

SERFF Tracking Number: PHMU-126235080 State: Arkansas
Filing Company: The Pharmacists Life Insurance Company State Tracking Number: 43023
Company Tracking Number: ILLUSTRATION CERTIFICATION 2009
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Illustration Certification
Project Name/Number: Illustration Certification 2009/

Filing at a Glance

Company: The Pharmacists Life Insurance Company

Product Name: Illustration Certification

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

SERFF Tr Num: PHMU-126235080 State: Arkansas

SERFF Status: Closed-Accepted State Tr Num: 43023

For Informational Purposes

Co Tr Num: ILLUSTRATION

CERTIFICATION 2009

State Status: Filed-Closed

Author: Sandra Laubenthal

Date Submitted: 07/23/2009

Reviewer(s): Linda Bird

Disposition Date: 07/27/2009

Disposition Status: Accepted For

Informational Purposes

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: Illustration Certification 2009

Project Number:

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 07/27/2009

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 07/21/2009

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 07/27/2009

Created By: Sandra Laubenthal

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Sandra Laubenthal

Filing Description:

Annual Illustration Certification Filing

Company and Contact

Filing Contact Information

Sandra Laubenthal, Marketing Coordinator

PO Box 370

Algona, IA 50511

Sandra.Laubenthal@phmic.com

515-295-2461 [Phone]

515-295-9306 [FAX]

SERFF Tracking Number: PHMU-126235080 State: Arkansas
 Filing Company: The Pharmacists Life Insurance Company State Tracking Number: 43023
 Company Tracking Number: ILLUSTRATION CERTIFICATION 2009
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: Illustration Certification
 Project Name/Number: Illustration Certification 2009/

Filing Company Information

The Pharmacists Life Insurance Company CoCode: 90247 State of Domicile: Iowa
 PO Box 370 Group Code: 775 Company Type: Life
 Algona, IA 50511 Group Name: State ID Number:
 (515) 295-2461 ext. [Phone] FEIN Number: 42-1125294

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Pharmacists Life Insurance Company	\$0.00	07/23/2009	

SERFF Tracking Number: PHMU-126235080 State: Arkansas
Filing Company: The Pharmacists Life Insurance Company State Tracking Number: 43023
Company Tracking Number: ILLUSTRATION CERTIFICATION 2009
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Illustration Certification
Project Name/Number: Illustration Certification 2009/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		07/27/2009	07/27/2009

SERFF Tracking Number: PHMU-126235080 State: Arkansas
Filing Company: The Pharmacists Life Insurance Company State Tracking Number: 43023
Company Tracking Number: ILLUSTRATION CERTIFICATION 2009
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Illustration Certification
Project Name/Number: Illustration Certification 2009/

Disposition

Disposition Date: 07/27/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PHMU-126235080 State: Arkansas
 Filing Company: The Pharmacists Life Insurance Company State Tracking Number: 43023
 Company Tracking Number: ILLUSTRATION CERTIFICATION 2009
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: Illustration Certification
 Project Name/Number: Illustration Certification 2009/

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	illustration Certification		No

SERFF Tracking Number: PHMU-126235080 State: Arkansas
 Filing Company: The Pharmacists Life Insurance Company State Tracking Number: 43023
 Company Tracking Number: ILLUSTRATION CERTIFICATION 2009
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: Illustration Certification
 Project Name/Number: Illustration Certification 2009/

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:
Satisfied - Item: illustration Certification		
Comments:		
Attachment:		
AR TPL Illustration.doc.pdf		

TO: Board of Directors, The Pharmacists Life Insurance Company

I, Steve Griffith, Griffith, Ballard and Company, am the consulting actuary for The Pharmacists Life Insurance Company, Algona, Iowa and am a member of the American Academy of Actuaries in good standing. I was appointed by the Board of Directors of said insurer to be the Illustration Actuary for all plans of insurance subject to the Life Insurance Illustration Regulation. The appointment was documented in the Board minutes dated July 26, 1997. I meet the Academy requirements for making this certification and the requirements of applicable state regulations.

Scales used in illustrating non-guaranteed elements for the plans of insurance described below meet the requirements of the Regulation. The disciplined current scales for these plans are in conformity with the Actuarial Standard of Practice for Compliance with the NAIC Life Insurance Illustration Model Regulation (ASOP 24) promulgated by the Actuarial Standards Board. Moreover:

- No currently payable scale for business issued since January 1, 1995 and within the scope of this certification has been reduced for reasons other than changes in the experience factors underlying the disciplined current scale.
- Non-guaranteed elements illustrated for new policies are consistent with those illustrated for similar inforce policies.
- Illustrated non-guaranteed elements for new and inforce policies subject to this regulation are consistent with the non-guaranteed elements amounts actually credited or charged to the same or similar forms.
- The minimum expenses used in the calculation of the disciplined current scale for all policy forms subject to this regulation were Fully Allocated.

This certification covers the following forms and plans of insurance marketed with illustration of non-guaranteed elements:

<u>Form #</u>	<u>Description</u>
TERM-2004 PL1789 (3-04)	Term Life Insurance to Age 95
PL1797 (5-04)	Endorsement to Term 2004 PL1789 (3-04)
PL1800 5/05	Whole Life
PL1801 5/05	12 Pay Life

This certification is effective for scales used in illustrating non-guaranteed elements commencing July 1, 2009. This is the annual certification for the Company as required by the Illustration Regulation.

I have relied upon Steven M. Hoskins, Vice President, for providing me with the schedule of policies and riders which the Company intends to market with illustration of non-guaranteed elements and those without.

I have relied upon Steven M. Hoskins for submitting the appropriate data for all currently illustrated non-guaranteed elements.

Finally, I have relied upon Steven M. Hoskins for providing copies/output from the company's illustration software for the purpose of verifying the calculation of illustrated non-guaranteed values.

June 3, 2009
Date



Steve Griffith
Griffith, Ballard and Company
100 First Avenue N.E., Suite 117
Cedar Rapids, Iowa 52401