

<i>SERFF Tracking Number:</i>	<i>BNLA-126102032</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Bankers Life and Casualty Company</i>	<i>State Tracking Number:</i>	<i>42051</i>
<i>Company Tracking Number:</i>	<i>LA-10659C</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.003 Single Premium</i>
<i>Product Name:</i>	<i>Amendment Rider</i>		
<i>Project Name/Number:</i>	<i>LA10659C/LA10659C</i>		

Filing at a Glance

Company: Bankers Life and Casualty Company

Product Name: Amendment Rider

TOI: A02I Individual Annuities- Deferred Non-Variable

Sub-TOI: A02I.003 Single Premium

Filing Type: Form

SERFF Tr Num: BNLA-126102032 State: Arkansas

SERFF Status: Closed-Approved-Closed State Tr Num: 42051

Co Tr Num: LA-10659C

State Status: Approved-Closed

Reviewer(s): Linda Bird

Author: Sandra Pufpaf

Disposition Date: 04/07/2009

Date Submitted: 04/05/2009

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: LA10659C

Project Number: LA10659C

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 04/07/2009

Deemer Date:

Submitted By: Sandra Pufpaf

Filing Description:

Dear Sir or Madam:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Filed VIA Certification Process

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 04/07/2009

Created By: Sandra Pufpaf

Corresponding Filing Tracking Number:

We are submitting the above referenced form for your consideration and approval.

Form LA-10659C is an amendment rider that will be attached to our individual annuity policies. This form is new and intended to qualify our individual annuity policies as Tax Sheltered Annuities as provided under Section 403(b) of the Internal Revenue Service Code as revised effective January 1, 2009.

SERFF Tracking Number: BNLA-126102032 State: Arkansas
 Filing Company: Bankers Life and Casualty Company State Tracking Number: 42051
 Company Tracking Number: LA-10659C
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
 Variable
 Product Name: Amendment Rider
 Project Name/Number: LA10659C/LA10659C

A Flesch Score Certification has not been included since the language in this form complies with Section 403(b) of the Internal Revenue Service Code.

We reserve the right to change the format of the enclosed form to account for different issuance systems. The order and the content, however, will not be changed.

This rider has been submitted via the certification process to our home state of Illinois.

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: \$50 X 1form = \$50
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Bankers Life and Casualty Company	\$50.00	04/05/2009	26958740

SERFF Tracking Number: BNLA-126102032 State: Arkansas
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TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
Variable
Product Name: Amendment Rider
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	04/07/2009	04/07/2009

SERFF Tracking Number: BNLA-126102032 State: Arkansas
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 Variable
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Form Schedule

Lead Form Number: LA-10659C

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	LA-10659C	Policy/Cont Tax Sheltered ract/Fratern Annuity Amendment al Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	LA10659C.pdf

TAX SHELTERED ANNUITY AMENDMENT RIDER

For use with policies issued in connection with Plans that are sponsored by public schools or other entities that are not subject to The Employee Retirement Income Security Act of 1974, as amended ("ERISA"). If the Employer acts either intentionally or inadvertently to subject this policy to the requirements of ERISA, We cannot be responsible for ensuring compliance to that law, or to the regulations thereunder.

This rider is a part of and modifies the policy to which it is attached, and the following provisions apply in lieu of any provisions in the policy to the contrary. It takes effect on the Date of Issue of the policy. This Tax-Sheltered Annuity (TSA) is established under section 403(b) of the Internal Revenue Code of 1986, as amended (Code). This policy shall be interpreted in accordance with Code section 403(b) and the regulations thereunder (Regulations).

If the policy to which this rider is attached was issued before January 1, 2009, this rider supersedes any previous such rider effective as of January 1, 2009.

Any reference to the Code or to regulations thereunder, in this rider or in the policy to which it is attached, refers also to any successor or amended or other applicable law, Code Section or Regulation.

- 1. Coordination with Plan.** Unless this policy is not subject to the written plan requirement of the Regulations, this TSA is subject to the terms of the Employer Plan in connection with which it is issued, and the terms of the Plan govern in the event of a conflict between the terms of the Plan and this rider, provided that the terms of the Plan do not expand the terms of this rider and do not impose any responsibilities or duties on Us greater than those set forth in this rider, and that the Plan complies with the requirements of the Code. For example, the provisions of this rider permitting loans and distributions in the case of hardship do not apply if the Plan does not permit loans or distributions. Also, if the Plan permits but does not require loans and distributions in the case of hardship, and the policy does not provide for loans and distributions, the policy will not be viewed as permitting such loans and distributions.

We shall rely upon the Employer's representations regarding the contents of the applicable Plan document. The Employer, or its duly-authorized representative, is responsible for sharing with Us information that is necessary for the Issuer to administer this policy in accordance with the terms of the Plan and the Code, including information necessary for Us to satisfy Our withholding and information reporting obligations under the Code with respect to this policy. We shall rely upon the Employer's instructions in permitting contributions to and making distributions from this policy. (including loans) in accordance with the terms of the Plan. As required by law, We will share with the Employer information regarding this policy that the Employer requests for purposes of ensuring adherence to the terms of the Plan.

We are an insurance product provider only, and not a plan sponsor, fiduciary, or financial, tax or legal adviser.

- 2. Contributions in General.** Except in the case of a rollover contribution described in Code Sections 402(c), 402(e)(6), 403(a)(4), 403(b)(8), 403(b)(10), 408(d)(3), and 457(e)(16), Plan contributions must be made on behalf of the Participant by the Employer, which warrants that it is an organization described in Code Section 403(b)(1)(A), or by an exchange or plan-to-plan transfer described in paragraph **5. D.** of this rider. The Employer may not make contributions after the Participant's death. No Roth TSA contributions or amounts subject to ERISA will be accepted. All contributions must be made in cash.

- 3. Contribution Limits.** Except as permitted by Code Section 414(v), contributions made pursuant to a salary reduction agreement shall not exceed the limits of Code Section 402(g). If contributions exceed this limit, We may distribute amounts equal to such excess, together with income allocable thereto and net of allocable loss thereon, to the Participant as permitted by applicable law. In addition, contributions shall not exceed the limits of Code Section 415. We will not accept any contributions in excess of these limits and do not intend to maintain excess amounts in a separate account under the policy in any way, but will return such excess amounts.

In no event will We require that the Owner agree to make annual salary reduction contributions in excess of \$200 (or any other such limitation specified in Code Section 403(b)(12)).

- 4. Nontransferable, Non-forfeitable, Limited Assignments and Exclusive Benefit.** This policy is nontransferable within the meaning of Code Section 401(g) and is nonforfeitable. This policy may not be sold, pledged, assigned, or discounted. If loans are permitted, however, this policy may be partially assigned to Us to secure a loan. This policy may also be wholly or partly assigned under the terms of a qualified domestic relations order ("QDRO") as provided in Code Section 414(p). This policy shall be for the exclusive benefit of the Participant or his or her beneficiaries.

5. Distribution Restrictions.

- A. **In General.** Distribution shall be made only in accordance with the requirements of Code Section 403(b), the Regulations, and the Plan. We have no responsibility to make any distribution (including a loan) from this policy until We have received instructions or information from the Employer in a form acceptable to Us and necessary for Us to administer this policy in accordance with Code Section 403(b) and the Plan.
- B. **Restricted Elective Deferrals.** Distributions attributable to Restricted Elective Deferrals shall not be paid from this policy unless the Participant has (1) reached age 59½, (2) had a severance from employment, (3) died, (4) become disabled (within the meaning of Code Section 72(m)(7)), or (5) incurred a hardship (in which case such amounts shall be limited to actual salary deferral contributions, excluding earnings thereon).
- C. **Other Amounts.** Distributions attributable to non-taxable transfer from Custodial Accounts qualifying under Code Section 403(b)(7), and earnings on such amounts, shall not be paid from this policy unless the Participant has (1) reached age 59½, (2) had a severance from employment, (3) died, (4) become disabled (within the meaning of Code section 72(m)(7)) or (5) incurred a hardship (in which case such amounts shall be limited to actual salary deferral contributions, excluding earnings thereon).
- D. **Exchanges and Transfers.** Subject to the terms of the Plan, tax-free exchanges within the Plan and plan-to-plan transfers involving this policy will be allowed to the extent permitted by law. No Roth TSA exchanges or transfers will be accepted.

With respect to amounts exchanged or transferred to this policy, pursuant to paragraph 5. of this rider, this policy imposes distribution restrictions that are not less stringent than those imposed under the policy being exchanged or under the transferor plan, whichever is applicable, in accordance with Section 1.403(b)-10(b)(2) of the Regulations.

5. Distribution Restrictions (continued)

E. Exceptions.

- (1) Notwithstanding any other provision in this paragraph 6, distributions are permitted to be paid to the extent (a) allowed by applicable law, (b) required by a qualified domestic relations order (QDRO) within the meaning of section 414(p), or (c) described in Code Section 72(t)(2)(G).
- (2) If the Employer informs Us that the Plan has been terminated in accordance with Section 1.403(b)-10(a) of the Regulations, We shall follow the instructions of the Employer with regard to how this policy or the accumulated benefits hereunder are to be distributed, provided that such instructions are in accordance with the requirements of Code Section 403(b) and the Regulations.

6. Required Minimum Distributions.

Distributions from this policy must be made in accordance with the required minimum distribution (“RMD”) rules of Code Sections 403(b)(10) and 401(a)(9) and the Regulations thereunder. Distributions from and benefits under this policy also must satisfy the requirements relating to incidental benefits under Section 1.401-1(b)(1)(ii) of the Regulations. All such rules are incorporated herein by reference.

The entire interest of the Participant in this policy will commence to be distributed no later than the first day of April following the later of (1) the calendar year in which the Participant attains the age of 70 ½ or, (2) the calendar year in which the Participant retires from the Employer maintaining the plan (the “required beginning date” or “RBD”), over the life of the Participant, or the lives of the Participant and his or her spouse or other beneficiary, or over any lesser period, subject to the above-referenced RMD rules.

7. **Loans.** If permitted by the Plan, loans may be made under this policy to the extent provided in the policy or any riders or endorsements thereto, subject to requirements of the Code, Our procedures and limitations in effect at the time the loan is requested, and any additional terms and conditions otherwise imposed by Us.
8. **Direct Rollovers.** A distributee may elect, at the time and in the manner prescribed by Us (and if applicable, by the plan administrator), to have any portion of an eligible rollover distribution that is equal to at least \$500 paid directly to an eligible retirement plan specified by the distributee in a direct rollover. If an eligible rollover distribution is less than \$500, a distributee may not make the election described in the preceding sentence to rollover a portion of the eligible rollover distribution.

An eligible rollover distribution is any distribution of all or any portion of the balance to the credit of the distributee, except that an eligible rollover distribution does not include (i) any distribution that is one of a series of substantially equal periodic payments (not less frequently than annually) made for the life (or life expectancy) of the distributee or the joint lives (or joint and last survivor expectancies) of the distributee and the distributee’s designated beneficiary, or for a specified period of ten years or more; (ii) any distribution to the extent such distribution is required under Code Sections 401(a)(9) or 403(b)(10); (iii) any hardship distribution; (iv) the portion of any other distribution(s) that is not includible in gross income (determined without regard to the exclusion for net unrealized appreciation with respect to employer securities); (v) any other distribution(s) that is reasonably expected to total less than \$200 during a year; and (vi) any other amounts designated in authoritative published federal income tax guidance.

If a portion of a distribution consists of after-tax employee contributions that are not includible in gross income, such portion may be transferred only to an individual retirement account or annuity described in Code Section 408(a) or (b), respectively, or to a qualified defined contribution plan described in Code Sections 401(a) or 403(a) that agrees to separately account for amounts so transferred, including separately accounting for the portion of such distribution which is includible in gross income and the portion of the distribution which is not so includible.

8. Direct Rollovers (continued)

An eligible retirement plan is **A.** An eligible plan under Code Section 457(b) which is maintained by a state, political subdivision of a state, or any agency or instrumentality of a state or political subdivision of a state and which agrees to separately account for amounts transferred into such plan from this policy; **B.** An individual retirement account described in Code Section 408(a); **C.** An individual retirement annuity described in Code Section 408(b); **D.** An annuity plan described in Code Section 403(a); **E.** An annuity policy described in Code Section 403(b); or **F.** A qualified plan described in Code Section 401(a), that accepts the distributee's eligible rollover distribution. The definition of eligible retirement plan shall also apply in the case of a distribution to a surviving spouse, or to a spouse or former spouse who is an alternate payee under a QDRO.

A distributee includes the Participant, the Participant's surviving spouse, and the Participant's spouse or former spouse who is an alternate payee under a QDRO, who are distributees with regard to the interest of the spouse or former spouse.

9. Definitions of Terms Used in this Rider.

A. Employer. Employer means the entity that established the Plan under which this policy was issued. The Employer must be a public school of a State as described in Section 1.403(b)-2(a)(8)(i)(A) of the Regulations, or another permissible entity that is exempt from ERISA. Actions of a duly-authorized representative of the employer, such as a third-party administrator (TPA), will be deemed to be acts of the Employer.

B. Owner. "Owner" refers to the plan Participant, or to his or her successor in interest in the policy.

C. Plan. The lawful provisions of the Employer's 403(b) plan pursuant to which this policy is issued or, if applicable, any agreement under which information regarding this policy and the Employer's 403(b) plan is shared as required by Section 1.403(b)-10(b)(2)(C) of the Regulations.

D. Restricted Elective Deferrals. Restricted Elective Deferrals means Section 403(b) elective deferral contributions made after December 31, 1988, pursuant to a salary reduction agreement, and the earnings on such contributions, and earnings after December 31, 1988 on amounts held as of December 31, 1988.

E. Issuer. "We," "Us," "Our," "the Company," "Issuer," or "Insurer" all refer to the Insurance Company issuing the annuity policy to which this rider is attached and of which it is made a part.

10. Qualified Tax or Legal Adviser. The various laws applicable to this policy are complex, so Participants or beneficiaries should consult carefully with their own qualified independent tax or legal advisers before acting.

11. Additional Provisions.

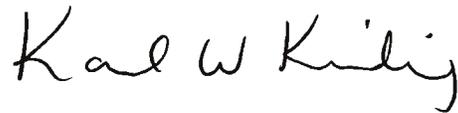
A. To the extent required under Code Sections 403(b)(14) and 401(a)(37), in the case of a Participant who dies while performing qualified military services (as defined in Code Section 414(u)), the survivors of the Participant are entitled to any additional benefits (other than benefit accruals relating to the period of qualified military service) provided under the plan had that Participant resumed and then terminated employment on account of death. This provision is intended to comply with the requirements of the Heroes Earnings Assistance and Relief Tax Act of 2008 ("HEART").

11. Additional Provisions (continued)

B. We reserve the right to amend this policy as necessary to qualify this policy under Section 403(b) of the Code, as amended, and under all related sections and regulations in effect during the term of this policy. Any such amendment will be promptly mailed to the Owner at the Owner's last known address.

12. Annual Reports. The Company will furnish annual calendar year reports concerning the status of this policy.

BANKERS LIFE AND CASUALTY COMPANY

A handwritten signature in black ink that reads "Karl W Kildig". The signature is written in a cursive style with a large initial 'K' and a distinct 'W'.

Secretary

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<i>Product Name:</i>	<i>Amendment Rider</i>		
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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	N/A		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	N/A		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Life & Annuity - Acturial Memo		
Bypass Reason:	N/A		
Comments:			