

SERFF Tracking Number: UNNC-126241039 State: Arkansas
Filing Company: Ameritas Life Insurance Corp. State Tracking Number: 43203
Company Tracking Number: AL 64349 E APP/AL 64349 S APP
TOI: A03G Group Annuities - Deferred Variable Sub-TOI: A03G.002 Flexible Premium
Product Name: ALIC GRA Application
Project Name/Number: ALIC GRA Application/AL 64349 E APP, et al/AL 64349 E APP/AL 64349 S APP

Filing at a Glance

Company: Ameritas Life Insurance Corp.

Product Name: ALIC GRA Application

SERFF Tr Num: UNNC-126241039 State: Arkansas

TOI: A03G Group Annuities - Deferred Variable SERFF Status: Closed-Approved- State Tr Num: 43203
Closed

Sub-TOI: A03G.002 Flexible Premium

Co Tr Num: AL 64349 E APP/AL State Status: Approved-Closed
64349 S APP

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Bobbie Cramer, Joanne
Friend, Jenny Andrus

Disposition Date: 08/18/2009

Date Submitted: 08/12/2009

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: ALIC GRA Application/AL 64349 E APP, et al

Status of Filing in Domicile: Pending

Project Number: AL 64349 E APP/AL 64349 S APP

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Large

Overall Rate Impact:

Group Market Type: Employer

Filing Status Changed: 08/18/2009

Explanation for Other Group Market Type:

State Status Changed: 08/18/2009

Deemer Date:

Created By: Jenny Andrus

Submitted By: Jenny Andrus

Corresponding Filing Tracking Number:

Filing Description:

Re: Ameritas Life Insurance Corp.

NAIC No. 0943-61301 FEIN No. 47-0098400

Submission Form Identification: AL 64349 E APP – Application Allocated Separate Accounts Group Annuity Contract.

AL 64349 S APP – Application Allocated Separate Accounts Group Annuity Contract.

Description of Form as Individual or Group Market: Group

To be used with Contract Form Identification No:

SERFF Tracking Number: UNNC-126241039 State: Arkansas
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Product Name: ALIC GRA Application
Project Name/Number: ALIC GRA Application/AL 64349 E APP, et al/AL 64349 E APP/AL 64349 S APP

AL 64349 – Allocated Group Annuity Contract approved by your state on 08/30/2006.

General Description of Submission: Applications to be used with above referenced group annuity contract offering a new alternative fixed investment option to the applications.

Enclosed for your review and approval are the above-referenced applications. These applications will replace AL 64349 APP which was previously approved by your state on 08/30/2006.

Both of these applications will be offering a new alternative fixed investment option, the Stable Fixed Investment Account.

The applications are identical except that the AL 64349 E APP will be used for our larger cases, with slightly different funds and used for the products with the share class pricing structure in Endorsement AL E – 03 GRA approved by your state on 01/23/2009.

These forms are exempt from any “flesch score” or readability requirements in your statutes or regulations as it is subject to federal jurisdiction and the language contained therein is drafted to conform to the requirements of federal law.

No part of this filing contains any unusual or possibly controversial items from normal company or industry standards. Since our printers use various fonts and layouts, we reserve the right to format the pages to conform to the printers requirements. No change in language will occur, only a possible page break, or renumbering of a page.

Company and Contact

Filing Contact Information

Jenny Andrus, Contract Analyst jandrus@unioncentral.com
1876 Waycross Road 513-595-2984 [Phone] 52984 [Ext]
Cincinnati, OH 45240 513-595-2918 [FAX]

Filing Company Information

Ameritas Life Insurance Corp. CoCode: 61301 State of Domicile: Nebraska
5900 "O" STREET Group Code: 943 Company Type: Stock
LINCOLN, NE 68510 Group Name: State ID Number:
(800) 825-1551 ext. [Phone] FEIN Number: 47-0098400

Filing Fees

SERFF Tracking Number: UNNC-126241039 State: Arkansas
Filing Company: Ameritas Life Insurance Corp. State Tracking Number: 43203
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Fee Required? Yes
Fee Amount: \$40.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Ameritas Life Insurance Corp.	\$40.00	08/12/2009	29799405

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Correspondence Summary

Dispositions

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

SERFF Tracking Number: UNNC-126241039 *State:* Arkansas
Filing Company: Ameritas Life Insurance Corp. *State Tracking Number:* 43203
Company Tracking Number: AL 64349 E APP/AL 64349 S APP
TOI: A03G Group Annuities - Deferred Variable *Sub-TOI:* A03G.002 Flexible Premium
Product Name: ALIC GRA Application
Project Name/Number: ALIC GRA Application/AL 64349 E APP, et al/AL 64349 E APP/AL 64349 S APP

Disposition

Disposition Date: 08/18/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UNNC-126241039 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 - Acturial Memo		No
Form	GRA Application		Yes
Form	GRA Application		Yes

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Form Schedule

Lead Form Number: AL 64349 E APP/AL 64349 S APP

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	AL 64349 E APP	Enrollment Form	Application/ GRA Application	Initial			AL 64349 E APP.pdf
	AL 64349 S APP	Enrollment Form	Application/ GRA Application	Initial			AL 64349 S APP.pdf

Application Allocated Separate Accounts Group Annuity Contract

Ameritas Life Insurance Corp.
P. O. Box 81889
Lincoln, NE 68501-1889

APPLICANT

The Trustee(s) of the [Plan] _____ hereby apply [ies] for an Allocated Separate Accounts Group Annuity Contract No.: _____

PLAN INFORMATION

Name of Employer / Plan Sponsor: _____

Legal Name of Plan: _____

Employer's Tax Identification Number EIN: _____

FUND SELECTION - If your plan offers the Morningstar Asset Allocator, you must select at least one fund from each asset class noted with an asterisk (*). If your plan selects the Stable Fixed Investment Account, your plan may **NOT** select a competing fund, denoted by the ** below.

Stable Value/Guaranteed*

- Guaranteed Investment Account**
- Stable Fixed Investment Account

[Investment Grade Bond*

- Calvert Income I
- Calvert Short Duration Income**
- Calvert Short-Term Government**
- Morgan Stanley IF Core Plus Fixed Income
- PIMCO Total Return
- Summit Barclays Capital Aggregate Bond Index
- Summit Inflation Protected Plus

High Yield/Multisector Bond*

- Calvert High Yield Bond
- Fidelity Advisor Strategic Income
- PIMCO High Yield

Large Growth*

- AIM Multi-Sector
- Alger American Capital Appreciation
- Alger American LargeCap Growth
- Calvert Large Cap Growth
- Calvert Social Index
- Calvert Social Investment Equity
- Fidelity® VIP Contrafund®
- Marsico Focus
- Summit Large Cap Growth
- T. Rowe Price Blue Chip Growth

Large Blend*

- Neuberger Berman Guardian
- Oppenheimer Main Street/VA
- Summit S&P 500 Index

Large Value*

- American Century Value
- Calvert Large Cap Value
- T. Rowe Price Equity Income

Mid Growth*

- Alger American MidCap Growth
- American Century Heritage
- T. Rowe Price Mid Cap Growth
- Van Kampen Mid Cap Growth

Mid Blend*

- FMI Common Stock
- Neuberger Berman Regency
- Summit S&P MidCap 400 Index

Mid Value*

- American Century Mid Cap Value
- Fidelity Advisor Value
- T. Rowe Price Mid Cap Value

Small Growth*

- Baron Small Cap
- Fidelity Advisor Small Cap
- Wasatch Small Cap Growth

Small Blend*

- Neuberger Berman Genesis
- Royce Pennsylvania Mutual
- Summit Russell 2000 Small Cap Index
- Third Avenue Small-Cap Value
- Wasatch Small Cap Value

Small Value*

- Royce Total Return

Large Cap International*

- Summit EAFE International Index
- Thornburg International Value, R4

Emerging Markets/Small Cap International*

- Morgan Stanley IF Emerging Markets
- Third Avenue International Value

Real Estate*

- Morgan Stanley IF US Real Estate

Money Market

- Calvert Cash Reserves Institutional Prime**

Balanced

- Summit Balanced Index
- T. Rowe Price Capital Appreciation

World Bond

- FTVIPT Templeton Global Bond Securities

World Stock

- FTVIPT Templeton Growth Securities
- Oppenheimer Global Securities/VA
- Third Avenue Value



Application Allocated Separate Accounts Group Annuity Contract

Ameritas Life Insurance Corp.
 P. O. Box 81889
 Lincoln, NE 68501-1889

FUND SELECTION (Continued)

Technology

- Seligman Communications & Information
- Waddell & Reed Advisors Science and Technology

Natural Resources

- Summit Natural Resources

Target Date

- T. Rowe Price Retirement Income
- T. Rowe Price Retirement 2010
- T. Rowe Price Retirement 2020
- T. Rowe Price Retirement 2030
- T. Rowe Price Retirement 2040
- T. Rowe Price Retirement 2050

Lifestyle

- Calvert Conservation Allocation
- Calvert Moderate Allocation
- Calvert Aggressive Allocation
- Summit Lifestyle ETF Market Strategy Conservative
- Summit Lifestyle ETF Market Strategy Target
- Summit Lifestyle ETF Market Strategy Aggressive]

DEFAULT FUND: The DEFAULT FUND will be the [T. Rowe Price Capital Appreciation – Advisor Class] unless otherwise specified in writing, regardless if it is chosen as an investment option. (Please note that the participants will have access to this fund as an investment option). Note that the default fund is subject to market fluctuation, as well as any applicable contract charges. As a result, losses are possible in the default fund. If utilizing a corporate unallocated account, please list the dollar amount or percentage along with fund selection.

This application is being made a part of the said contract, and attaches all the terms and conditions thereto.

 Trustee Signature(s)

 Soliciting Agent Signature

 Trustee Printed Signature

 Date

 Date

You must positively identify the Trustees with a government-issued picture form of identification (I.D.). Examples of acceptable forms are: Driver's License, Passport, Military I.D, or Green card.

Also obtain a copy of the government-issued I.D. and submit it with this application. If you are unable to make a copy, the following information must be provided.

 Form of Identification

 I.D. # / State

 Expiration Date

Application Allocated Separate Accounts Group Annuity Contract

Ameritas Life Insurance Corp.
P. O. Box 81889
Lincoln, NE 68501-1889

Unless specific state language is noted below, the following general fraud notice applies.

FRAUD NOTICE

Any person knowingly or with intent to defraud; submits an application or files a claim containing false, incomplete or misleading information; is guilty of a crime and may be subject to fines and criminal penalties, including imprisonment. In addition, insurance benefits may be denied if false information provided by an applicant is materially related to a claim.

GA, KS, NE, VT and WA RESIDENTS

Any person who knowingly or with intent to defraud; submits an application or files a claim containing false, incomplete or misleading information; may be guilty of a crime and may be subject to fines and criminal penalties, including imprisonment. In addition, insurance benefits may be denied if false information provided by an applicant is materially related to a claim.

CO RESIDENTS

It is unlawful to knowingly provide false, incomplete or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

FL RESIDENTS

Any person who knowingly and with intent to injure, defraud or deceive any insurer, files a statement of claim or any application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

CA RESIDENTS

For your protection California law requires the following to appear on this form. Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

CT RESIDENTS

Any person who knowingly or with intent to defraud; submits an application or files a claim containing false, incomplete or misleading information; is guilty of a crime and may be subject to fines and criminal penalties, including imprisonment. In addition, insurance benefits may be denied if false information provided by an applicant is materially related to a claim during the contestability period.

TX RESIDENTS

Any person who makes an intentional misstatement that is material to the risk may be found guilty of insurance fraud by a court of law.

DC RESIDENTS

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information on an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

MD RESIDENTS

Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

TN RESIDENTS

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines, or denial of insurance benefits.

MA RESIDENTS

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

ME RESIDENTS

It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company.

NJ RESIDENTS

Any person who includes any false or misleading information on an application for an insurance policy is subject to civil and criminal penalties.

OR RESIDENTS

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated state law.

PA RESIDENTS

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any material false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

VA RESIDENTS

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated state law.

Application Allocated Separate Accounts Group Annuity Contract

Ameritas Life Insurance Corp.
P. O. Box 81889
Lincoln, NE 68501-1889

APPLICANT

The Trustee(s) of the [Plan] _____ hereby apply [ies] for an Allocated Separate Accounts Group Annuity Contract No.: _____

PLAN INFORMATION

Name of Employer / Plan Sponsor: _____

Legal Name of Plan: _____

Employer's Tax Identification Number EIN: _____

FUND SELECTION - If your plan offers the Morningstar Asset Allocator, you must select at least one fund from each asset class noted with an asterisk (*). If your plan selects the Stable Fixed Investment Account, your plan may **NOT** select a competing fund, denoted by the ** below.

Stable Value/Guaranteed*

- Guaranteed Investment Account**
- Stable Fixed Investment Account

[Investment Grade Bond*

- Calvert Income, A
- Calvert Short Duration Income**
- Calvert Short-Term Government**
- Morgan Stanley IF Core Plus Fixed Income
- PIMCO Total Return
- Summit Barclays Capital Aggregate Bond Index
- Summit Inflation Protected Plus

High Yield/Multisector Bond*

- Calvert High Yield Bond
- Fidelity Advisor Strategic Income
- PIMCO High Yield

Large Growth*

- AIM Multi-Sector
- Alger American Capital Appreciation
- Alger American LargeCap Growth
- Calvert Large Cap Growth
- Calvert Social Index
- Calvert Social Investment Equity
- Fidelity® VIP Contrafund®
- Marsico Focus
- Summit Large Cap Growth
- T. Rowe Price Blue Chip Growth

Large Blend*

- Neuberger Berman Guardian
- Oppenheimer Main Street/VA
- Summit S&P 500 Index

Large Value*

- American Century Value
- Calvert Large Cap Value
- T. Rowe Price Equity Income

Mid Growth*

- Alger American MidCap Growth
- American Century Heritage
- T. Rowe Price Mid Cap Growth
- Van Kampen Mid Cap Growth

Mid Blend*

- FMI Common Stock
- Neuberger Berman Regency
- Summit S&P MidCap 400 Index

Mid Value*

- American Century Mid Cap Value
- Fidelity Advisor Value
- T. Rowe Price Mid Cap Value

Small Growth*

- Baron Small Cap
- Fidelity Advisor Small Cap
- Wasatch Small Cap Growth

Small Blend*

- Neuberger Berman Genesis
- Royce Pennsylvania Mutual
- Summit Russell 2000 Small Cap Index
- Third Avenue Small-Cap Value
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Small Value*

- Royce Total Return

Large Cap International*

- Summit EAFE International Index
- Thornburg International Value, R4

Emerging Markets/Small Cap International*

- Morgan Stanley IF Emerging Markets
- Third Avenue International Value

Real Estate*

- Morgan Stanley IF US Real Estate

Money Market

- Calvert Cash Reserves Institutional Prime**

Balanced

- Summit Balanced Index
- T. Rowe Price Capital Appreciation

World Bond

- FTVIPT Templeton Global Bond Securities

World Stock

- FTVIPT Templeton Growth Securities
- Oppenheimer Global Securities/VA
- Third Avenue Value



Application Allocated Separate Accounts Group Annuity Contract

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FUND SELECTION (Continued)

Technology

- Seligman Communications & Information
- Waddell & Reed Advisors Science and Technology

Natural Resources

- Summit Natural Resources

Target Date

- T. Rowe Price Retirement Income
- T. Rowe Price Retirement 2010
- T. Rowe Price Retirement 2020
- T. Rowe Price Retirement 2030
- T. Rowe Price Retirement 2040
- T. Rowe Price Retirement 2050

Lifestyle

- Calvert Conservation Allocation
- Calvert Moderate Allocation
- Calvert Aggressive Allocation
- Summit Lifestyle ETF Market Strategy Conservative
- Summit Lifestyle ETF Market Strategy Target
- Summit Lifestyle ETF Market Strategy Aggressive]

DEFAULT FUND: The DEFAULT FUND will be the [T. Rowe Price Capital Appreciation – Advisor Class] unless otherwise specified in writing, regardless if it is chosen as an investment option. (Please note that the participants will have access to this fund as an investment option). Note that the default fund is subject to market fluctuation, as well as any applicable contract charges. As a result, losses are possible in the default fund. If utilizing a corporate unallocated account, please list the dollar amount or percentage along with fund selection.

This application is being made a part of the said contract, and attaches all the terms and conditions thereto.

Trustee Signature(s)

Soliciting Agent Signature

Trustee Printed Signature

Date

Date

You must positively identify the Trustees with a government-issued picture form of identification (I.D.). Examples of acceptable forms are: Driver's License, Passport, Military I.D, or Green card.

Also obtain a copy of the government-issued I.D. and submit it with this application. If you are unable to make a copy, the following information must be provided.

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I.D. # / State

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Supporting Document Schedules

	Item Status:	Status Date:
<p>Satisfied - Item: Flesch Certification Comments: Flesch Certification is attached. Attachments: Reg 19 CERTIFICATION _ALIC_.pdf Reg 49 CERTIFICATION _ALIC_.pdf Univ Read Cert.pdf</p>		
<p>Bypassed - Item: Application Bypass Reason: Not Applicable Comments:</p>		
<p>Bypassed - Item: Life & Annuity - Acturial Memo Bypass Reason: Not Applicable Comments:</p>		

Reg 19 CERTIFICATION
Arkansas

I, Robert F. Lange, an officer for Ameritas Life Insurance Company. hereby certify that we have reviewed Rule and Regulation 19 and that we meet the provisions of said Rule and Regulation, as well as all applicable requirements of your Department regarding Unfair Sex Discrimination in the Sale of Insurance.

A handwritten signature in black ink that reads "Robert G. Lange". The signature is written in a cursive style with a large initial "R".

Robert G. Lange
Vice President, General Counsel and Assistant Secretary

August 5, 2009
Date

Reg 49 CERTIFICATION
Arkansas

I, Robert F. Lange, an officer for Ameritas Life Insurance Company, hereby certify that I have reviewed Arkansas Rule and Regulation 49 and that we are in compliance regarding Life and Health Insurance Guaranty Association Notices.

I also certify that we have reviewed ACA 23-79-138 regarding the use of Complaint Notices and assure that we are in compliance.



Robert G. Lange
Vice President, General Counsel and Assistant Secretary

August 5, 2009
Date

Reg. Section 6 DI: Method of Disclosure of Required Information

All information required to be disclosed by this rule shall be set out conspicuously and in close conjunction with the statements to which such information relates or under appropriate captions of such prominence that it shall not be minimized, rendered obscure or presented in an ambiguous fashion or intermingled with the context of the advertisements so as to be confusing or misleading.

Reg. Section 6 Life: Valuation

The minimum valuation standard for universal life insurance policies shall be the Commissioners Reserve Valuation Method

READABILITY CERTIFICATION

I, Robert G. Lange, an officer of Ameritas Life Insurance Corp., hereby certify that the following form(s) has (have) the following readability score(s) as calculated by the Flesch Reading Ease Test and that this (these) form(s) meet(s) the reading ease requirements of the laws and regulations of your state.

<u>Form</u>	<u>Form Title</u>	<u>Readability Score</u>
AL 64349 E APP	GRA Application	**
AL 64349 S APP	GRA Application	**



Robert G. Lange
Vice President, General Counsel & Asst. Secretary

August 5, 2009

***These forms are exempt from any flesch score or readability requirements in your statutes or regulations as it is subject to federal jurisdiction and the language contained therein is drafted to conform to the requirements of federal law.