

SERFF Tracking Number: NALF-126083356 State: Arkansas
Filing Company: National Life Insurance Company State Tracking Number: 41972
Company Tracking Number: 8311(0306)
TOI: L071 Individual Life - Whole Sub-TOI: L071.111 Single Premium - Single Life
Product Name: NL LifeBuilder Unisex Rates
Project Name/Number: NL LifeBuilder Unisex Rates/NL LifeBuilder Unisex Rates

Filing at a Glance

Company: National Life Insurance Company

Product Name: NL LifeBuilder Unisex Rates

TOI: L071 Individual Life - Whole

SERFF Tr Num: NALF-126083356 State: Arkansas

SERFF Status: Closed-Filed-Closed

State Tr Num: 41972

Sub-TOI: L071.111 Single Premium - Single Life Co Tr Num: 8311(0306)

State Status: Filed-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Susan Carey, Laurie Trombly, Michelle Goodwin, Susan Preedom

Disposition Date: 03/27/2009

Date Submitted: 03/25/2009

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: NL LifeBuilder Unisex Rates

Project Number: NL LifeBuilder Unisex Rates

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 03/27/2009

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: 03/27/2009

Created By: Michelle Goodwin

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Michelle Goodwin

Filing Description:

We write today to inform you of a revision to the smoker rate classes (preferred smoker and standard smoker) associated with our Whole Life Insurance unisex policy, written on form 8311AR(0306).

Company and Contact

Filing Contact Information

Michelle Goodwin, Policy Forms Analyst

MGoodwin@Nationallife.com

One National Life Drive

802-229-7441 [Phone]

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 Montpelier, VT 05604 802-229-3743 [FAX]

Filing Company Information

National Life Insurance Company	CoCode: 66680	State of Domicile: Vermont
One National Life Drive	Group Code: -99	Company Type:
Montpelier, VT 05604	Group Name:	State ID Number:
(802) 229-3333 ext. [Phone]	FEIN Number: 03-0144090	

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Life Insurance Company	\$0.00	03/25/2009	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	03/27/2009	03/27/2009

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Disposition

Disposition Date: 03/27/2009

Implementation Date:

Status: Filed-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
Supporting Document	Cover Letter		Yes

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification Bypass Reason: Not applicable Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application Bypass Reason: Not applicable Comments:		

	Item Status:	Status Date:
Satisfied - Item: Cover Letter Comments: Attachment: AR Letter.pdf		



March 25, 2009

Director, Life & Health Division
Department of Insurance
1200 West Third Street
Little Rock, Arkansas 72201-1904

Regarding: **Informational Filing – Premium Rates**

National Life Insurance Company
NAIC No. 0634-66680

We write today to inform you of a revision to the smoker rate classes (preferred smoker and standard smoker) associated with our Whole Life Insurance unisex policy, written on form 8311AR(0306), approved for sale in Arkansas on March 28, 2006.

This revision will apply only to the preferred smoker and standard smoker rate classes. Under the original premium schedule, policies issued with a smoker rate classification used the corresponding nonsmoker premium (the preferred smoker class used the preferred nonsmoker premium and the standard smoker class used the standard nonsmoker premium) for the first two policy years. Under the revised scale, the corresponding nonsmoker premium will no longer be used during the first two policy years for the smoker rate classes.

Barring receipt of instructions from the Department to the contrary, we intend to implement these new rates on June 1, 2009. We would appreciate it very much if you could acknowledge receipt of this submission by stating "Filed for Informational Purposes" or otherwise confirming your receipt.

If you have any questions or concerns about this change, please feel free to contact me at (802) 229-7441 or at MGoodwin@NationalLife.com.

Thank you very much for your consideration and assistance.

Sincerely,

Michelle Goodwin

Michelle Goodwin
Policy Forms Analyst