

SERFF Tracking Number: AEGD-126103150 State: Arkansas
Filing Company: Western Reserve Life Assurance Co. of Ohio State Tracking Number: 42061
Company Tracking Number: EL300
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Extended No Lapse Guarantee Endorsement
Project Name/Number: Extended No Lapse Guarantee Endorsement/EL300

Filing at a Glance

Company: Western Reserve Life Assurance Co. of Ohio

Product Name: Extended No Lapse Guarantee SERFF Tr Num: AEGD-126103150 State: Arkansas

Endorsement

TOI: L08 Life - Other

SERFF Status: Closed-Approved-
Closed State Tr Num: 42061

Sub-TOI: L08.000 Life - Other

Co Tr Num: EL300

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Author: Kathie Allen

Disposition Date: 04/08/2009

Date Submitted: 04/06/2009

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Extended No Lapse Guarantee Endorsement

Status of Filing in Domicile: Pending

Project Number: EL300

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: 04/08/2009

Explanation for Other Group Market Type:

State Status Changed: 04/08/2009

Deemer Date:

Created By: Kathie Allen

Submitted By: Kathie Allen

Corresponding Filing Tracking Number:

Filing Description:

Form EL300 -- Endorsement

We have enclosed the above-referenced form for your review and approval. This is a new form that will not replace any form previously approved by your Division.

This endorsement will be used with a closed block of 1980 CSO business written on the Western Reserve Life Assurance Co. of Ohio policy forms indicated below:

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VL03 approved March 27, 1997
VL90AR approved September 15, 1998
VL95AR approved April 11, 2001
VL96AR approved July 9, 2002
VL30AR approved December 17, 2002
VL07AR approved September 23, 2003
VL08AR approved February 11, 2004
VL09AR approved April 26, 2004

This endorsement will be mailed to the owners of all in force policies where the no lapse date indicated on the policy schedule is in 2006, 2007, 2008, 2009, 2010 or 2011, provided the policy is in force on May 1, 2009. The endorsement extends the no lapse date to the policy anniversary in 2012. The minimum monthly guarantee premium will not be changed. If an affected policy lapses and is reinstated before January 1, 2012, the extended no lapse date will remain in effect.

Company and Contact

Filing Contact Information

Kathie Allen, Senior Analyst kathie.allen@transamerica.com
1150 S. Olive St. 505-206-5139 [Phone]
T-03-06 213-763-9557 [FAX]
Los Angeles, CA 90015

Filing Company Information

Western Reserve Life Assurance Co. of Ohio CoCode: 91413 State of Domicile: Ohio
1150 South Olive St. Group Code: 468 Company Type:
T-03-06 Group Name: State ID Number:
Los Angeles, CA 90015 FEIN Number: 43-1162657
(213) 742-2241 ext. [Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes
Fee Explanation: Ohio (our State of domicile) charges a filing fee of \$50 per filing.
Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Western Reserve Life Assurance Co. of Ohio	\$50.00	04/06/2009	26991369

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	04/08/2009	04/08/2009

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Disposition

Disposition Date: 04/08/2009

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		Yes
Supporting Document	Application		No
Form	Endorsement		Yes

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Form Schedule

Lead Form Number: EL300

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	EL300	Policy/Cont Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.500	EL300.pdf

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO
(A STOCK COMPANY)

Home Office: Columbus Ohio
Administrative Office: [Clearwater, Florida]

ENDORSEMENT

This Endorsement is attached to and forms a part of the Policy.

The No Lapse Date shown on the Policy Schedule page is hereby changed to the policy anniversary occurring in calendar year 2012.

Effective Date This endorsement is effective as of May 1, 2009.

Except as otherwise set forth above, this Endorsement is subject to the exclusions, definitions and provisions of the Policy.

Signed for Us at Our Administrative Office.

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO



Secretary

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Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Flesch Certification

Comments:

The other certifications do not apply to this filing because it is an endorsement, not a policy.

Attachment:

Certification of Readability.pdf

Item Status:

Status

Date:

Bypassed - Item: Application

Bypass Reason: Not Applicable (this filing is an endorsement, not a policy).

Comments:

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO
Home Office: Columbus, Ohio

ARKANSAS CERTIFICATION OF READABILITY

This is to certify that the attached life insurance forms have each achieved a Flesch Reading Ease Score as shown.

<u>Form Number</u>	<u>Form Description</u>	<u>Flesch Score</u>
EL300	Endorsement	50.5

and each form complies with the requirements of Arkansas Statutes Annotated Sections 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.



Cheryl Bock
Assistant Vice President

04/06/09
Date