

SERFF Tracking Number: AFDL-126276007 State: Arkansas  
Filing Company: American Public Life Insurance Company State Tracking Number: 43296  
Company Tracking Number: RL74APL  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: RL74APL  
Project Name/Number: RL74APL/RL74APL

## Filing at a Glance

Company: American Public Life Insurance Company

Product Name: RL74APL

SERFF Tr Num: AFDL-126276007 State: Arkansas

TOI: L08 Life - Other

SERFF Status: Closed-Approved-  
Closed State Tr Num: 43296

Sub-TOI: L08.000 Life - Other

Co Tr Num: RL74APL

State Status: FEES PAID

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Shari Vick, Melissa  
Mahanes, Ashlie Snyder, Tonya  
Bittle

Disposition Date: 08/21/2009

Date Submitted: 08/21/2009

Disposition Status: Approved-  
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: RL74APL

Status of Filing in Domicile: Not Filed

Project Number: RL74APL

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 08/21/2009

Explanation for Other Group Market Type:

State Status Changed: 08/24/2009

Deemer Date:

Created By: Melissa Mahanes

Submitted By: Melissa Mahanes

Corresponding Filing Tracking Number:  
RL74APL

Filing Description:

In order to comply with new replacement regulations, we are enclosing for approval the RL74APL.

We are submitting this filing under the L08.000 Life-Other Type of Insurance; however, this form will be used with all individual life and annuity forms previously approved for use in your state.

The RL74APL is the Replacement Notice outlined in Appendix A of the new Replacement Regulation. This form is identical to the appendix with the exception of the agent statement at the bottom of page one. This form will be

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completed if an affirmative answer is received on replacement questions that currently exist on our approved applications.

We have also developed forms for Appendix B and C, form numbers RL75APL and RL76APL, respectively. These two forms have not been included in this filing because we have not made any content changes from the appendices. These forms will not replace any of our previously used replacement forms in your state.

These forms have not been submitted to our state of domicile because it is not necessary for business in our domicile state. This submission contains no unusual or possibly controversial items from the standpoint of normal company or industry standards.

## Company and Contact

### Filing Contact Information

Melissa Mahanes, Compliance Analyst II melissa.mahanes@af-group.com  
 2000 Classen Blvd 800-654-8489 [Phone] 2035 [Ext]  
 Oklahoma City, OK 73106 405-523-5793 [FAX]

### Filing Company Information

American Public Life Insurance Company CoCode: 60801 State of Domicile: Oklahoma  
 2305 Lakeland Drive Group Code: 330 Company Type: LAH  
 Flowood, MS 39232 Group Name: State ID Number:  
 (601) 936-2157 ext. [Phone] FEIN Number: 64-0349942

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$25.00  
 Retaliatory? Yes  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Public Life Insurance Company	\$25.00	08/21/2009	30022751

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/21/2009	08/21/2009

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## Disposition

Disposition Date: 08/21/2009

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		No
Supporting Document	Application		No
Form	Replacement Notice		Yes

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## Form Schedule

Lead Form Number: RL74APL

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	RL74APL	Other	Replacement Notice	Initial		0.000	RL74APL.pdf



A replacement may not be in your best interest, or your decision could be a good one. You should make a careful comparison of the costs and benefits of your existing policy or contract and the proposed policy or contract. One way to do this is to ask the company or agent that sold you your existing policy or contract to provide you with information concerning your existing policy or contract. This may include an illustration of how your existing policy or contract is working now and how it would perform in the future based on certain assumptions. Illustrations should not, however, be used as a sole basis to compare policies or contracts. You should discuss the following with your agent to determine whether replacement or financing your purchase makes sense:

#### **PREMIUMS:**

- Are they affordable?
- Could they change?
- You're older --- are premiums higher for the proposed new policy?
- How long will you have to pay premiums on the new policy? On the old policy?

#### **POLICY VALUES:**

- New policies usually take longer to build cash values and to pay dividends.
- Acquisition costs for the old policy may have been paid, you will incur costs for the new one.
- What surrender charges do the policies have?
- What expense and sales charges will you pay on the new policy?
- Does the new policy provide more insurance coverage?

#### **INSURABILITY:**

- If your health has changed since you bought your old policy, the new one could cost you more, or you could be turned down.
- You may need a medical exam for a new policy.
- Claims on most new policies for up to the first two years can be denied based on inaccurate statements.
- Suicide limitations may begin anew on the new coverage.

#### **IF YOU ARE KEEPING THE OLD POLICY AS WELL AS THE NEW POLICY:**

- How are premiums for both policies being paid?
- How will the premiums on your existing policy be affected?
- Will a loan be deducted from death benefits?
- What values from the old policy are being used to pay premiums?

#### **IF YOU ARE SURRENDERING AN ANNUITY OR INTEREST SENSITIVE LIFE PRODUCT:**

- Will you pay surrender charges on your old contract?
- What are the interest rate guarantees for the new contract?
- Have you compared the contract charges or other policy expenses?

#### **OTHER ISSUES TO CONSIDER FOR ALL TRANSACTIONS:**

- What are the tax consequences of buying the new policy?
- Is this a tax-free exchange? (See your tax advisor.)
- Is there a benefit from favorable "grandfathered" treatment of the old policy under the federal tax code?
- Will the existing insurer be willing to modify the old policy?
- How does the quality and financial stability of the new company compare with your existing company?

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## Supporting Document Schedules

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

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