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	401(k) General Amendment Rider		Yes

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Form Schedule

Lead Form Number: 646-GAQR-09

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	646-GAQR-09	Policy/Cont ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	401(k) General Amendment Rider	Initial		0.000	Form 646- GAQR-09.pdf

401(k) GENERAL AMENDMENT RIDER

This Rider, effective [November 1, 2009], is made a part of Group Annuity Contract [SAVE-XXXXX] and is subject to all provisions of such Contract not in conflict with the provisions of this Rider.

The Contract to which this Rider is attached is hereby amended as follows:

Section [2.09] of [ARTICLE II] is deleted in its entirety and the following Section [2.09] is substituted therefore:

[2.09] Participant Directed Transfers.

Except as otherwise provided in this [Section 2.09], Participant Directed Transfers are permitted according to Plan provisions among the Maturity Account(s), Subaccounts and any investment options not offered under this Contract, provided that proper instructions are received from the Participant. Any investment options offered outside of the Contract will be governed according to Plan provisions and any agreements relating to those investment options. Transfers may be made between the investment options offered under this Contract subject to any fund imposed limits on the frequency or timing of trades including redemption fees in certain funds. In addition, United reserves the right to restrict Transfers by Participants who are making frequent Transfers that violate United's frequent trading policy applicable to the investment options under this Contract. Failure by the underlying fund or United to take action in any one or more instances with respect to this section shall not be deemed or construed as a further or continuing waiver of this section.

If the Contractholder chooses to offer a Competing Fund for Participant investment outside of this Contract, then Participant Directed Transfers between the Competing Fund and the Maturity Accounts will be administered as follows.

A Participant Directed Transfer cannot be made from the Maturity Account(s) of this Contract directly to a Competing Fund. If the Participant Directed Transfer is to be made to a Competing Fund, then the transferred amount must be held by the Plan trustee for a period of at least ninety (90) days in an investment option of the Plan other than a Competing Fund.

In the event there is an unusual volume of Participant Directed Transfers or Withdrawals, such that United reasonably concludes that an Employer Directed Withdrawal has occurred, United reserves the right to apply the provisions of [Section 5.03] or, at its option, to pay the amount of the requested Withdrawals and charge the Employer an amount equal to the book value of such Withdrawals less the market value of such Withdrawals, all as determined under [Section 5.03].



Mutual of Omaha

UNITED of OMAHA

Section [5.01] of [ARTICLE V] is deleted in its entirety and the following Section [5.01] is substituted therefore:

[5.01] Administrative Fee. An administrative fee will be assessed on the balance of the Contract Fund; such fee covers general Contract expenses including Contract distribution, administration, communications, investment consulting, accounting and trust expenses. The administrative fee may also cover any subsidy paid by United for the recordkeeping or other plan-related fees otherwise payable to any third party by the Contractholder or other related entity. United reserves the unilateral right to change the administrative fee percentage or schedule under this Section 5.01 at any time, subject to the requirements of Section 3.07.

[THE FOLLOWING PROVISION WILL BE USED IN CONTRACTS WITH FLAT FEE CUSTOM PRICING]

[The administrative fee percentage will be one percent (1.0%) of the Contract Fund balance. The administrative fee will be calculated daily by dividing the administrative fee percentage by 365, then multiplying the quotient by the total amount of the Contract Fund balance.]

[THE FOLLOWING PROVISION WILL BE USED IN CUSTOM PRICED CONTRACTS WITH BREAKPOINT SCHEDULES]

[The administrative fee will be determined according to the following schedule:

Total amount of all Contract Fund balances	Administrative fee percentage
<u>\$0 to All Assets</u>	<u>0.00 to 2.50%</u>

The administrative fee will be calculated daily by dividing the administrative fee percentage by 365, then multiplying the quotient by the total amount of the Contract Fund balance.

According to the schedule above, the administrative fee percentage will initially be determined based on the expected total amount of transferred assets to be deposited to the Contract. Transferred assets are monies paid to United by the Contractholder or another investment provider as a single sum on a nonrecurring basis and directed to the Holding Account, Maturity Account(s) or Subaccount(s) under the Contract during the first Contract Year. Thereafter, as of the first Business Day of each December, United will review the total amount of all Contract Fund balances of this Contract for purposes of determining the appropriate administrative fee percentage. The administrative fee percentage will be adjusted according to this schedule, if appropriate, to be effective as soon as administratively feasible after January 1 of the immediately following calendar [year][month]. United will provide written notice of any adjustment in the administrative fee percentage.]

[THE FOLLOWING PROVISION WILL BE USED IN CONTRACTS WITH RATE CARD PRICING]

[The administrative fee will be determined according to the following schedule:

Transferred assets	Administrative fee percentage
\$0 to All Assets	0.00% to 2.50%

The administrative fee will be calculated daily by dividing the administrative fee percentage by 365, then multiplying the quotient by the total amount of the Contract Fund balance.

According to the schedule above, the administrative fee percentage will initially be determined based on the expected total amount of transferred assets to be deposited to the Contract. Transferred assets are monies paid to United by the Contractholder or another investment provider as a single sum on a nonrecurring basis and directed to the Holding Account, Maturity Account(s) or Subaccount(s) under the Contract. The administrative fee percentage may be adjusted according to this schedule once within the first twelve (12) months of the Contract term to reflect the actual total amount of transferred assets deposited to the Contract. United will provide advance written notice of any adjustment in the administrative fee percentage.]

[THE FOLLOWING PROVISION WILL BE USED IN CONTRACTS WHERE THE CONTRACTHOLDER IS BILLED DIRECTLY FOR THE ADMINISTRATIVE FEES]

[The administrative fee will be billed to the Contractholder for payment. Statements will be sent to the Contractholder no more frequently than monthly and no less frequently than annually for payment. If any fees billed under this Contract remain unpaid sixty (60) days after the billing date, United will deduct such fees from the Contract Fund.]

UNITED OF OMAHA LIFE INSURANCE COMPANY



Corporate Secretary

[November 24, 2009]

Date

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: n/a to group annuities		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: n/a to group annuities		
Comments:		