

SERFF Tracking Number: UTAC-126258019 State: Arkansas  
 Filing Company: United Teacher Associates Insurance Company State Tracking Number: 43151  
 Company Tracking Number: FEL-070301.V2-UTA-AR  
 TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life  
 Product Name: Life - Statement of Policy & Cost Benefit Info Form  
 Project Name/Number: Life - Statement of Policy & Cost Benefit Info Form/FEL-070301.V2-UTA-AR

## Filing at a Glance

Company: United Teacher Associates Insurance Company

Product Name: Life - Statement of Policy & Cost Benefit Info Form SERFF Tr Num: UTAC-126258019 State: Arkansas

TOI: L071 Individual Life - Whole SERFF Status: Closed-Approved- Closed State Tr Num: 43151

Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life Co Tr Num: FEL-070301.V2-UTA-AR State Status: Approved-Closed

Filing Type: Form Reviewer(s): Linda Bird  
 Author: Mary Barrett Disposition Date: 08/07/2009  
 Date Submitted: 08/06/2009 Disposition Status: Approved-Closed

Implementation Date Requested: Implementation Date:  
 State Filing Description:

## General Information

Project Name: Life - Statement of Policy & Cost Benefit Info Form  
 Project Number: FEL-070301.V2-UTA-AR  
 Requested Filing Mode: Review & Approval  
 Explanation for Combination/Other:  
 Submission Type: New Submission  
 Overall Rate Impact:  
 Filing Status Changed: 08/07/2009

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: 08/07/2009  
 Created By: Mary Barrett  
 Corresponding Filing Tracking Number:

Deemer Date:  
 Submitted By: Mary Barrett  
 Filing Description:  
 Re: United Teacher Associates Insurance Company  
 NAIC # 63479 FEIN # 58-0869673

FORMS SUBMITTED	DESCRIPTION
FEL-070301.V2-UTA-AR	Statement of Policy Cost And Benefit Information
GDB-070401.V2-UTA-AR	Statement of Policy Cost And Benefit Information

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**TO BE USED WITH PREVIOUSLY APPROVED FORM NUMBERS**

FEL-070301-UTA-AR Final Expense Whole Life Policy  
GDB-070401-UTA-AR Graded Death Benefit Whole Life Policy

Dear Sir or Madam,

In compliance with the newly amended Rule 17, (Life Insurance Disclosure) we are submitting the above reference forms.

The Statement of Policy Cost And Benefit Information form, FEL-070301.V2-UTA-AR, was developed to be used with our approved Final Expense Whole Life Policy, FEL-070301-UTA-AR. The Statement of Policy Cost And Benefit Information form, GDB-070401.V2-UTA-AR, was developed to be used with our approved Graded Death Benefit Whole Life Policy GDB-070401-UTA-AR.

If you should have any questions regarding this submission, please feel free to call me toll-free at 1-800-880-8824, extension 1553 or fax me at (513) 564-3435. My email address is mbarrett@gafri.com.

Sincerely,

Mary Barrett, FLMI, AIRC, ALHC, HIA  
Compliance Analyst

## Company and Contact

### Filing Contact Information

Mary Barrett, Senior Compliance Analyst mbarrett@gafri.com  
5508 Parkcrest Drive 800-880-8824 [Phone] 3303 [Ext]  
P.O. Box 26580 512-451-0357 [FAX]  
Austin, TX 78755-0580

### Filing Company Information

United Teacher Associates Insurance Company CoCode: 63479 State of Domicile: Texas  
11200 Lakeline Blvd., Suite 100 Group Code: 84 Company Type: Insurance  
P.O. Box 26580 Group Name: Company  
Austin, TX 78755-0580 FEIN Number: 58-0869673 State ID Number:

SERFF Tracking Number: UTAC-126258019 State: Arkansas  
Filing Company: United Teacher Associates Insurance Company State Tracking Number: 43151  
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(800) 880-8824 ext. [Phone]

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$40.00  
Retaliatory? No  
Fee Explanation: \$40.00 for 2 form submissions.  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United Teacher Associates Insurance Company	\$40.00	08/06/2009	29673436

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/07/2009	08/07/2009

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## Disposition

Disposition Date: 08/07/2009

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		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Statement of Policy Cost And Benefit Information		Yes
Form	Statement of Policy Cost And Benefit Information		Yes

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## Form Schedule

**Lead Form Number: FEL-070301.V2-UTA-AR**

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	FEL-070301.V2-UTA-AR	Outline of Coverage	Statement of Policy Cost And Benefit Information	Initial		40.000	FEL-070301.V2-UTA-AR.pdf
	GDB-070401.V2-UTA-AR	Outline of Coverage	Statement of Policy Cost And Benefit Information	Initial		40.000	GDB-070401.V2-UTA-AR.pdf

UNITED TEACHER ASSOCIATES INSURANCE COMPANY  
 POLICY NO. [0012345678]  
 STATEMENT OF POLICY COST AND BENEFIT INFORMATION

THIS ILLUSTRATION IS A POLICY SUMMARY FOR [DOE, JOHN]

THE PROPOSED INSURANCE, SUPPLEMENTAL BENEFITS, AND VALUES ARE AS FOLLOWS

COVERAGE	WHOLE LIFE INSURANCE
INITIAL DEATH BENEFIT	[\$15,000]
INITIAL BASIC PREMIUM	[\$952.90]
POLICY PAYING PERIOD	[MONTHLY, QUARTERLY, SEMI-ANNUAL, ANNUAL]

AGE	YEAR	ANNUAL PREMIUM	END OF YEAR CASH VALUES**	BEG. OF YEAR DEATH BENEFIT
[66	1	\$952.90		\$15,000
67	2	\$952.90		\$15,000
68	3	\$952.90	\$371.70	\$15,000
69	4	\$952.90	802.50	\$15,000
70	5	\$952.90	1,243.20	\$15,000
71	6	\$952.90	1,690.80	\$15,000
72	7	\$952.90	2,144.85	\$15,000
73	8	\$952.90	2,598.60	\$15,000
74	9	\$952.90	3,052.80	\$15,000
75	10	\$952.90	3,508.50	\$15,000
76	11	\$952.90	3,965.55	\$15,000
77	12	\$952.90	4,423.80	\$15,000
78	13	\$952.90	4,880.40	\$15,000
79	14	\$952.90	5,331.60	\$15,000
80	15	\$952.90	5,773.50	\$15,000
81	16	\$952.90	6,205.50	\$15,000
82	17	\$952.90	6,624.15	\$15,000
83	18	\$952.90	7,031.55	\$15,000
84	19	\$952.90	7,427.85	\$15,000
85	20	\$952.90	7,811.55	\$15,000
120	55	\$952.90	15,000.00	\$15,000]

	10 YEARS	20 YEARS
LIFE INSURANCE SURRENDER COST INDEX	[\$45.82	\$48.53
LIFE INSURANCE NET PAYMENT COST INDEX	\$63.53	\$63.53]

AN EXPLANATION OF THE INTENDED USE OF THESE INDEXES IS PROVIDED IN THE LIFE INSURANCE BUYERS GUIDE.

THE EFFECTIVE ANNUAL POLICY LOAN INTEREST RATE FOR LOANS ON THIS POLICY WILL BE 7.40% PAID IN ADVANCE.

PREPARED ON [August 6, 2009] FOR PRESENTATION BY [JAMES DOE  
 123 ANY STREET  
 ANY CITY, USA]

\* BLANK SPACE INDICATES ZERO END OF YEAR CASH VALUE.

UNITED TEACHER ASSOCIATES INSURANCE COMPANY  
 P.O. Box 26580 Austin, Texas 78755-05080

POLICY NO. [0012345678]

STATEMENT OF POLICY COST AND BENEFIT INFORMATION

THIS ILLUSTRATION IS A POLICY SUMMARY FOR [DOE, JOHN]

THE PROPOSED INSURANCE, SUPPLEMENTAL BENEFITS, AND VALUES ARE AS FOLLOWS

COVERAGE	GRADED BENEFIT WHOLE LIFE INSURANCE
FACE AMOUNT OF INSURANCE	[\$10,000]
INITIAL BASIC PREMIUM	[\$790.00]
POLICY PAYING PERIOD	[MONTHLY, QUARTERLY, SEMI-ANNUAL, ANNUAL]

AGE	YEAR	ANNUAL PREMIUM	END OF YEAR CASH VALUES**	BEG. OF YEAR death benefit
[66	1	\$790.00		\$869.00
67	2	\$790.00	\$328.40	\$1,824.90
68	3	\$790.00	731.95	\$2,876.40
69	4	\$790.00	1,004.92	\$10,000.00
70	5	\$790.00	1,284.08	\$10,000.00
71	6	\$790.00	1,567.73	\$10,000.00
72	7	\$790.00	1,855.41	\$10,000.00
73	8	\$790.00	2,142.88	\$10,000.00
74	9	\$790.00	2,430.62	\$10,000.00
75	10	\$790.00	2,719.35	\$10,000.00
76	11	\$790.00	3,008.90	\$10,000.00
77	12	\$790.00	3,299.25	\$10,000.00
78	13	\$790.00	3,588.53	\$10,000.00
79	14	\$790.00	3,874.37	\$10,000.00
80	15	\$790.00	4,154.36	\$10,000.00
81	16	\$790.00	4,428.11	\$10,000.00
82	17	\$790.00	4,693.30	\$10,000.00
83	18	\$790.00	4,951.41	\$10,000.00
84	19	\$790.00	5,202.56	\$10,000.00
85	20	\$790.00	5,445.65	\$10,000.00
120	55	\$790.00	10,000.00	\$10,000.00]

THE BENEFIT PAYABLE ON DEATH DURING THE FIRST THREE POLICY YEARS WILL BE THE REDUCED BENEFIT AMOUNT SHOWN ON THE POLICY DATA PAGE.

THE DEATH BENEFIT AFTER THE THIRD POLICY ANNIVERSARY WILL BE THE FACE AMOUNT OF INSURANCE, LESS ANY POLICY LOAN.

	10 YEARS	20 YEARS
LIFE INSURANCE SURRENDER COST INDEX	[\$85.95	\$78.99
LIFE INSURANCE NET PAYMENT COST INDEX	\$116.25	\$98.57]

AN EXPLANATION OF THE INTENDED USE OF THESE INDEXES IS PROVIDED IN THE LIFE INSURANCE BUYERS GUIDE.

THE EFFECTIVE ANNUAL POLICY LOAN INTEREST RATE FOR LOANS ON THIS POLICY WILL BE 7.40% PAID IN ADVANCE.

PREPARED ON [August 6, 2009] FOR PRESENTATION BY [JAMES DOE  
123 ANY STREET  
ANY CITY, USA]

\* BLANK SPACE INDICATES ZERO END OF YEAR CASH VALUE.

UNITED TEACHER ASSOCIATES INSURANCE COMPANY

P.O. BOX 26580, AUSTIN, TEXAS 78755-0580

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Flesch Certification <b>Comments:</b> <b>Attachment:</b> FLESCH.pdf		

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

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

# CERTIFICATION OF FLESCH READING EASE TEST

**RE: UNITED TEACHER ASSOCIATES INSURANCE COMPANY**

This is to certify that the form listed below is in compliance with the readability requirements of the Flesch Reading ease test.

The Flesch test was applied to this form in its entirety, except that titles, major headings and sub-headings and tables were excluded.

The Flesch reading ease test score is:

**FORM NUMBER**

FEL-070301.V2-UTA-AR  
GDB-070401.V2-UTA-AR

**FLESCH SCORE**

40  
40

United Teacher Associates Insurance Company

By: Billy Hill Jr.  
Billy Hill, Jr., President

Date: August 6, 2009