

<i>SERFF Tracking Number:</i>	<i>NDPL-126167941</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Aviva Life and Annuity Company</i>	<i>State Tracking Number:</i>	<i>42862</i>
<i>Company Tracking Number:</i>	<i>2EPTCG09</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>2EPTCG09</i>		
<i>Project Name/Number:</i>	<i>2EPTCG09/2EPTCG09</i>		

## Filing at a Glance

Company: Aviva Life and Annuity Company

Product Name: 2EPTCG09

TOI: L04I Individual Life - Term

SERFF Tr Num: NDPL-126167941 State: Arkansas

SERFF Status: Closed-Approved-  
Closed State Tr Num: 42862

Sub-TOI: L04I.213 Specified Age or Duration -  
Fixed/Indeterminate Premium - Single Life

Co Tr Num: 2EPTCG09

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Allison Roush, Jason  
Kaster

Disposition Date: 07/13/2009

Date Submitted: 06/30/2009

Disposition Status: Approved-  
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: 2EPTCG09

Project Number: 2EPTCG09

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 06/24/2009

Domicile Status Comments: Iowa is our state of  
domicile.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 07/13/2009

Explanation for Other Group Market Type:

State Status Changed: 07/13/2009

Deemer Date:

Created By: Allison Roush

Submitted By: Allison Roush

Corresponding Filing Tracking Number:

Filing Description:

Attached please find Form 2EPTCG09, Term Conversion Endorsement, submitted for your review and approval. The Endorsement will be used with our Term Life Insurance Policy, Form 2TAF05, initially approved by your department on May 17, 2005, and then a modified version of the form was approved on April 25, 2008, under SERFF/File #NDPL-125602020.

<i>SERFF Tracking Number:</i>	<i>NDPL-126167941</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Aviva Life and Annuity Company</i>	<i>State Tracking Number:</i>	<i>42862</i>
<i>Company Tracking Number:</i>	<i>2EPTCG09</i>		
<i>TOI:</i>	<i>L041 Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L041.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>2EPTCG09</i>		
<i>Project Name/Number:</i>	<i>2EPTCG09/2EPTCG09</i>		

Our Term Conversion Endorsement, Form 2EPTCG09, will be used to enhance Form 2TAF05 by making partial term conversions available. There is no premium charge for this Endorsement and the Endorsement will be added to all new policies at issue.

The Endorsement is written in simplified and readable language and does not contain any unusual or possibly controversial items that deviate from normal company or industry standards.

This Endorsement does not contain non-guaranteed elements and is not considered to be an illustrated form.

This form is in final print. At some time in the future, it may be necessary for us to change the format, fonts, page breaks, etc. in this form in order to accommodate new technology or new printing equipment. We reserve the right to make these types of changes without re-filing as long as there is no change in the text of the form. However, any such accommodation will not result in the use of a font or type style or size which would violate any state law or regulation.

You may direct any questions or comments regarding this submission to me at (800) 457-3557, ext. 8762 or e-mail me at [jason.kaster@avivausa.com](mailto:jason.kaster@avivausa.com).

## Company and Contact

### Filing Contact Information

Allison Roush, Product Compliance Specialist [allison.roush@avivausa.com](mailto:allison.roush@avivausa.com)  
 Aviva Life and Annuity Company 515-242-8756 [Phone]  
 611 Fifth Avenue  
 Des Moines, IA 50309

### Filing Company Information

Aviva Life and Annuity Company	CoCode: 61689	State of Domicile: Iowa
611 Fifth Avenue	Group Code: 1225	Company Type:
Des Moines, IA 50309	Group Name:	State ID Number:
(317) 927-6749 ext. [Phone]	FEIN Number: 42-0175020	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$20.00
Retaliatory?	No



SERFF Tracking Number: NDPL-126167941 State: Arkansas  
Filing Company: Aviva Life and Annuity Company State Tracking Number: 42862  
Company Tracking Number: 2EPTCG09  
TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -  
Fixed/Indeterminate Premium - Single Life  
Product Name: 2EPTCG09  
Project Name/Number: 2EPTCG09/2EPTCG09

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	07/13/2009	07/13/2009

SERFF Tracking Number: NDPL-126167941

State: Arkansas

Filing Company: Aviva Life and Annuity Company

State Tracking Number: 42862

Company Tracking Number: 2EPTCG09

TOI: L041 Individual Life - Term

Sub-TOI: L041.213 Specified Age or Duration -  
Fixed/Indeterminate Premium - Single Life

Product Name: 2EPTCG09

Project Name/Number: 2EPTCG09/2EPTCG09

## Disposition

Disposition Date: 07/13/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NDPL-126167941 State: Arkansas  
 Filing Company: Aviva Life and Annuity Company State Tracking Number: 42862  
 Company Tracking Number: 2EPTCG09  
 TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -  
 Fixed/Indeterminate Premium - Single Life  
 Product Name: 2EPTCG09  
 Project Name/Number: 2EPTCG09/2EPTCG09

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	AR Certification Regulation 19		Yes
Supporting Document	AR Certification Regulation 49		Yes
Form	Term Conversion Endorsement		Yes

SERFF Tracking Number: NDPL-126167941 State: Arkansas  
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 TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -  
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## Form Schedule

**Lead Form Number: Form 2EPTCG09**

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	Form 2EPTCG09	Policy/Cont ract/Fraternal Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Term Conversion Endorsement	Initial		50.200	RGAETG09.pdf



**AVIVA**

**Aviva Life and Annuity Company**

Home Office: [611 Fifth Avenue, Des Moines, Iowa 50309]  
Administrative Office: [611 Fifth Avenue, Des Moines, Iowa 50309]  
[1-800-800-9882]

**TERM CONVERSION ENDORSEMENT**

This Endorsement is made part of the policy to which it is attached. This Endorsement hereby modifies your policy as noted below:

The Conversion Provision in your policy is hereby modified as follows:

**CONVERSION PROVISIONS**

Item c) in the first paragraph under **THE NEW POLICY** is deleted and replaced with:

" c) the Insured's issue age on the date of the partial conversion according to the provisions of the new policy."

Item a) in the third paragraph under **THE NEW POLICY** is deleted and replaced with:

" a) the new policy is available for conversion at the Insured's issue age on the new policy's policy date according to the provisions of the new policy;"

Item b) in the first paragraph under **ADDITIONAL RIDERS** is deleted and replaced with:

" b) the rider is available for conversion at the Insured's issue age on the new policy's policy date according to the provisions of the new policy;"

The following Partial Conversion Provision is hereby added to your policy:

**PARTIAL CONVERSION PROVISIONS**

**PARTIAL CONVERSION PRIVILEGE**

You may exchange a portion of this policy on the life of the Insured without evidence of insurability on or at any time prior to the Conversion Expiry Date shown on the Policy Data Page. The amount of insurance remaining in this policy must be equal to or greater than this policy's minimum face amount requirements.

**THE NEW POLICY**

Premium and values for the new policy will be based on:

- a) a class most comparable to this policy;
- b) rates in effect on the date of the partial conversion; and
- c) the Insured's issue age on the date of the partial conversion according to the provisions of the new policy.

The total amount of insurance available on the original and the new policy after the partial conversion cannot exceed the amount of insurance available on the original policy immediately before the partial conversion. The amount of insurance on the new policy may not be less than the minimum for the plan selected. The new policy may be any single life permanent plan of insurance which qualifies under our rules in effect on the policy date of the new policy.

The requirements for partial conversion are:

- a) this policy's premiums are not being waived under the terms of a Waiver of Premium Rider;
- b) the new policy is available for conversion at the Insured's issue age on the new policy's policy date according to the provisions of the new policy;
- c) your application for partial conversion; and
- d) payment of the first premium for the new policy.

The policy date of the new policy will be the date of partial conversion.

**ADDITIONAL RIDERS**

Any additional riders provided on this policy will continue upon partial conversion. Unless otherwise required under the provisions of the riders, additional riders may be included in the policy without evidence of insurability if the following conditions are satisfied:

- a) the rider is included in this policy;
- b) the rider is available for conversion at the Insured's issue age on the new policy's policy date according to the provisions of the new policy;
- c) subject to our rules in effect on the date of partial conversion; and
- d) the inclusion of additional riders will be subject to the provisions in the riders.

Signed for the Company at its offices in [Des Moines, Iowa].



Michael H. Miller  
Secretary

SERFF Tracking Number: NDPL-126167941

State: Arkansas

Filing Company: Aviva Life and Annuity Company

State Tracking Number: 42862

Company Tracking Number: 2EPTCG09

TOI: L04I Individual Life - Term

Sub-TOI: L04I.213 Specified Age or Duration -

Fixed/Indeterminate Premium - Single Life

Product Name: 2EPTCG09

Project Name/Number: 2EPTCG09/2EPTCG09

## Supporting Document Schedules

**Item Status:**

**Status**

**Date:**

**Satisfied - Item:** Flesch Certification

**Comments:**

**Attachment:**

AR RDCRT - Aviva.pdf

**Item Status:**

**Status**

**Date:**

**Bypassed - Item:** Application

**Bypass Reason:** Not Applicable.

**Comments:**

**Item Status:**

**Status**

**Date:**

**Satisfied - Item:** AR Certification Regulation 19

**Comments:**

**Attachment:**

AR Reg19.pdf

**Item Status:**

**Status**

**Date:**

**Satisfied - Item:** AR Certification Regulation 49

**Comments:**

**Attachment:**

AR reg49.pdf

AR

**ARKANSAS READABILITY CERTIFICATION**

**This is to certify that the following forms have achieved a Flesch Reading Ease Score of as indicated below and comply with the requirements of Arkansas Statute Ann. 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.**

**FORM NUMBER  
AND NAME**

**FLESCH SCORE**

**Form 2EPTCG09 – Term Conversion Endorsement**

**50.2**

**Aviva Life and Annuity Company**



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**Chris Guttin  
ASA / Vice President-Product Operations**

**06/29/09**

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**Date**

**RD/CRT/AR**

**Arkansas Certification  
Regulation 19**

**I certify that this submission meets the provisions of Regulation 19, Section 10B, as well as all applicable statutes, regulations, and bulletins of the State of Arkansas.**

**Aviva Life and Annuity Company**



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**Chris Guttin, ASA  
Vice-President-Product Operations**

**05/28/09**

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**Date**

**Form Numbers  
Form 2EPTCG09**

**Regulation 19**

**Arkansas Certification  
Regulation 49**

**We have reviewed Regulation 49 against the issue procedures of the Company and certify that we are in compliance with the requirements of Regulation 49.**

**Aviva Life and Annuity Company**



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**Chris Guttin, ASA  
Vice-President-Product Operations**

**05/25/09**

**Date**

**Form Numbers  
Form 2EPTCG09**

**Regulation 49**