

SERFF Tracking Number: BNLA-126024393 State: Arkansas
 Filing Company: Bankers Life and Casualty Company State Tracking Number: 41562
 Company Tracking Number: LA-06T
 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
 Variable
 Product Name: Schedule LA-06T
 Project Name/Number: Schedule LA-06T/LA-06T

Filing at a Glance

Company: Bankers Life and Casualty Company

Product Name: Schedule LA-06T

TOI: A02I Individual Annuities- Deferred Non-Variable

Sub-TOI: A02I.003 Single Premium

Filing Type: Form

SERFF Tr Num: BNLA-126024393 State: Arkansas

SERFF Status: Closed-Approved-Closed State Tr Num: 41562

Co Tr Num: LA-06T

State Status: Approved-Closed

Author: Sandra Pufpaf

Date Submitted: 02/16/2009

Reviewer(s): Linda Bird

Disposition Date: 02/18/2009

Disposition Status: Approved-Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: Schedule LA-06T

Project Number: LA-06T

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 02/18/2009

Deemer Date:

Submitted By: Sandra Pufpaf

Filing Description:

Re: NAIC 233-61263 FEIN 36-0770740

Individual Life and Annuity – New Forms

Individual Annuity Form

Schedule for:

Single Premium Deferred Annuity Policy Form LA-06T

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Filed via the certification process

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 02/18/2009

Created By: Sandra Pufpaf

Corresponding Filing Tracking Number:

Dear Sir or Madam:

<i>SERFF Tracking Number:</i>	<i>BNLA-126024393</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Bankers Life and Casualty Company</i>	<i>State Tracking Number:</i>	<i>41562</i>
<i>Company Tracking Number:</i>	<i>LA-06T</i>		
<i>TOI:</i>	<i>A021 Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A021.003 Single Premium</i>
<i>Product Name:</i>	<i>Schedule LA-06T</i>		
<i>Project Name/Number:</i>	<i>Schedule LA-06T/LA-06T</i>		

As required in your state, we are filing for approval the revised Schedule for the above referenced policy. Also included is the Actuarial Memorandum. This policy was approved by your Department in 2003. At this time we are changing the surrender charge scale. We will not be changing the surrender charge scale on any of our in-force business.

The surrender charge scale will still be nine years, but will be 1% higher in each year; 9-9-8-7-6-5-4-3-2. We have included a sample Schedule for the non-qualified plan in this filing. Besides the surrender charge scale, nothing else from the originally approved Schedule has been revised.

This form has been filed via the certification process in our state of domicile, Illinois.

We reserve the right to make any typographical corrections or to change the format and font style of the enclosed form to account for different issuance systems. The order and the content, however, will not be changed.

This filing contains no unusual or controversial items from normal Company or industry standards. We respectfully request your favorable consideration and approval of this filing. If you have questions on any aspect of this filing, please call me.

Company and Contact

Filing Contact Information

Sandra Pufpaf, Compliance Analyst	s.pufpaf@banklife.com
222 Merchandise Mart Plaza	312-396-6123 [Phone]
Chicago, IL 60654-9988	312-396-5907 [FAX]

Filing Company Information

Bankers Life and Casualty Company	CoCode: 61263	State of Domicile: Illinois
600 West Chicago Ave	Group Code: 233	Company Type:
Chicago, IL 60654-2800	Group Name:	State ID Number:
(800) 621-3724 ext. [Phone]	FEIN Number: 36-0770740	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	Yes
Fee Explanation:	1 Form X \$50.00 = \$50.00

SERFF Tracking Number: BNLA-126024393 State: Arkansas
Filing Company: Bankers Life and Casualty Company State Tracking Number: 41562
Company Tracking Number: LA-06T
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
Variable
Product Name: Schedule LA-06T
Project Name/Number: Schedule LA-06T/LA-06T
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Bankers Life and Casualty Company	\$50.00	02/16/2009	25742933

SERFF Tracking Number: BNLA-126024393 State: Arkansas
Filing Company: Bankers Life and Casualty Company State Tracking Number: 41562
Company Tracking Number: LA-06T
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
Variable
Product Name: Schedule LA-06T
Project Name/Number: Schedule LA-06T/LA-06T

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	02/18/2009	02/18/2009

APPLICATION NO. XXXXXXXXXX

BANKERS LIFE AND CASUALTY COMPANY
600 WEST CHICAGO AVE CHICAGO, IL 60654-2800
TELEPHONE (312) 396-6000

SCHEDULE

ANNUITANT [JOHN J DOE] [35 MALE] AGE, SEX
POLICY NUMBER [7777777] [FEBRUARY 15, 2009] DATE OF ISSUE
SINGLE PREMIUM [\$10,000.00] [FEBRUARY 15, 2044] DATE INCOME BEGINS
PREMIUM TAX [0.00%] LA-06T POLICY FORM
MINIMUM CASH VALUE [\$5,000.00]

- (1) GUARANTEE PERIOD: 1 POLICY YEAR
- (2) GUARANTEED INTEREST RATE FOR THIS GUARANTEE PERIOD: [4.75%]
- (3) MINIMUM GUARANTEED INTEREST RATE:
 - FIRST 10 POLICY YEARS 2.50%
 - POLICY YEARS 11 AND AFTER 3.00%
- (4) MINIMUM ALLOWABLE FIRST YEAR PREMIUM INCREASE: [\$1,000.00]
- (5) MINIMUM SYSTEMATIC WITHDRAWAL AMOUNT: [\$0]
- (6) WITHDRAWAL PERCENTAGES:

POLICY YEAR	WITHDRAWAL PERCENTAGE
1	9.0%
2	9.0%
3	8.0%
4	7.0%
5	6.0%
6	5.0%
7	4.0%
8	3.0%
9	2.0%
10 AND LATER	0.0%

PLAN
CODE DESCRIPTION
06Y SINGLE PREMIUM DEFERRED ANNUITY

Certificate of Compliance with Arkansas Rule and Regulation 19

Insurer: **Bankers Life and Casualty Company**

Form Number(s): LA-06T Schedule Page

I hereby certify that the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19.

Mariann Dobbs

Signature of Company Officer

Mariann Dobbs

Name

Assistant Secretary

Title

2/16/2009

Date