

SERFF Tracking Number: PERR-126178125 State: Arkansas
 Filing Company: USAA Life Insurance Company State Tracking Number: 42604
 Company Tracking Number: USAA-LXMR-AR-0901F
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: Life - Extended Maturity Rider
 Project Name/Number: USAA-LXMR-AR-0901F/USAA-LXMR-AR-0901F

Filing at a Glance

Company: USAA Life Insurance Company

Product Name: Life - Extended Maturity Rider SERFF Tr Num: PERR-126178125 State: Arkansas
 TOI: L08 Life - Other SERFF Status: Closed-Approved- State Tr Num: 42604
 Closed

Sub-TOI: L08.000 Life - Other Co Tr Num: USAA-LXMR-AR- State Status: Approved-Closed
 0901F

Filing Type: Form

Reviewer(s): Linda Bird
 Disposition Date: 06/12/2009
 Authors: Ines Piquet, Neresa
 Torres, Olga E. Garcia, Addy
 Anggelico
 Date Submitted: 06/09/2009 Disposition Status: Approved-
 Closed

Implementation Date Requested: On Approval
 State Filing Description:

Implementation Date:

General Information

Project Name: USAA-LXMR-AR-0901F
 Project Number: USAA-LXMR-AR-0901F
 Requested Filing Mode: Review & Approval
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact:
 Filing Status Changed: 06/12/2009

Status of Filing in Domicile: Authorized
 Date Approved in Domicile: 03/10/2004
 Domicile Status Comments:
 Market Type: Individual
 Group Market Size:
 Group Market Type:
 Explanation for Other Group Market Type:
 State Status Changed: 06/12/2009
 Created By: Neresa Torres
 Corresponding Filing Tracking Number:

Deemer Date:
 Submitted By: Addy Anggelico
 Filing Description:

USAA Life Insurance Company (the Company) is submitting new Extended Maturity Rider LBR444991ST 09-03 for your review. This form has been approved in their domicile state of Texas. The Company will be filing in other locations and will modify the contract only to meet respective state requirements.

The Extended Maturity Rider, LBR44491ST 09-03, will be used to extend the scheduled maturity date on all 58CSO and 80CSO policies approved in your state for permanent plans and Universal Life. The Company is no longer selling these

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policies, but will use the Extended Maturity Rider with in-force policies.

Enclosed is authorization for Perr&Knight to submit this filing on behalf of the Company. All correspondence related to this filing should be directed to Perr&Knight. The Company has prepared the form contained in this filing along with the explanatory memorandum. If there are any requests for additional information related to items prepared by the Company, we will forward the request immediately to the Company contact. The Company's response will be submitted to your attention as soon as we receive it.

Company and Contact

Filing Contact Information

Neresa Torres, State Filings Project doi@perrknight.com
 Coordinator
 881 Alma Real Drive 888-201-5123 [Phone] 111 [Ext]
 Suite 205 310-230-8529 [FAX]
 Pacific Palisades, CA 90272

Filing Company Information

(This filing was made by a third party - perrandknightactuaryconsultants)

USAA Life Insurance Company	CoCode: 69663	State of Domicile: Texas
9800 Fredericksburg Road	Group Code: 200	Company Type: Life
San Antonio, TX 78288	Group Name: USAA Life Group	State ID Number:
(800) 531-8000 ext. [Phone]	FEIN Number: 74-1472662	

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? Yes
 Fee Explanation: TX charges \$100 for riders
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
USAA Life Insurance Company	\$100.00	06/09/2009	28456876

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	06/12/2009	06/12/2009

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Disposition

Disposition Date: 06/12/2009

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
Supporting Document	Actuarial Memorandum		No
Supporting Document	Letter of Authorization		Yes
Form	Extended Maturity Rider		Yes

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Form Schedule

Lead Form Number: LBR444991ST 09-03

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LBR444991ST 09-03	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Extended Maturity Rider	Initial		51.000	LBR44491ST 09-03 - Extended Maturity Rider.PDF



EXTENDED MATURITY RIDER

This rider is part of the policy to which it is attached. This rider will not increase guaranteed policy values, if any. Except as stated in this rider, all other policy provisions apply.

Definitions Extended Maturity Date. The new Maturity Date requested under the terms of this rider.
Scheduled Maturity Date. The Maturity Date shown in the Insurance Schedule.
You, Your. The Owner of the policy.

Extended Maturity You may request an extension of the Scheduled Maturity Date. The extension is subject to the conditions stated in this rider. You are responsible for any and all tax consequences which may result from the Extended Maturity Date.

Conditions The Scheduled Maturity Date may be extended subject to these conditions:

- 1) The policy and this rider must be in force on the Scheduled Maturity Date.
- 2) You must request an extension in writing prior to the Scheduled Maturity Date and the written request must be received at our Home Office.
- 3) We must approve the requested Extended Maturity Date.
- 4) Any assignee of record must agree in writing to the requested Extended Maturity Date.
- 5) All riders attached to this policy, except for this rider, will terminate as of the Scheduled Maturity Date.
- 6) The Extended Maturity Date will be the date you request, but not longer than twenty years after the Scheduled Maturity Date.

If any of the above conditions are not met, the policy will terminate on the Scheduled Maturity Date.

Effect of Extended Maturity After the Scheduled Maturity Date:

- 1) The life insurance proceeds payable under the policy will be the policy's Net Cash Value.
- 2) The Cash Value will continue to accrue in the same manner as described in the policy, except that there will be no charges for mortality.
- 3) Interest on policy loans will continue to accrue in accordance with the terms of the policy.
- 4) We will not accept any additional premium payments.
- 5) All other provisions of the policy will continue to apply.

USAA LIFE INSURANCE COMPANY 9800 Fredericksburg Road San Antonio, Texas 78288

General Provisions This rider only applies to the extent that it does not disqualify this policy as life insurance under any applicable Internal Revenue Code provisions.

Nonparticipating Dividends are not payable in connection with this rider.

Rider Termination This rider will end at the earliest of the following events:

- 1) The policy terminates.
- 2) Election or implementation of any of the policy's nonforfeiture benefits.
- 3) Your written request to terminate this rider.

Effective Date of this Rider if other than effective date of policy: _____.

Signed for the Company.

USAA LIFE INSURANCE COMPANY



Russell A. Evenson - President

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: ARKANSAS CERTIFICATE.pdf		

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

	Item Status:	Status Date:
Satisfied - Item: Letter of Authorization Comments: Attachment: Letter of Authorization 2009.pdf		

USAA LIFE INSURANCE COMPANY

CERTIFICATION

DATE: June 08, 2009

FORM NAME	FORM NUMBER	FLESCH SCORE
Extended Maturity Rider	LBR444991ST 09-03	51

This is to certify that the above referenced form meets or exceeds the readability, legibility, and format requirements of any applicable laws and regulations.



Russell A. Evenson
President
USAA LIFE INSURANCE COMPANY



9800 Fredericksburg Road
San Antonio, Texas 78288

March 1, 2009

Re: United Services Automobile Association (USAA), NAIC CoCode: 25941
USAA Casualty Insurance Company (USAA-CIC), NAIC CoCode: 25968
USAA General Indemnity Company (USAA-GIC), NAIC CoCode: 18600
Garrison Property & Casualty Insurance Company (GAR), NAIC CoCode: 21253
USAA County Mutual Insurance Company, NAIC CoCode: 10078
USAA Texas Lloyds Company, NAIC CoCode: 11120
USAA Life Insurance Company of New York, NAIC CoCode: 60228
USAA Direct Life Insurance Company, NAIC CoCode: 72613
USAA Life Insurance Company, NAIC CoCode 69663

To Whom It May Concern:

Perr&Knight, Inc. is hereby authorized to submit rates, rule, and form filings on behalf of the above listed companies. This authorization includes providing additional information and responding to questions regarding the filing on our behalf as necessary. This authorization is deemed to be in effect until rescinded in writing.

Please direct all correspondences and inquires related to this filing to Perr&Knight, Inc. at the following address:

State Filings Department
Perr&Knight, Inc.
881 Alma Real Drive, Suite 205
Pacific Palisades, CA 90272
Phone: (310) 230-9339
Fax: (310) 230-8529

Please contact me if you have any questions regarding this authorization.

Sincerely,

A handwritten signature in black ink that reads "Michael Foley". The signature is written in a cursive style with a large, looping "y" at the end.

Michael Foley, Assistant Vice President
USAA
9800 Fredericksburg Road
San Antonio, TX 78288

Phone: (210) 498-6729
Fax: (210) 498-0083