

SERFF Tracking Number: TCRE-126159136 State: Arkansas
Filing Company: Teachers Insurance and Annuity Association of America State Tracking Number: 42872
Company Tracking Number: TIAA CSO POLEND
TOI: L07I Individual Life - Whole Sub-TOI: L07I.101 Fixed/Indeterminate Premium - Single Life
Product Name: TIAA 1980 CSO Policy Endorsement
Project Name/Number: TIAA 1980 CSO Policy Endorsement/TIAA CSO POLEND

Filing at a Glance

Company: Teachers Insurance and Annuity Association of America

Product Name: TIAA 1980 CSO Policy Endorsement SERFF Tr Num: TCRE-126159136 State: Arkansas

TOI: L07I Individual Life - Whole SERFF Status: Closed-Approved- Closed State Tr Num: 42872

Sub-TOI: L07I.101 Fixed/Indeterminate Premium - Single Life Co Tr Num: TIAA CSO POLEND State Status: Approved-Closed

Filing Type: Form Reviewer(s): Linda Bird
Author: Patrick McGroarty Disposition Date: 07/20/2009
Date Submitted: 07/02/2009 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval Implementation Date:
State Filing Description:

General Information

Project Name: TIAA 1980 CSO Policy Endorsement
Project Number: TIAA CSO POLEND
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 07/20/2009

Deemer Date:
Submitted By: Patrick McGroarty

Filing Description:
Dear Commissioner:

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: 07/20/2009
Created By: Patrick McGroarty
Corresponding Filing Tracking Number: TIAA CSO POLEND

We are submitting for your review and approval our Policy Change Endorsement, form number TIAA CSO POLEND.

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As a result of recent IRS guidance affecting life insurance, this form will permit our policyholders to make certain changes administratively allowed but not previously stated in the policy with less risk of negative tax consequences; for example, for changes in the smoking status, policyholders will now have the flexibility to do so without having to recalculate tax limits using the 2001 Commissioners' Standard Ordinary tables.

Upon approval, we intend to provide this Endorsement to our existing qualified Teachers Insurance and Annuity Association of America (TIAA) policyholders.

We look forward to receiving your approval.

Sincerely,

Pat McGroarty

Company and Contact

Filing Contact Information

Pat McGroarty, Senior Contract Forms Specialist
730 Third Avenue
730/3/33
New York, NY 10017
pmcgroarty@tiaa-cref.org
212-913-3284 [Phone]
212-916-5903 [FAX]

Filing Company Information

Teachers Insurance and Annuity Association of America
730 Third Avenue
New York, NY 10017
(212) 490-9000 ext. [Phone]
CoCode: 69345
Group Code: 1216
Group Name: TIAA-CREF
FEIN Number: 13-1624203
State of Domicile: New York
Company Type: L&H
State ID Number:

Filing Fees

Fee Required? No

SERFF Tracking Number: TCRE-126159136 State: Arkansas
Filing Company: Teachers Insurance and Annuity Association of America State Tracking Number: 42872
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TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: TIAA 1980 CSO Policy Endorsement
Project Name/Number: TIAA 1980 CSO Policy Endorsement/TIAA CSO POLEND
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Teachers Insurance and Annuity Association of America	\$20.00	07/02/2009	28942392

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Product Name: TIAA 1980 CSO Policy Endorsement
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	07/20/2009	07/20/2009

SERFF Tracking Number: *TCRE-126159136* State: *Arkansas*
 Filing Company: *Teachers Insurance and Annuity Association of America* State Tracking Number: *42872*
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Policy Change Endorsement		Yes

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Form Schedule

Lead Form Number: TIAA CSO POLEND

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	TIAA CSO POLEND	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Policy Change Endorsement	Initial		57.500	TIAA Policy Change Endorsement.pdf



Teachers Insurance and Annuity Association of America (TIAA)
730 Third Avenue
New York, NY 10017-3206
212 490-9000 1-877-694-0305

POLICY CHANGE ENDORSEMENT

This endorsement is made part of and should be attached to your policy.

This endorsement hereby amends your policy to allow for the following adjustments:

You may request a change in the rate classification (i. e. rate class / policy class / rating class / premium class / classification) of the base policy of the insured or any other insured covered by rider at any time while the policy is in force. The request for the change must be in writing in a form satisfactory to us. All changes in the rate classification are subject to our then current underwriting rules, issue amounts and age limits. Upon our approval of the rate classification change, we will send you revised policy data pages based on the new rate classification.

Except as provided in this Endorsement, all provisions of the policy still apply.

This Endorsement is effective on the earliest of the Policy Date or the Issue Date of the policy to which it is attached. This Endorsement will terminate when the policy terminates.


*Senior Vice President
Insurance Products*

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: TIAA CSO NY readability certification.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application Bypass Reason: Not applicable Comments:		

TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA (TIAA)

This is to certify that the attached form is in compliance with the readability laws and regulations of your jurisdiction.

Readability scores for Form **TIAA CSO POLEND**

Syllables:	133
Words:	144
Sentences:	8
Syllables/Word:	1.55
Words/Sentence:	18.
FLESCH SCORE:	57.5

Provided below is a list of words or titles.

Issue Date
Policy Date
Policy Change Endorsement
New York
Senior Vice President
Insurance Products
Third Avenue
Policy



Jeffrey S. Goldin
Actuary

Date: July 2, 2009