

SERFF Tracking Number: AMLC-126125607 State: Arkansas
Filing Company: Liberty National Life Insurance Company State Tracking Number: 42173
Company Tracking Number: LIRA02
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
Variable
Product Name: Individual Retirement Annuity Endorsements
Project Name/Number: Individual Retirement Annuity Endorsements/LIRA02

Filing at a Glance

Company: Liberty National Life Insurance Company

Product Name: Individual Retirement Annuity SERFF Tr Num: AMLC-126125607 State: Arkansas

Endorsements

TOI: A021 Individual Annuities- Deferred Non- SERFF Status: Closed-Approved- State Tr Num: 42173
Variable Closed

Sub-TOI: A021.002 Flexible Premium

Co Tr Num: LIRA02

State Status: Approved-Closed

Filing Type: Form

Author: Diane Breeding

Reviewer(s): Linda Bird

Date Submitted: 04/22/2009

Disposition Date: 04/24/2009

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Individual Retirement Annuity Endorsements

Status of Filing in Domicile: Pending

Project Number: LIRA02

Date Approved in Domicile:

Requested Filing Mode:

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: 04/24/2009

Explanation for Other Group Market Type:

State Status Changed: 04/24/2009

Deemer Date:

Created By: Diane Breeding

Submitted By: Diane Breeding

Corresponding Filing Tracking Number:

Filing Description:

Individual Retirement Annuity Endorsement Forms

Company and Contact

Filing Contact Information

Diane Breeding, Assistant Analyst

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3700 S. Stonebridge Drive

972-569-3295 [Phone]

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McKinney, TX 75070 972-569-3728 [FAX]

Filing Company Information

Liberty National Life Insurance Company CoCode: 65331 State of Domicile: Nebraska
 2001 Third Avenue South Group Code: 290 Company Type: Life and Health
 Birmingham, AL 35233 Group Name: Liberty National Life State ID Number:
 (800) 288-2722 ext. 2912[Phone] FEIN Number: 63-0124600

Filing Fees

Fee Required? Yes
 Fee Amount: \$20.00
 Retaliatory? No
 Fee Explanation: Filing fee is \$10.00 per endorsement times 2 endorsements equals \$20.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Liberty National Life Insurance Company	\$20.00	04/22/2009	27361390

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	04/24/2009	04/24/2009

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	No	No
Supporting Document	Application	No	No
Supporting Document	Life & Annuity - Acturial Memo	No	No
Supporting Document	NAIC Transmittal	Yes	Yes
Supporting Document	Filing Fee Form	Yes	Yes
Form	Endorsement	Yes	Yes
Form	Endorsement	Yes	Yes

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Form Schedule

Lead Form Number: LIRA02

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LIRA02	Certificate Amendment, Insert Page, Endorsement or Rider	Endorsement	Initial		0.000	LIRA02 endorsement.pdf
	LRIRA02	Certificate Amendment, Insert Page, Endorsement or Rider	Endorsement	Initial		0.000	LRIRA02 endorsement.pdf.pdf

LIBERTY NATIONAL LIFE INSURANCE COMPANY
P. O. BOX 8080, MCKINNEY, TEXAS 75070 * (972) 529-5085
A Legal Reserve Stock Company * Administrative Offices: McKinney, Texas

INDIVIDUAL RETIREMENT ANNUITY ENDORSEMENT

THIS ENDORSEMENT IS A PART OF THE POLICY TO WHICH IT IS ATTACHED.

This Policy is issued to provide an annuity at retirement within the provisions of Section 408 of the Internal Revenue Code ("IRC"). It is hereby changed by the addition of the following provisions:

1. Except in the case of divorce (pursuant to a valid qualified domestic relations order), this Policy is nontransferable. This means that, except in the case of divorce, no portion of the Annuitant's interest in the Policy can be transferred or assigned to any person or entity other than the Company.
2. The entire interest of the Annuitant in the Policy is nonforfeitable. The Policy is established for the exclusive benefit of the Annuitant and his or her Beneficiaries.
3. The Annuitant may make Purchase Payments under the Policy, up to the limits specified in paragraph 4 below, only if the Annuitant has not reached age 70 1/2 by the end of the year and has taxable compensation for the year. Compensation means wages, salaries, professional fees, or other amounts derived from or received for personal services actually rendered (including, but not limited to commissions paid salesmen, compensation for services on the basis of a percentage of profits, commissions on insurance premiums, tips, and bonuses) and includes earned income, as defined in IRC § 401(c)(2) (reduced by the deduction the self-employed individual takes for contributions made to a self-employed retirement plan). For purposes of this definition, § 401(c)(2) shall be applied as if the term "trade or business" for purposes of § 1402 included service described in subsection (c)(6). Compensation does not include amounts derived from or received as earnings or profits from property (including but not limited to interest and dividends) or amounts not included in gross income. Compensation also does not include any amount received as a pension or annuity or as deferred compensation. The term "compensation" shall include any amount includible in the individual's gross income under § 71 with respect to a divorce or separation instrument described in subparagraph (A) of § 71(b)(2).
4. Except in the case of a rollover contribution (as permitted by IRC §§ 402(c), 402(e)(6), 403(a)(4), 403(b)(8), 403(b)(10), 408(d)(3) and 457(e)(16)) or a contribution made in accordance with the terms of a Simplified Employee Pension (SEP) as described in § 408(k), no contributions will be accepted unless they are in cash, and the total of such contributions shall not exceed \$3,000 for any taxable year beginning in 2002 through 2004, \$4,000 for any taxable year beginning in 2005 through 2007, and \$5,000 for any taxable year beginning in 2008 and years thereafter. This Policy does not require fixed contributions.

After 2008, the limit will be adjusted by the Treasury Department for cost-of-living increases under IRC § 219(b)(5)(C). Such adjustments will be in multiples of \$500.

In the case of an annuitant who is 50 or older, the annual cash contribution limit is increased by \$500 for any taxable year beginning in 2002 through 2005, and \$1,000 for any taxable year beginning in 2006 and years thereafter.

In addition to the amounts described above, an annuitant may make a repayment of a qualified reservist distribution described in Code § 72(t)(2)(G) during the 2-year period beginning on the day after the end of the active duty period or by August 17, 2008 if later.

In addition to the amounts described above, an annuitant who was a participant in a § 401(k) plan of a certain employer in bankruptcy described in Code § 219(b)(5)(C) may contribute up to \$3000 for taxable years beginning in 2006 and before 2010 only. An annuitant who makes contributions under this paragraph may not also make a catch-up contribution based on being age 50 or older.

No contributions will be accepted under a SIMPLE IRA plan established by any employer pursuant to § 408(p). Also, no transfer or rollover of funds attributable to contributions made by a particular employer under its SIMPLE IRA plan will be accepted from a SIMPLE IRA, that is, an IRA used in conjunction with a SIMPLE IRA plan, prior to the expiration of the 2-year period beginning on the date the individual first participated in that employer's SIMPLE IRA.

5. Except as provided in paragraph 11 below, the Annuitant's entire interest in the Policy must be distributed, or begin to be distributed, by the Annuitant's required beginning date. The required beginning date is April 1 following the calendar year in which the Annuitant reaches age 70 ½. For each succeeding year, a distribution must be made on or before December 31 of such year. The payment option selected by the Annuitant must be one which provides for payment of benefits at least as rapidly as one of the following:
 - a. a single sum payment;
 - b. equal or substantially equal payments over the life of the Annuitant;
 - c. equal or substantially equal payments over the lives of the Annuitant and his or her Beneficiary;
 - d. equal or substantially equal payments over a specified period that may not be longer than the Annuitant's life expectancy;
or
 - e. equal or substantially equal payments over a specified period that may not be longer than the joint life and last survivor expectancy of the Annuitant and his or her Beneficiary.

Payments under this paragraph must be non-increasing, or may increase only as provided in Q&As-1 and -4 of § 1.401(a)(9)-6 of the Income Tax Regulations. In addition, any distribution must satisfy the incidental benefit requirements specified in Q&A-2 of § 1.401(a)(9)-6.

The distribution periods described above cannot exceed the periods specified in § 1.401 (a)(9)-6 of the Income Tax Regulations.

6. If the Annuitant dies, before his or her entire interest is distributed, the payment option pursuant to which benefits are paid after the Annuitant's death must be one which provides for payment of benefits at least as rapidly as one of the following:
 - a. If the Annuitant dies on or after required distributions have begun, the entire remaining interest must be distributed at least as rapidly as under the distribution method in effect as of the Annuitant's death; or
 - b. If the Annuitant dies before required distributions have begun, the entire remaining interest must be distributed as elected by the Annuitant or, if the Annuitant has not elected, as elected by the Beneficiary or Beneficiaries at least as rapidly as follows:
 - (1) If the designated Beneficiary is someone other than the Annuitant's surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the Annuitant's death, over the remaining life expectancy of the designated Beneficiary, with such life expectancy determined using the age of the Beneficiary as of his or her birthday in the year following the year of the Annuitant's death, or, if elected, in accordance with paragraph (b) (3) below.

- (2) If the Annuitant's sole designated Beneficiary is the Annuitant's surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the Annuitant's death (or by the end of the calendar year in which the Annuitant would have attained age 70 ½, if later), over such spouse's life, or, if elected, in accordance with paragraph (b)(3) below. If the surviving spouse dies before required distributions commence to him or her, the remaining interest will be distributed, starting by the end of the calendar year following the calendar year of the spouse's death, over the spouse's designated Beneficiary's remaining life expectancy determined using such Beneficiary's age as of his or her birthday in the year following the death of the spouse, or, if elected, will be distributed in accordance with paragraph (b)(3) below. If the surviving spouse dies after required distributions commence to him or her, any remaining interest will continue to be distributed under the payment option chosen.
 - (3) If there is no designated Beneficiary, or if applicable by operation of paragraph (b)(1) or (b)(2) above, the entire interest will be distributed by the end of the calendar year containing the fifth anniversary of the Annuitant's death (or of the spouse's death in the case of the surviving spouse's death before distributions are required to begin under paragraph (b)(2) above).
 - (4) Life expectancy is determined using the Single Life Table in Q&A-I of § 1.401(a)(9)-9 of the Income Tax Regulations. If distributions are being made to a surviving spouse as the sole designated Beneficiary, such spouse's remaining life expectancy for a year is the number in the Single Life Table corresponding to such spouse's age in the year. In all other cases, remaining life expectancy for a year is the number in the Single Life Table corresponding to the Beneficiary's age in the year specified in paragraph (b)(1) or (2) and reduced by 1 for each subsequent year.
7. The "interest" in the IRA includes the amount of any outstanding rollover, transfer and recharacterization under Q&As-7 and -8 of § 1.408-8 of the Income Tax Regulations and the actuarial value of any other benefits provided under the IRA, such as guaranteed death benefits.
 8. For purposes of sections 6(a)-(b) above, required distributions are considered to commence on the Annuitant's required beginning date or, if applicable, on the date distributions are required to begin to the surviving spouse under paragraph (b)(2) above. However, if distributions start prior to the applicable date in the preceding sentence, on an irrevocable basis (except for acceleration) under an annuity contract meeting the requirements of § 1.401 (a)(9)-6 of the Income Tax Regulations, then required distributions are considered to commence on the annuity starting date.
 9. If the sole designated Beneficiary is the Annuitant's surviving spouse, the spouse may elect to treat the IRA as his or her own IRA. This election will be deemed to have been made if such surviving spouse makes a contribution to the IRA or fails to take required distributions as a Beneficiary.
 10. In addition to the distribution requirements set forth in sections 5 and 6 above, all distributions shall be in accordance with the minimum distribution requirements of IRC § 408(b)(3) and the regulations thereunder (including the incidental death benefit provisions of Section 1.401(a)(9)-2 of the proposed regulations). If distributions are not made in the form of an annuity on an irrevocable basis (except for acceleration), then distribution of the interest in the IRA (as determined under paragraph 7) must satisfy the requirements of IRC § 408 (a)(6) and the regulations thereunder, rather than sections 5 and 6 above.
 11. The Annuitant may satisfy the minimum distribution requirements under Sections 408(a)(6) and 408(b)(3) of the IRC by receiving a distribution from one individual retirement annuity or individual retirement account that is equal to the amount required to satisfy the minimum distribution requirements. For this purpose, the owner of two or more individual retirement annuities or individual retirement accounts may use the "alternative method" described in Notice 88-38, 1988-1 C.B. 524 to satisfy the minimum distribution requirements.

12. Any refund of Purchase Payments, other than refunds attributable to excess contributions, will be applied before the close of the calendar year following the year of the refund toward the payment of future Purchase Payments or the purchase of additional benefits.
13. The issuer of an individual retirement annuity shall furnish annual calendar year reports concerning the status of the annuity and any information concerning required minimum distributions that may be required by the Commissioner of Internal Revenue.
14. The Annuitant acknowledges and agrees that it is his or her responsibility - and not the responsibility of Liberty National Life Insurance Company - to comply with the required distribution rules set forth in paragraphs 5 through 11.
15. To the extent any of the terms of this endorsement are inconsistent with the terms of the base policy or contract, the terms of this endorsement shall control.
16. If the provisions of the Internal Revenue Code relating to Individual Retirement Annuities (IRA) are changed or amended from time to time, the language of this endorsement may be more or less restrictive than allowed by the Internal Revenue Code. In such case, the current provisions of the Internal Revenue Code will apply. We may amend this Policy from time to time to comply with the provisions of the Code, related regulations, and other published guidance.
17. All references to code sections are references to the Internal Revenue Code, unless otherwise stated.

In witness whereof, we have caused this endorsement to be effective as of the date of issue of the Policy to which it is attached.



Secretary



President

LIBERTY NATIONAL LIFE INSURANCE COMPANY
P. O. BOX 8080, MCKINNEY, TEXAS 75070 * (972) 529-5085
A Legal Reserve Stock Company * Administrative Offices: McKinney, Texas

ROTH INDIVIDUAL RETIREMENT ANNUITY ENDORSEMENT

THIS ENDORSEMENT IS A PART OF THE POLICY TO WHICH IT IS ATTACHED.

This Policy is issued to provide an annuity at retirement within the provisions of Section 408A of the Internal Revenue Code ("IRC"). It is hereby changed by the addition of the following provisions:

1. Except in the case of divorce (pursuant to a valid written divorce decree), this Policy is nontransferable. This means that, except in the case of divorce, no portion of the Annuitant's interest in the Policy can be transferred or assigned to any person or entity other than the Company.
2. The entire interest of the Annuitant in the Policy is nonforfeitable. The Policy is established for the exclusive benefit of the Annuitant and his or her Beneficiaries.
3. The Annuitant may pay premiums under the Policy, up to the limits specified in paragraph 4 below, only if the Annuitant has taxable compensation for the year. Compensation means wages, salaries, professional fees, or other amounts derived from or received for personal services actually rendered (including, but not limited to commissions paid salesmen, compensation for services on the basis of a percentage of profits, commissions on insurance premiums, tips, and bonuses) and includes earned income, as defined in § 401(c)(2) (reduced by the deduction the self-employed individual takes for contributions made to a self-employed retirement plan). For purposes of this definition, § 401(c)(2) shall be applied as if the term "trade or business" for purposes of § 1402 included service described in subsection (c)(6). Compensation does not include amounts derived from or received as earnings or profits from property (including but not limited to interest and dividends) or amounts not included in gross income. Compensation also does not include any amount received as a pension or annuity or as deferred compensation. The term "compensation" shall include any amount includible in the Annuitant's gross income under § 71 with respect to a divorce or separation instrument described in subparagraph (A) of § 71(b)(2). In the case of a married individual filing a joint return, the greater compensation of his or her spouse is treated as his or her own compensation, but only to the extent that such spouse's compensation is not being used for purposes of the spouse making a contribution to a Roth IRA or a deductible contribution to a non-Roth IRA.
4. (a) Except in the case of a qualified rollover contribution or a recharacterization (as defined in (f) below), no contributions will be accepted unless it is in cash, and the total of such contributions shall not exceed the applicable amount (as defined in (b) below). The contribution described in the previous sentence is referred to as a "regular contribution." However, notwithstanding the dollar limits on contributions, an individual may make a repayment of a qualified reservist distribution described in § 72(t)(2)(G) during the 2-year period beginning on the day after the end of the active duty period or by August 17, 2008, if later. A "qualified rollover contribution" is a rollover contribution of a distribution from an IRA that meets the requirements of § 408(d)(3), except the one-rollover-per-year rule of § 408(d)(3)(B) does not apply if the rollover contribution is from an IRA other than a Roth IRA (a "nonRoth IRA"). For taxable years beginning after 2005, a qualified rollover contribution includes a rollover from a designated Roth account described in § 402A; and for taxable years beginning after 2007, a qualified rollover contribution also includes a rollover from an eligible retirement plan described in § 402(c)(8)(B). Contributions may be limited as described below.

(b) The applicable amount is determined below:

- (i) If the Annuitant is under age 50, the applicable amount is \$4,000 for any taxable year beginning in 2005-2007 and \$5,000 for any taxable year beginning in 2008 and years thereafter. After 2008, the limit will be adjusted by the Treasury Department for cost-of-living increases under § 219(b)(5)(D). Such adjustments will be in multiples of \$500.
- (ii) In the case of an Annuitant who is 50 or older, the annual applicable amount under paragraph (i) above is increased by \$500 for any taxable year beginning in 2002 through 2005, and \$1,000 for any taxable year beginning in 2006 and years thereafter.
- (iii) If the Annuitant was a participant in a § 401(k) plan of a certain employer in bankruptcy described in § 219(b)(5)(C), then the applicable amount under paragraph (i) above is increased by \$3,000 for taxable years beginning after 2006 and before 2010 only. An annuitant who makes contributions under this paragraph (iii) may not also make contributions under paragraph (ii).
- (iv) This Policy does not require fixed contributions.

(c) The maximum regular contribution is the smaller amount of (i) or (ii) below.

- (i) The maximum regular contribution is phased out ratably between certain levels of modified adjusted gross income ("modified AGI", defined in (g) below). For a single Annuitant or head of household, the annual contribution limit is phased out between \$105,000 and \$120,000; for a married Annuitant who files jointly or a qualifying widower, between \$166,000 and \$176,000; and for a married Annuitant filing a separate return, between \$0-\$10,000. After 2006, the dollar amounts above are adjusted by the Secretary of the Treasury for cost-of-living increases under § 408A(c)(3). Such adjustments shall be made in increments of \$1,000.

If the annuitant's modified AGI for a taxable year is in the phase-out range, the calculated maximum regular contribution for that taxable year is rounded up to the next multiple of \$10 and is not reduced below \$200.

- (ii) If the annuitant makes regular contributions to both Roth and nonRoth IRAs for a taxable year, the maximum regular contribution that can be made to all the annuitant's Roth IRAs for that taxable year is reduced by the regular contributions made to the annuitant's nonRoth IRAs for the taxable year.
- (d) A rollover from an eligible retirement plan other than a Roth IRA or a designated Roth account cannot be made to this IRA if, for the year the amount is distributed from the other plan, (i) the Annuitant is married and files a separate return, (ii) the Annuitant is not married and has modified AGI in excess of \$100,000 or (iii) the Annuitant is married and together the Annuitant and the Annuitant's spouse have modified AGI in excess of \$100,000. For purposes of the preceding sentence, a husband and wife are not treated as married for a taxable year if they have lived apart at all times during that taxable year and file separate returns for the taxable year. For taxable years beginning after 2009, the limits in this paragraph (d) do not apply to qualified rollover contributions.
- (e) No contributions will be accepted under a SIMPLE IRA plan established by any employer pursuant to § 408(p). Also, no transfer or rollover of funds attributable to contributions made by a particular employer under its SIMPLE IRA plan will be accepted from a SIMPLE IRA, that is, an IRA used in conjunction with a SIMPLE IRA plan, prior to the expiration of the 2-year period beginning on the date the Annuitant first participated in that employer's SIMPLE IRA.

- (f) A regular contribution to a nonRoth IRA may be recharacterized pursuant to the rules in § 1.408A-5 of the regulations as a regular contribution to this IRA, subject to the limits in (c) above.
 - (g) Modified AGI. For purposes of this section, an Annuitant's modified AGI for a taxable year is defined in § 408A(c)(3)(C)(i) and does not include any amount included in adjusted gross income as a result of a rollover from an eligible retirement plan.
5. No amount is required to be distributed prior to the death of the Annuitant for whose benefit the Policy was originally established.
 6. Upon the death of the Annuitant, his or her entire interest will be distributed at least as rapidly as follows:
 - (a) If the designated Beneficiary is someone other than the Annuitant's surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the Annuitant's death, over the remaining life expectancy of the designated Beneficiary, with such life expectancy determined using the age of the Beneficiary as of his or her birthday in the year following the year of the Annuitant's death, or, if elected, in accordance with paragraph (c) below.
 - (b) If the Annuitant's sole designated Beneficiary is the Annuitant's surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the Annuitant's death (or by the end of the calendar year in which the Annuitant would have attained age 70 1/2, if later), over such spouse's life, or, if elected, in accordance with paragraph (c) below. If the surviving spouse dies before required distributions commence to him or her, the remaining interest will be distributed, starting by the end of the calendar year following the calendar year of the spouse's death, over the spouse's designated Beneficiary's remaining life expectancy determined using such Beneficiary's age as of his or her birthday in the year following the death of the spouse, or, if elected, will be distributed in accordance with paragraph (c) below. If the surviving spouse dies after required distributions commence to him or her, any remaining interest will continue to be distributed under the payment option chosen.
 - (c) If there is no designated Beneficiary, or if applicable by operation of paragraph (a) or (b) above, the entire interest will be distributed by the end of the calendar year containing the fifth anniversary of the Annuitant's death (or of the spouse's death in the case of the surviving spouse's death before distributions are required to begin under paragraph (b) above).
 7. Life expectancy is determined using the Single Life Table in Q&A-I of § 1.401(a)(9)-9 of the Income Tax Regulations. If distributions are being made to a surviving spouse as the sole designated Beneficiary, such spouse's remaining life expectancy for a year is the number in the Single Life Table corresponding to such spouse's age in the year. In all other cases, remaining life expectancy for a year is the number in the Single Life Table corresponding to the Beneficiary's age in the year specified in paragraphs 6(a) or (b) and reduced by 1 for each subsequent year.
 8. The "interest" in the Roth IRA includes the amount of any outstanding rollover, transfer and recharacterization under Q&As-7 and -8 of § 1.408-8 of the Income Tax Regulations and the actuarial value of any other benefits provided under the Roth IRA, such as guaranteed death benefits.
 9. For purposes of paragraph 6(b) above, required distributions are considered to commence on the date distributions are required to begin to the surviving spouse under such paragraph. However, if distributions start prior to the applicable date in the preceding sentence, on an irrevocable basis (except for acceleration) under an annuity contract meeting the requirements of § 1.401(a)(9)-6 of the Income Tax Regulations, then required distributions are considered to commence on the annuity starting date.

10. If the sole designated Beneficiary is the Annuitant's surviving spouse, the spouse may elect to treat the Roth IRA as his or her own Roth IRA. This election will be deemed to have been made if such surviving spouse makes a contribution to the Roth IRA or fails to take required distributions as a Beneficiary.
11. Notwithstanding any provision of this Roth IRA to the contrary, the distribution of the Annuitant's interest in the Roth IRA shall be made in accordance with the requirements of Code § 408(b)(3), as modified by § 408A(c)(5), and the regulations thereunder, the provisions of which are herein incorporated by reference. If distributions are not made in the form of an annuity on an irrevocable basis (except for acceleration), then distribution of the interest in the Roth IRA (as determined under section 8) must satisfy the requirements of § 408(a)(6), as modified by § 408A(c)(5), and the regulations thereunder, rather than the distribution rules in sections 5, 6 and 7.
12. All code section references herein are references to the Internal Revenue Code, unless otherwise indicated.
13. Any refund of premiums, other than refunds attributable to excess contributions, will be applied before the close of the calendar year following the year of the refund toward the payment of future premiums or the purchase of additional benefits.
14. The issuer of a Roth IRA shall furnish annual calendar year reports concerning the status of the annuity and any information concerning required minimum distributions that may be required by the Commissioner of Internal Revenue.
15. The Annuitant acknowledges and agrees that it is his or her responsibility -- and not the responsibility of Liberty National Life Insurance Company -- to comply with the contribution limits and the required distribution rules set forth herein.
16. To the extent any of the terms of this endorsement are inconsistent with the terms of the base policy or contract, the terms of this endorsement shall control.
17. If the provisions of the Internal Revenue Code relating to Individual Retirement Annuities (IRA) are changed or amended from time to time, the language of this endorsement may be more or less restrictive than allowed by the Internal Revenue Code. In such case, the current provisions of the Internal Revenue Code will apply. We may amend this Policy from time to time to comply with the provisions of the Code, related regulations, and other published guidance.

In witness whereof, we have caused this endorsement to be effective as of the date of issue of the Policy to which it is attached.

Sarah M. Hutchison
SPECIMEN

Secretary

[Signature]
SPECIMEN

President

SERFF Tracking Number: AMLC-126125607 State: Arkansas
 Filing Company: Liberty National Life Insurance Company State Tracking Number: 42173
 Company Tracking Number: LIRA02
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
 Variable
 Product Name: Individual Retirement Annuity Endorsements
 Project Name/Number: Individual Retirement Annuity Endorsements/LIRA02

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:
Bypassed - Item: Life & Annuity - Acturial Memo		
Bypass Reason: Not Applicable		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: NAIC Transmittal		
Comments:		
Attachment: AR LIRA02 NAIC.pdf		

	Item Status:	Status Date:
Satisfied - Item: Filing Fee Form		
Comments:		
Attachment: AR LIRA02 Filing Fee Schedule.pdf		

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	ARKANSAS
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2.	Department Use Only
	State Tracking ID

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	Liberty National Life Ins. Co. P.O. Box 8080 McKinney, TX 75070-8080	Nebraska	Life	290	65331	63-0124600	509

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Diane Breeding P.O. Box 8080 McKinney, TX 75070-8080	(972) 569-3295	(972) 569-3728	dbreeding@torchmarkcorp.com

5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____
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6.	Company Tracking Number	LIRA02; LRIRA02
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7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission Previous file # _____
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8.	Market	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise	
		Group	<input type="checkbox"/> Small <input type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____

9.	Type of Insurance	A02I
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10.	Product Coding Matrix Filing Code	A02I.002
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11.	Submitted Documents	<p><input type="checkbox"/> FORMS</p> <table style="width: 100%;"> <tr> <td><input type="checkbox"/> Policy</td> <td><input type="checkbox"/> Outline of Coverage</td> <td><input type="checkbox"/> Certificate</td> </tr> <tr> <td><input type="checkbox"/> Application/Enrollment</td> <td><input checked="" type="checkbox"/> Rider/Endorsement</td> <td><input type="checkbox"/> Advertising</td> </tr> <tr> <td><input type="checkbox"/> Schedule of Benefits</td> <td><input type="checkbox"/> Other</td> <td></td> </tr> </table> <p>Rates</p> <p><input type="checkbox"/> New Rate <input type="checkbox"/> Revised Rate</p> <p><input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____</p> <p>SUPPORTING DOCUMENTATION</p> <table style="width: 100%;"> <tr> <td><input type="checkbox"/> Articles of Incorporation</td> <td><input type="checkbox"/> Third Party Authorization</td> </tr> <tr> <td><input type="checkbox"/> Association Bylaws</td> <td><input type="checkbox"/> Trust Agreements</td> </tr> <tr> <td><input type="checkbox"/> Statement of Variability</td> <td><input type="checkbox"/> Certifications</td> </tr> <tr> <td><input type="checkbox"/> Actuarial Memorandum</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Other _____</td> <td></td> </tr> </table>	<input type="checkbox"/> Policy	<input type="checkbox"/> Outline of Coverage	<input type="checkbox"/> Certificate	<input type="checkbox"/> Application/Enrollment	<input checked="" type="checkbox"/> Rider/Endorsement	<input type="checkbox"/> Advertising	<input type="checkbox"/> Schedule of Benefits	<input type="checkbox"/> Other		<input type="checkbox"/> Articles of Incorporation	<input type="checkbox"/> Third Party Authorization	<input type="checkbox"/> Association Bylaws	<input type="checkbox"/> Trust Agreements	<input type="checkbox"/> Statement of Variability	<input type="checkbox"/> Certifications	<input type="checkbox"/> Actuarial Memorandum		<input type="checkbox"/> Other _____	
<input type="checkbox"/> Policy	<input type="checkbox"/> Outline of Coverage	<input type="checkbox"/> Certificate																			
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<input type="checkbox"/> Association Bylaws	<input type="checkbox"/> Trust Agreements																				
<input type="checkbox"/> Statement of Variability	<input type="checkbox"/> Certifications																				
<input type="checkbox"/> Actuarial Memorandum																					
<input type="checkbox"/> Other _____																					

12.	Filing Submission Date	April 22, 2009	
13	Filing Fee (If required)	Amount <u>\$20.00</u>	Check Date _____
		Retaliatory <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Check Number _____
14.	Date of Domiciliary Approval	Filed this date - Pending	
15.	Filing Description:		
	<p>NAIC: 290-65331 FEIN: 63-0124600 RE: Individual Retirement Annuity Endorsement Form LIRA02 Roth Individual Retirement Annuity Endorsement Form LRIRA02 NAIC Transmittal</p> <p>Attached for your review and approval are copies of the Individual Retirement Annuity Endorsement Form LIRA02 and the Roth Individual Retirement Annuity Endorsement Form LRIRA02.</p> <p>These endorsement forms are being filed for general use with our Liberty National Life insurance annuity products previously filed and approved by your state department of insurance. These endorsement forms were previously approved by the Internal Revenue Service on March 5, 2009.</p> <p>These forms do not contain any unusual or unorthodox provisions or wording</p> <p>These endorsement forms are being filed in all states where the Company does business, and for domiciliary approval in the State of Nebraska.</p> <p>Your early review and approval of this submission will be greatly appreciated. If you have any questions, please feel free to call (972) 569-3295 Collect, or e-mail me at dbreeding@torchmarkcorp.com.</p> <p>Respectfully Diane M. Breeding</p>		

16.	Certification (If required)		
	<p>I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>ARKANSAS</u>.</p> <p>Print Name <u>Diane M. Breeding</u> Title <u>Assistant Analyst</u></p> <p>Signature <u><i>Diane M. Breeding</i></u> Date: <u>April 22, 2009</u></p>		

17.	Form Filing Attachment	
This filing transmittal is part of company tracking number		LIRA02; LRIRA02
This filing corresponds to rate filing company tracking number		

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01	Endorsement	LIRA02	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	N/A
	Individual Retirement Annuity			
02	Endorsement	LRIRA02	<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
	Individual Retirement Annuity			
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

LH FFA-1

ATTN: LIFE & HEALTH DIVISION, ARKANSAS INSURANCE DEPARTMENT

COMPANY NAME: Liberty National Life Insurance Company

COMPANY NAIC CODE: 63-0124600

COMPANY CONTACT PERSON & TELEPHONE # Diane M. Breeding - (972) 569-3295

<u>INSURANCE DEPARTMENT USE ONLY</u>		
ANALYST: _____	AMOUNT: _____	ROUTE SLIP: _____

ALL FEES ARE PER EACH INSURER. PER ANNUAL STATEMENT LINE OF BUSINESS. UNLESS OTHERWISE INDICATED.

FEE SCHEDULE FOR ADMITTED INSURERS

RATE/FORM FILINGS

Life and/or Disability policy form filing and review, per each policy, contract, annuity form, per each insurer, per each filing.	* _____ x \$ 50 = _____
	**Retaliatory _____

Life and/or Disability - Filing and review of each rate filing or loss ratio guarantee filing, per each insurer.	* _____ x \$ 50 = _____
	**Retaliatory _____

Life and/or Disability Policy, contract or Annuity Forms: Filing and review of each certificate, rider, endorsement or application if each is filed separately from the basic form.	* <u>1</u> x \$ 20 = <u>\$20.00</u>
	**Retaliatory _____

Life and/or Disability: Filing and review of Insurer's advertisements, per advertisement, per each insurer.	* _____ x \$ 25 = _____
	**Retaliatory _____

AMEND CERTIFICATE OF AUTHORITY

Review and processing of information to amend an Insurer's Certificate of Authority.	* _____ x \$400 = _____
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Filing to amend Certificate of Authority.	*** _____ x \$100 = _____
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* THESE FEES ARE PAYABLE UNDER THE NEW FEE SCHEDULE AS OUTLINED UNDER RULE AND REGULATION 57.
 ** THESE FEES ARE PAYABLE UNDER THE OLD FEE SCHEDULE AS OUTLINED UNDER ARK. CODE ANN. 23-63-102, RETALIATORY TAX.
 *** THESE FEES ARE PAYABLE AS REQUIRED IN ARK. ANN. 23-61-401.