

SERFF Tracking Number: ALSB-126266196 State: Arkansas
Filing Company: Allstate Life Insurance Company State Tracking Number: 43242
Company Tracking Number: ALIC LIFE NAIC REPLACEMENT
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: ALIC Life NAIC Replacement
Project Name/Number: ALIC Life NAIC Replacement/ALIC Life NAIC Replacement

Filing at a Glance

Company: Allstate Life Insurance Company

Product Name: ALIC Life NAIC Replacement

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

Implementation Date Requested: On Approval

State Filing Description:

SERFF Tr Num: ALSB-126266196 State: Arkansas

SERFF Status: Closed-Accepted State Tr Num: 43242

For Informational Purposes

Co Tr Num: ALIC LIFE NAIC

REPLACEMENT

State Status: Filed-Closed

Author: Erica Ames

Date Submitted: 08/17/2009

Reviewer(s): Linda Bird

Disposition Date: 08/18/2009

Disposition Status: Accepted For

Informational Purposes

Implementation Date:

General Information

Project Name: ALIC Life NAIC Replacement

Project Number: ALIC Life NAIC Replacement

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 08/18/2009

Deemer Date:

Submitted By: Erica Ames

Filing Description:

August 17, 2009

Status of Filing in Domicile: Not Filed

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: 08/18/2009

Created By: Erica Ames

Corresponding Filing Tracking Number:

Honorable Julie Benafield Bowman

Insurance Commissioner

Department of Insurance

1200 West Third Street

Little Rock, AR 72201-1904

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Attn: Mr. John Shields

RE: SERFF Tracking Number: ALSB-126266196

Filed for Information:
NLR739A – Replacement of Life Insurance or Annuities

NAIC#: 008-60186

Dear Mr. Shields:

Form NLR739A is being filed for information. This is a new form, not previously submitted, and does not replace any currently approved forms. This form will be used with Flexible Premium Adjustable Life, single life products.

Form NLR739A is a notice regarding replacements form, which is intended to comply with your state Regulation 97 which requires the form to be used whenever an applicant has existing policies or contracts

If you have any questions, please feel free to contact me at the address, phone, or e-mail on my letterhead. Thank you for your consideration of this matter.

Sincerely,

Erica A. Ames
Senior Product & Financial Analyst
Contract Development and Filing

Company and Contact

Filing Contact Information

Erica Ames, Senior Product & Financial Analyst eames@allstate.com
3100 Sanders Rd, Suite M2A 847-402-7381 [Phone]
Northbrook, IL 60062 847-326-5224 [FAX]

Filing Company Information

Allstate Life Insurance Company CoCode: 60186 State of Domicile: Illinois
3100 Sanders Road, Suite M2A Group Code: 8 Company Type:

SERFF Tracking Number: ALSB-126266196 State: Arkansas
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 Northbrook, IL 60062 Group Name: State ID Number:
 (847) 402-8112 ext. [Phone] FEIN Number: 36-2554642

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? Yes
 Fee Explanation: 1 form x \$50 = \$50
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Allstate Life Insurance Company	\$50.00	08/17/2009	29892806

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		08/18/2009	08/18/2009

SERFF Tracking Number: *ALSB-126266196* *State:* *Arkansas*
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Disposition

Disposition Date: 08/18/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Form Schedule

Lead Form Number: ALIC Life NAIC Replacement

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	NLR739A	Other	Replacement of Life Insurance or Annuities	Initial		0.000	AR NLR739A ALIC NAIC Replacement Notice (0105) F.pdf

**IMPORTANT NOTICE:
REPLACEMENT OF LIFE INSURANCE OR ANNUITIES**

This document must be signed by the applicant and the producer, if there is one, and a copy left with the applicant.

You are contemplating the purchase of a life insurance policy or annuity contract. In some cases this purchase may involve discontinuing or changing an existing policy or contract. If so, a replacement is occurring. Financed purchases are also considered replacements.

A replacement occurs when a new policy or contract is purchased and, in connection with the sale, you discontinue making premium payments on the existing policy or contract, or an existing policy or contract is surrendered, forfeited, assigned to the replacing insurer, or otherwise terminated or used in a financed purchase.

A financed purchase occurs when the purchase of a new life insurance policy involves the use of funds obtained by the withdrawal or surrender of or by borrowing some or all of the policy values, including accumulated dividends, of an existing policy, to pay all or part of any premium or payment due on the new policy. A financed purchase is a replacement.

You should carefully consider whether a replacement is in your best interest. You will pay acquisition costs and there may be surrender costs deducted from your policy or contract. You may be able to make changes to your existing policy or contract to meet your insurance needs at less cost. A financed purchase will reduce the value of your existing policy and may reduce the amount paid upon the death of the insured.

We want you to understand the effects of replacements before you make your purchase decision and ask that you answer the following questions and consider the questions on this form.

1. Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract? _____ YES _____ NO

2. Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contract? _____ YES _____ NO

If you answered "yes" to either of the above questions, list each existing policy or contract you are contemplating replacing (include the name of the insurer, the insured or annuitant, and the contract number if available) and whether each policy will be replaced or used as a source of financing:

INSURER NAME	CONTRACT OR POLICY #	INSURED OR ANNUITANT	REPLACED(R) OR FINANCING (F)

Make sure you know the facts. Contact your existing company or its agent for information about the old policy or contract. If you request one, an in-force illustration, policy summary or available disclosure documents must be sent to you by the existing insurer. Ask for and retain all sales material used by the agent in the sales presentation. Be sure that you are making an informed decision.

You have the right to return the policy or contract within thirty (30) days of the delivery of the policy or contract and receive an unconditional refund of all premiums or considerations paid, including any policy fees or charges or, in the case of a variable or market value adjustment policy or contract, a payment of the cash surrender value provided under the policy or contract plus the fees and other charges deducted from the gross premiums or considerations or imposed under such policy or contract.

The existing policy or contract is being replaced because _____

_____.

Please acknowledge the following statements, and sign and date this form below.

For the Producer:

I hereby acknowledge that only insurer-approved sales material was used in the sale of the new policy or contract.
I hereby acknowledge that all sales material used in the sale of the new policy or contract was left with the applicant.
I certify that the responses herein are, to the best of my knowledge, accurate.

For the Applicant:

I, _____ hereby acknowledge that I have received a copy of the sales materials used in the
(Applicant) sale of the new policy or contract.

I attest that the notice was read aloud by the producer or that I did not wish the notice to be read aloud.

I certify that the responses herein are, to the best of my knowledge, accurate.

Applicant's Signature Date

Producer's Signature Date

Applicant's Name (printed)

Producer's Name (printed)

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 is 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:
Bypassed - Item: Flesch Certification		
Bypass Reason: Not applicable for this filing.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not applicable for this filing.		
Comments:		