

SERFF Tracking Number:	NDPL-126265324	State:	Arkansas
Filing Company:	Aviva Life and Annuity Company	State Tracking Number:	43221
Company Tracking Number:	2EPTCG09CERT		
TOI:	L04I Individual Life - Term	Sub-TOI:	L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life
Product Name:	2EPTCG09CERT		
Project Name/Number:	2EPTCG09CERT/2EPTCG09CERT		

Filing at a Glance

Company: Aviva Life and Annuity Company

Product Name: 2EPTCG09CERT

TOI: L04I Individual Life - Term

SERFF Tr Num: NDPL-126265324 State: Arkansas

SERFF Status: Closed-Approved-
Closed State Tr Num: 43221

Sub-TOI: L04I.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life

Co Tr Num: 2EPTCG09CERT

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Allison Roush, Jason
Kaster

Disposition Date: 08/18/2009

Date Submitted: 08/13/2009

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 2EPTCG09CERT

Project Number: 2EPTCG09CERT

Requested Filing Mode: Informational

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 08/10/2009

Domicile Status Comments: Iowa is our state of
domicile.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: Resubmission

Previous Filing Number: NDPL-126167941

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 08/18/2009

Explanation for Other Group Market Type:

State Status Changed: 08/18/2009

Deemer Date:

Created By: Allison Roush

Submitted By: Allison Roush

Corresponding Filing Tracking Number:

Filing Description:

The attached endorsement, Form 2EPTCG09, Term Conversion Endorsement, was previously acknowledged by your department on July 13, 2009, under SERFF Tracking #NDPL-126167941. Subsequent to approval, we revised the form to correct language within the Endorsement. We have removed the term "partial" from item 'c' of the Conversion Provisions section. In addition, we have added the phrase "for a new policy" to the first line of the Partial Conversion

<i>SERFF Tracking Number:</i>	<i>NDPL-126265324</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>2EPTCG09CERT</i>		
<i>TOI:</i>	<i>L041 Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L041.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>2EPTCG09CERT</i>		
<i>Project Name/Number:</i>	<i>2EPTCG09CERT/2EPTCG09CERT</i>		

Privilege section. A red-lined version of the changes is attached for your convenience. Please note that no endorsements have been issued in your state, therefore, we wish to keep the form number as Form 2EPTCG09. The Endorsement will be used with our Term Life Insurance Policy, Form 2TAF05, initially approved by your department on May 17, 2005, and then a modified version of the form was approved on April 25, 2008, under SERFF/File # NDPL-125602020.

Our Term Conversion Endorsement, Form 2EPTCG09, will be used to enhance Form 2TAF05 by making partial term conversions available. There is no premium charge for this Endorsement and the Endorsement will be added to all new policies at issue.

The Endorsement is written in simplified and readable language and does not contain any unusual or possibly controversial items that deviate from normal company or industry standards.

This Endorsement does not contain non-guaranteed elements and is not considered to be an illustrated form.

This form is in final print. At some time in the future, it may be necessary for us to change the format, fonts, page breaks, etc. in this form in order to accommodate new technology or new printing equipment. We reserve the right to make these types of changes without re-filing as long as there is no change in the text of the form. However, any such accommodation will not result in the use of a font or type style or size which would violate any state law or regulation.

You may direct any questions or comments regarding this submission to me at (800) 457-3557, ext. 8762 or e-mail me at jason.kaster@avivausa.com.

Company and Contact

Filing Contact Information

Allison Roush, Product Compliance Specialist allison.roush@avivausa.com
 Aviva Life and Annuity Company 515-242-8756 [Phone]
 611 Fifth Avenue
 Des Moines, IA 50309

Filing Company Information

Aviva Life and Annuity Company	CoCode: 61689	State of Domicile: Iowa
611 Fifth Avenue	Group Code: 1225	Company Type:
Des Moines, IA 50309	Group Name:	State ID Number:
(317) 927-6749 ext. [Phone]	FEIN Number: 42-0175020	

SERFF Tracking Number: NDPL-126265324 State: Arkansas
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TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life
Product Name: 2EPTCG09CERT
Project Name/Number: 2EPTCG09CERT/2EPTCG09CERT

Filing Fees

Fee Required? Yes
Fee Amount: \$20.00
Retaliatory? No
Fee Explanation: 1 form x \$20 = \$20.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Aviva Life and Annuity Company	\$20.00	08/13/2009	29831633

SERFF Tracking Number: NDPL-126265324

State: Arkansas

Filing Company: Aviva Life and Annuity Company

State Tracking Number: 43221

Company Tracking Number: 2EPTCG09CERT

TOI: L041 Individual Life - Term

Sub-TOI: L041.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life

Product Name: 2EPTCG09CERT

Project Name/Number: 2EPTCG09CERT/2EPTCG09CERT

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	08/18/2009	08/18/2009

SERFF Tracking Number: NDPL-126265324

State: Arkansas

Filing Company: Aviva Life and Annuity Company

State Tracking Number: 43221

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TOI: L04I Individual Life - Term

Sub-TOI: L04I.213 Specified Age or Duration -
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Product Name: 2EPTCG09CERT

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Disposition

Disposition Date: 08/18/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NDPL-126265324 State: Arkansas
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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 - Actuarial Memo		No
Supporting Document	AR Certification Regulation 19		Yes
Supporting Document	AR Certification Regulation 49		Yes
Supporting Document	Tracked Changes		Yes
Form	Term Conversion Endorsement		Yes

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Form Schedule

Lead Form Number: Form 2EPTCG09

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	Form 2EPTCG09	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Conversion Endorsement	Revised	Replaced Form #: Form 2EPTCG09 Previous Filing #: NDPL-126167941	50.200	RG AETG09(3).pdf



AVIVA

Aviva Life and Annuity Company

Home Office: [611 Fifth Avenue, Des Moines, Iowa 50309]
Administrative Office: [611 Fifth Avenue, Des Moines, Iowa 50309]
[1-800-800-9882]

TERM CONVERSION ENDORSEMENT

This Endorsement is made part of the policy to which it is attached. This Endorsement hereby modifies your policy as noted below:

The Conversion Provisions in your policy is hereby modified as follows:

CONVERSION PROVISIONS

Item c) in the first paragraph under THE NEW POLICY is deleted and replaced with:

" c) the Insured's issue age on the date of the conversion according to the provisions of the new policy."

Item a) in the third paragraph under THE NEW POLICY is deleted and replaced with:

" a) the new policy is available for conversion at the Insured's issue age on the new policy's policy date according to the provisions of the new policy;"

Item b) in the first paragraph under ADDITIONAL RIDERS is deleted and replaced with:

" b) the rider is available for conversion at the Insured's issue age on the new policy's policy date according to the provisions of the new policy;"

The following Partial Conversion Provisions is hereby added to your policy:

PARTIAL CONVERSION PROVISIONS

PARTIAL CONVERSION PRIVILEGE

You may exchange a portion of this policy for a new policy on the life of the Insured without evidence of insurability on or at any time prior to the Conversion Expiry Date shown on the Policy Data Page. The amount of insurance remaining in this policy must be equal to or greater than this policy's minimum face amount requirements.

THE NEW POLICY

Premium and values for the new policy will be based on:

- a) a class most comparable to this policy;
- b) rates in effect on the date of the partial conversion; and
- c) the Insured's issue age on the date of the partial conversion according to the provisions of the new policy.

The total amount of insurance available on the original and the new policy after the partial conversion cannot exceed the amount of insurance available on the original policy immediately before the partial conversion. The amount of insurance on the new policy may not be less than the minimum for the plan selected. The new policy may be any single life permanent plan of insurance which qualifies under our rules in effect on the policy date of the new policy.

The requirements for partial conversion are:

- a) this policy's premiums are not being waived under the terms of a Waiver of Premium Rider;
- b) the new policy is available for conversion at the Insured's issue age on the new policy's policy date according to the provisions of the new policy;
- c) your application for partial conversion; and
- d) payment of the first premium for the new policy.

The policy date of the new policy will be the date of the partial conversion.

ADDITIONAL RIDERS

Any additional riders provided on this policy will continue upon partial conversion. Unless otherwise required under the provisions of the riders, additional riders may be included in the new policy without evidence of insurability if the following conditions are satisfied:

- a) the rider is included in this policy;
- b) the rider is available for conversion at the Insured's issue age on the new policy's policy date according to the provisions of the new policy;
- c) subject to our rules in effect on the date of the partial conversion; and
- d) the inclusion of additional riders will be subject to the provisions in the riders.

Signed for the Company at its offices in [Des Moines, Iowa].



Michael H. Miller
Secretary

<i>SERFF Tracking Number:</i>	<i>NDPL-126265324</i>	<i>State:</i>	<i>Arkansas</i>
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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: AR RDCRT - Aviva.pdf		

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

	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Acturial Memo		
Bypass Reason: Not applicable.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: AR Certification Regulation 19		
Comments:		
Attachment: AR Reg19.pdf		

	Item Status:	Status Date:
Satisfied - Item: AR Certification Regulation 49		
Comments:		
Attachment:		

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AR reg49.pdf

Item Status: **Status**
Date:

Satisfied - Item: Tracked Changes

Comments:

Attachment:

Partial Conversion Endorsement- Final Rev tracked filed copy 8-4-09.pdf

AR

ARKANSAS READABILITY CERTIFICATION

This is to certify that the following forms have achieved a Flesch Reading Ease Score of as indicated below and comply with the requirements of Arkansas Statute Ann. 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

**FORM NUMBER
AND NAME**

FLESCH SCORE

Form 2EPTCG09 – Term Conversion Endorsement

50.2

Aviva Life and Annuity Company



**Chris Guttin
ASA / Vice President-Product Operations**

08/03/09

Date

RD/CRT/AR

**Arkansas Certification
Regulation 19**

I certify that this submission meets the provisions of Regulation 19, Section 10B, as well as all applicable statutes, regulations, and bulletins of the State of Arkansas.

Aviva Life and Annuity Company



**Chris Guttin, ASA
Vice-President-Product Operations**

08/03/09
Date

**Form Numbers
Form 2EPTCG09**

Regulation 19

**Arkansas Certification
Regulation 49**

We have reviewed Regulation 49 against the issue procedures of the Company and certify that we are in compliance with the requirements of Regulation 49.

Aviva Life and Annuity Company



**Chris Guttin, ASA
Vice-President-Product Operations**

08/03/09
Date

**Form Numbers
Form 2EPTCG09**

Regulation 49



Aviva Life and Annuity Company

Home Office: 611 Fifth Avenue, Des Moines, Iowa 50309
Administrative Office: 611 Fifth Avenue, Des Moines, Iowa 50309
1-800-800-9882

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This Endorsement is made part of the policy to which it is attached. This Endorsement hereby modifies your policy as noted below:

The Conversion Provisions in your policy is hereby modified as follows:

CONVERSION PROVISIONS

Item c) in the first paragraph under THE NEW POLICY is deleted and replaced with:

“ c) the Insured’s issue age on the date of the ~~partial~~ conversion according to the provisions of the new policy. “

Item a) in the third paragraph under THE NEW POLICY is deleted and replaced with:

“ a) the new policy is available for conversion at the Insured’s issue age on the new policy’s policy date according to the provisions of the new policy;”

Item b) in the first paragraph under ADDITIONAL RIDERS is deleted and replaced with:

“ b) the rider is available for conversion at the Insured’s issue age on the new policy’s policy date according to the provisions of the new policy;”

The following Partial Conversion Provisions is hereby added to your policy:

PARTIAL CONVERSION PROVISIONS

PARTIAL CONVERSION PRIVILEGE

You may exchange a portion of this policy for a new policy on the life of the Insured without evidence of insurability on or at any time prior to the Conversion Expiry Date shown on the Policy Data Page. The amount of insurance remaining in this policy must be equal to or greater than this policy’s minimum face amount requirements.

THE NEW POLICY

Premium and values for the new policy will be based on:

- a) a class most comparable to this policy;
- b) rates in effect on the date of the partial conversion; and
- c) the Insured’s issue age on the date of the partial conversion according to the provisions of the new policy.

The total amount of insurance available on the original and the new policy after the partial conversion cannot exceed the amount of insurance available on the original policy immediately before the partial conversion. The amount of insurance on the new policy may not be less than the minimum for the plan selected. The new policy may be any single life permanent plan of insurance which qualifies under our rules in effect on the policy date of the new policy.

The requirements for partial conversion are:

- a) this policy’s premiums are not being waived under the terms of a Waiver of Premium Rider;
- b) the new policy is available for conversion at the Insured’s issue age on the new policy’s policy date according to the provisions of the new policy ;
- c) your application for partial conversion; and
- d) payment of the first premium for the new policy.

The policy date of the new policy will be the date of the partial conversion.

ADDITIONAL RIDERS

Any additional riders provided on this policy will continue upon partial conversion. Unless otherwise required under the provisions of the riders, additional riders may be included in the new policy without evidence of insurability if the following conditions are satisfied:

- a) the rider is included in this policy;
- b) the rider is available for conversion at the Insured's issue age on the new policy's policy date according to the provisions of the new policy;
- c) subject to our rules in effect on the date of the partial conversion; and
- d) the inclusion of additional riders will be subject to the provisions in the riders.

Signed for the Company at its offices in Des Moines, Iowa.



Michael H. Miller
Secretary