

SERFF Tracking Number: AMER-126280721 State: Arkansas
Filing Company: American Investors Life Insurance Company, Inc. State Tracking Number: 43339
Company Tracking Number: INFO FILING - FPAX SOV 09/09
TOI: A02I Individual Annuities- Deferred Non-Variable Sub-TOI: A02I.002 Flexible Premium
Product Name: INFO FILING - FPAX SOV 09/09
Project Name/Number: INFO FILING - FPAX SOV 09/09 /INFO FILING - FPAX SOV 09/09

Filing at a Glance

Company: American Investors Life Insurance Company, Inc.

Product Name: INFO FILING - FPAX SOV 09/09 SERFF Tr Num: AMER-126280721 State: Arkansas

TOI: A02I Individual Annuities- Deferred Non-Variable SERFF Status: Closed-Accepted For Informational Purposes State Tr Num: 43339

Sub-TOI: A02I.002 Flexible Premium Co Tr Num: INFO FILING - FPAX SOV 09/09 State Status: Filed-Closed

Filing Type: Form

Reviewer(s): Linda Bird
Author: Disposition Date: 08/26/2009
Date Submitted: 08/25/2009 Disposition Status: Accepted For Informational Purposes
Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: INFO FILING - FPAX SOV 09/09
Project Number: INFO FILING - FPAX SOV 09/09
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 08/26/2009

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: 08/26/2009
Created By: Tara Frahm
Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Tara Frahm

Filing Description:

RE: American Investors Life Insurance Company, Inc.

INFORMATIONAL FILING – FPAX (08/08) - Statement of Variability Revision

NAIC #60631

The above-referenced filing was previously approved by the Department on 09/30/2008. Due to a recent rate change

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the "Premium Bonus Recapture Charge Rate", shown on the Statement of Variability, will now have a range of 0%-20%. Included is the Statement of Variability which reflects this revision for your reference.

To the best of my knowledge and belief, this filing complies with the rules and regulations of the State of Arkansas. Please let me know if I may be of further assistance. I appreciate your review and subsequent approval.

Company and Contact

Filing Contact Information

Tara Frahm, Product Compliance Specialists taraf@avivausa.com
 555 South Kansas Avenue 800-255-2405 [Phone] 352 [Ext]
 Topeka, KS 66603 785-295-4345 [FAX]

Filing Company Information

American Investors Life Insurance Company, CoCode: 60631 State of Domicile: Kansas
 Inc.
 555 South Kansas Avenue Group Code: -99 Company Type: Insurance
 Topeka, KS 66603 Group Name: State ID Number:
 (785) 295-4352 ext. [Phone] FEIN Number: 48-0696320

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: 1 form @ \$50.00.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Investors Life Insurance Company, Inc.	\$50.00	08/25/2009	30104311

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		08/26/2009	08/26/2009

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Disposition

Disposition Date: 08/26/2009

Implementation Date:

Status: Accepted For Informational Purposes

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
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes

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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:
Bypassed - Item: Life & Annuity - Acturial Memo		
Bypass Reason: N/A		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability		
Comments:		
Attachment:		
AIL_FPAX_0808_Generic_SOV_Rev08212009.pdf		

American Investors Life Insurance Company
Statement of Variability

CONTRACT FORM

FPAX (08/08)

	<u>Minimum</u>	<u>Maximum</u>	<u>Need for Variability / How Values are Determined</u>	<u>Anticipated time when value may become fixed</u>	<u>Anticipated Frequency of Change</u>
Minimum Guaranteed Interest Rate	1%	3%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Premium Bonus Percentage	0%	20%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Premium Bonus Recapture Charge Rate	0%	20%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Withdrawal Charge Rate Schedule - Year 1	0%	12%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Withdrawal Charge Rate Schedule - Year 2	0%	12%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Withdrawal Charge Rate Schedule - Year 3	0%	12%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Withdrawal Charge Rate Schedule - Year 4	0%	11%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Withdrawal Charge Rate Schedule - Year 5	0%	10%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Withdrawal Charge Rate Schedule - Year 6	0%	9%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Withdrawal Charge Rate Schedule - Year 7	0%	8%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Withdrawal Charge Rate Schedule - Year 8	0%	7%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Withdrawal Charge Rate Schedule - Year 9	0%	6%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Withdrawal Charge Rate Schedule - Year 10	0%	4%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Minimum Guaranteed Contract Value Interest Rate (associated with Annuity SNFL)	1%	3%	Based on change in 5-year Treasury.	Upon contract issuance	As needed for newly issued contracts
1-Year Guaranteed Fixed Strategy					
	<u>Minimum</u>	<u>Maximum</u>	<u>Need for Variability / How Values are Determined</u>	<u>Anticipated time when value may become fixed</u>	<u>Anticipated Frequency of Change</u>
Initial Interest Rate	1%	20%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Interest Rate Bonus	0%	5%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Multi-Year Guaranteed Fixed Strategy					
	<u>Minimum</u>	<u>Maximum</u>	<u>Need for Variability / How Values are Determined</u>	<u>Anticipated time when value may become fixed</u>	<u>Anticipated Frequency of Change</u>
Multi-Year Guaranteed Fixed Strategy Identifier	1	10	Allow for inclusion of multiple Multi-Year Strategies	Upon contract issuance	As needed, strategies will not be removed once a contract is issued
Initial Interest Rate	1%	20%	Based on economic and competitive environment.	Upon contract issuance	As needed, strategies will not be removed once a contract is issued
Interest Rate Bonus	0%	5%	Based on economic and competitive environment.	Upon contract issuance	As needed, strategies will not be removed once a contract is issued
Term Period	1	10	Based on economic and competitive environment.	Upon contract issuance	As needed, strategies will not be removed once a contract is issued
Number of Term Periods	1	10	Based on economic and competitive environment.	Upon contract issuance	As needed, strategies will not be removed once a contract is issued