

SERFF Tracking Number: AULD-126127809 State: Arkansas  
Filing Company: American United Life Insurance Company State Tracking Number: 42224  
Company Tracking Number: L-59 121  
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life  
Product Name: Legacy 121  
Project Name/Number: Legacy 121/L-59 121

## Filing at a Glance

Company: American United Life Insurance Company

Product Name: Legacy 121

TOI: L071 Individual Life - Whole

Sub-TOI: L071.101 Fixed/Indeterminate  
Premium - Single Life

Filing Type: Form

SERFF Tr Num: AULD-126127809 State: Arkansas

SERFF Status: Closed-Approved-  
Closed State Tr Num: 42224

Co Tr Num: L-59 121

State Status: Approved-Closed

Author: Angela Riggles

Date Submitted: 04/27/2009

Reviewer(s): Linda Bird

Disposition Date: 05/04/2009

Disposition Status: Approved-  
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Legacy 121

Project Number: L-59 121

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 05/04/2009

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: 05/04/2009

Created By: Angela Riggles

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Angela Riggles

Filing Description:

We are submitting for your review and approval the policy data pages and a revised actuarial memorandum for our whole life insurance policy L-59. It is our intention to expand this plan to mature at age 121.

L-59 was originally approved in your state on September 29, 2006 (SERFF filing #SERT-6TTHHT637).

The only policy language change is on page 4 in which we have revised the name of the mortality table being used.

We have included the policy data pages for your information. These pages show the "John Doe" information for when

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the policy is payable to age 121. A new Actuarial Memorandum is included.

In addition to the whole life policy being revised to make payable to age 121, the Blended Insurance Rider, form LR-192, is also being submitted for the same change. This rider was originally approved in your state on September 29, 2006 (SERFF filing #SERT-6TTHHT637). There are no rider language changes necessary for the LR-192; we are only submitting a revised actuarial memorandum to achieve this change.

## Company and Contact

### Filing Contact Information

Angie Riggles, Product Analyst angela.riggles@oneamerica.com  
 One American Square 317-285-4371 [Phone]  
 P.O. Box 7127 317-285-1297 [FAX]  
 Indianapolis, IN 46206-7127

### Filing Company Information

American United Life Insurance Company CoCode: 60895 State of Domicile: Indiana  
 One American Square Group Code: 619 Company Type:  
 P.O. Box 7127 Group Name: State ID Number:  
 Indianapolis, IN 46206 FEIN Number: 35-0145825  
 (877) 285-7660 ext. [Phone]

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American United Life Insurance Company	\$50.00	04/27/2009	27440687

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	05/04/2009	05/04/2009

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*Product Name:* Legacy 121  
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## **Disposition**

Disposition Date: 05/04/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		No
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Life & Annuity - Acturial Memo		No
<b>Form</b>	Whole Life Policy Data Pages		Yes

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## Form Schedule

Lead Form Number: L-59

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	L-59	Data/Declar	Whole Life Policy ation PagesData Pages	Initial		0.000	L-59 121 PDP.pdf

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## *Policy Data Page*

**Insured:** [John Doe]

**Policy Number:** [0000000001]

**Sex:** [Male]

**Issue Age:** [35]

**Issue Date:** [09/01/09]

Policy years and policy months are  
computed from this date.

**Premium Class:** [Standard No Tobacco]

**Owner(s):** [John Doe]

**Plan**

Whole Life Insurance Policy

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## *Schedule of Benefits*

<b><u>Form Number</u></b>	<b><u>Description of Coverages</u></b>	<b><u>Amount of Insurance</u></b>	<b><u>Termination Date</u></b>
L-59	Whole Life Insurance	[\$250,000]	[To Age 121]
LR-192	Blended Insurance Rider	[\$50,000]	[To Age 121]

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## *Schedule of Premiums*

<b><u>Form Number</u></b>	<b><u>Description of Coverages</u></b>	<b><u>Annual Premium (1)</u></b>	<b><u>Years Payable</u></b>
L-59	Whole Life Insurance	[\$2,687.50]	[To Age 121]
LR-192	Blended Insurance Rider See LR-192 premiums on page 3.		[To Age 121]

**(1) Your premium is due on an annual basis. If you would like to pay your premium on a semi-annual or monthly basis, there is an additional charge.**

## *Table of Premiums*

The premiums shown below are the maximum premiums per \$1,000 of one-year term insurance provided under the Blended Insurance Rider, [LR-192.]

<u>Beginning of Policy Year</u>	<u>Maximum One Year Term Rate per \$1,000</u>	<u>Beginning of Policy Year</u>	<u>Maximum One Year Term Rate per \$1,000</u>	<u>Beginning of Policy Year</u>	<u>Maximum One Year Term Rate per \$1,000</u>
1	1.21	33	20.09	65	341.85
2	1.28	34	21.85	66	363.19
3	1.34	35	23.64	67	380.08
4	1.44	36	25.77	68	398.06
5	1.54	37	28.15	69	417.20
6	1.65	38	31.32	70	437.56
7	1.79	39	34.62	71	459.21
8	1.96	40	38.08	72	482.22
9	2.15	41	41.91	73	506.69
10	2.39	42	46.08	74	532.69
11	2.65	43	50.92	75	560.31
12	2.90	44	56.56	76	589.64
13	3.17	45	63.06	77	620.79
14	3.33	46	70.14	78	653.84
15	3.52	47	78.19	79	688.94
16	3.76	48	86.54	80	726.18
17	4.06	49	95.51	81	765.70
18	4.47	50	105.43	82	807.61
19	4.93	51	116.57	83	852.07
20	5.50	52	128.91	84	899.23
21	6.17	53	142.35	85	949.22
22	6.88	54	156.73	86	1000.00
23	7.64	55	171.88		
24	8.27	56	187.66		
25	8.99	57	202.44		
26	9.86	58	217.83		
27	10.94	59	234.04		
28	12.25	60	251.14		
29	13.71	61	269.17		
30	15.24	62	285.64		
31	16.85	63	303.18		
32	18.47	64	321.88		

## *Table of Values*

The values shown below are for the amount of insurance and assume all required premiums have been paid annually and to the end of the indicated policy year. These values may differ if you pay other than annually. These values have not been increased by any paid-up additions or dividend accumulations nor decreased by any policy loan. The values for any policy year not shown will be furnished upon request.

<b><u>End of Policy Year</u></b>	<b><u>Attained Age of Insured</u></b>	<b><u>Cash or Loan Value</u></b>	<b><u>Paid Up Insurance</u></b>	<b><u>Extended Term Ins.</u></b>	
				<b><u>Years</u></b>	<b><u>Days</u></b>
1	36	0.00	0.00	0	0
2	37	0.00	0.00	0	0
3	38	1,729.62	7,543.37	4	226
4	39	4,397.77	18,527.57	9	181
5	40	7,151.68	29,107.79	13	94
6	41	9,993.01	39,297.12	15	334
7	42	12,918.73	49,093.31	17	309
8	43	15,925.98	58,498.48	19	126
9	44	19,014.46	67,525.04	20	160
10	45	22,177.05	76,167.71	21	96
11	46	25,413.82	84,444.00	21	332
12	47	28,731.92	92,387.15	22	157
13	48	32,132.05	100,011.68	22	309
14	49	35,643.99	107,390.65	23	58
15	50	39,267.21	114,524.09	23	131
16	51	42,997.26	121,406.48	23	174
17	52	46,828.03	128,032.61	23	192
18	53	50,743.60	134,384.99	23	187
19	54	54,740.87	140,471.46	23	163
20	55	58,805.43	146,284.85	23	120
25	60	62,925.57	151,825.62	23	60
30	65	67,101.86	157,111.77	22	348

Cash values, reserves and net single premiums are based on the Commissioners 2001 Standard Ordinary Composite Ultimate Mortality Table. All calculations for reserves, cash values, the amount of paid-up insurance and the period of extended term insurance are based on continuous functions with interest at **4.0%** per year.

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<i>Project Name/Number:</i>	<i>Legacy 121/L-59 121</i>		

## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Flesch Certification		
<b>Bypass Reason:</b>	not applicable to this filing		
<b>Comments:</b>			

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Application		
<b>Bypass Reason:</b>	not applicable to this filing		
<b>Comments:</b>			