

SERFF Tracking Number: RNOA-126316910 State: Arkansas
 Filing Company: Royal Neighbors of America State Tracking Number: 43603
 Company Tracking Number: 1900 RNOA-126316910
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: Endorsement Amending the "Partial Withdrawals" Provision
 Project Name/Number: Endorsement Partial Withdrawals/1900; Rev. 9-2009

Filing at a Glance

Company: Royal Neighbors of America
 Product Name: Endorsement Amending the "Partial Withdrawals" Provision
 TOI: L09I Individual Life - Flexible Premium Adjustable Life
 Sub-TOI: L09I.001 Single Life
 Filing Type: Form
 Implementation Date Requested: On Approval
 State Filing Description:

SERFF Tr Num: RNOA-126316910 State: Arkansas
 SERFF Status: Closed-Approved- Closed State Tr Num: 43603
 Co Tr Num: 1900 RNOA-126316910 State Status: Approved-Closed
 Reviewer(s): Linda Bird
 Disposition Date: 09/29/2009
 Authors: John Friederich, Philip Blankenfeld, Deb Zemo, Kelli Zimmer
 Date Submitted: 09/25/2009 Disposition Status: Approved-Closed
 Implementation Date:

General Information

Project Name: Endorsement Partial Withdrawals
 Project Number: 1900; Rev. 9-2009
 Requested Filing Mode: Review & Approval
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact:
 Filing Status Changed: 09/29/2009
 Deemer Date:
 Submitted By: Deb Zemo
 Filing Description:
 This endorsement is new, and has never been issued by Royal Neighbors of America (Royal Neighbors), nor been available for attachment to any life insurance or annuity certificate issued by Royal Neighbors at, or subsequent to issue.

Status of Filing in Domicile: Not Filed
 Date Approved in Domicile:
 Domicile Status Comments: Illinois is projected to be filed on 10/15/2009
 Market Type: Individual
 Group Market Size:
 Group Market Type:
 Explanation for Other Group Market Type:
 State Status Changed: 09/29/2009
 Created By: Deb Zemo
 Corresponding Filing Tracking Number: 1900; Rev. 9-2009

<i>SERFF Tracking Number:</i>	<i>RNOA-126316910</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Royal Neighbors of America</i>	<i>State Tracking Number:</i>	<i>43603</i>
<i>Company Tracking Number:</i>	<i>1900 RNOA-126316910</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>Endorsement Amending the "Partial Withdrawals" Provision</i>		
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To the best of my knowledge and belief, no part of this submission contains any unusual or possibly controversial items contrary to normal industry standards, and no assumptions or provisions contained in the forms unfairly discriminate in the availability of rates or benefits for applicants of the same class, equal expectation of life, and degree of risk or hazard.

The purpose of the endorsement is to add language to our Flexible Premium Adjustable Life Insurance Certificate to clarify the effect of partial withdrawals on the face amount of the certificate if the option "A" death benefit is in effect at the time of the withdrawal. This endorsement does not effect any other provision of the certificate. The endorsement will only be attached to new issues of Certificate form 200911-AR, which was approved for use by your department on 11-24-2009 under SERFF Tracking Number RNOA-125883579.

Company and Contact

Filing Contact Information

Debra Zemo, Compliance Assistant/Legal Secretary	zemodm@royalneighbors.org
230 16th Street	800-627-4762 [Phone] 8233 [Ext]
Rock Island, IL 61201	309-788-3887 [FAX]

Filing Company Information

Royal Neighbors of America	CoCode: 57657	State of Domicile: Illinois
230 16th Street	Group Code:	Company Type: Life, Health, Annuity
Rock Island, IL 61201	Group Name: Royal Neighbors	State ID Number:
(309) 732-8232 ext. 8232[Phone]	FEIN Number: 36-1711198	

Filing Fees

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

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Royal Neighbors of America	\$50.00	09/25/2009	30858517

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	09/29/2009	09/29/2009

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Disposition

Disposition Date: 09/29/2009

Implementation Date:

Status: Approved-Closed

Comment:

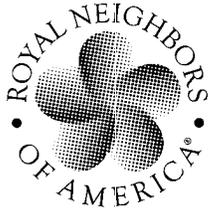
Rate data does NOT apply to filing.

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Form Schedule

Lead Form Number: 1900; Rev. 9-2009

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	1900; Rev. 9-2009	Policy/Cont ract/Fraternal Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Endorsement Amending the "Partial Withdrawals" Provision	Initial			1900 Rev 9-2009 - Endorsement Amending the Partial Withdrawals Provision.pdf



INSURING LIVES • SUPPORTING WOMEN • SERVING COMMUNITIES™

230 16th Street • Rock Island, IL 61201
(309) 788-4561 • (800) 627-4762
contact@royalneighbors.org • www.royalneighbors.org

Endorsement Amending the "Partial Withdrawals" Provision

Attached to, and made a part of:

Certificate Number

000010099981

Name of Insured

John Doe

The "Partial Withdrawals" provision contained in this life insurance certificate is amended by adding the following:

If the Option A Death Benefit Option is in effect, the Face Amount will be reduced by the amount of the withdrawal, but a partial withdrawal will not be permitted if the Face Amount would be reduced below \$25,000.

Executed at the Home Office of Royal Neighbors of America in Rock Island, Illinois,
on the date of issue of the certificate to which it is attached.

Bruce R. Peterson

Secretary and General Counsel

Cynthia A. Tidwell

President and CEO

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Supporting Document Schedules

	Item Status:	Status Date:
<p>Satisfied - Item: Flesch Certification Comments: Attachments: Flesch.pdf Compliance Rule and regulation.pdf</p>		
<p>Bypassed - Item: Application Bypass Reason: N/A 1730 Rev. 10-2008, which was approved for use by your department on 11-24-2009 under SERFF Tracking Number RNOA-125883579 Comments:</p>		
<p>Bypassed - Item: Outline of Coverage Bypass Reason: N/A Comments:</p>		



230 16th Street | Rock Island, IL 61201

Phone: (309) 788-4561 | Toll-free: (800) 627-4762

E-mail: contact@royalneighbors.org | Web site: www.royalneighbors.org

CERTIFICATION OF FLESCH READING EASE SCORE

Royal Neighbors of America does hereby certify that the following endorsement form, specimen copies of which are submitted herewith, are in its judgment readable based on the factors specified in Arkansas Regulations.

<u>FORM</u>	<u>TITLE</u>	<u>FLESCH SCALE READABILITY ANALYSIS AND TEST SCORE</u>
1900; Rev. 9-2009	Endorsement Amending the "Partial Withdrawals" Provision	36.1

- A Flesch reading ease test scores of the above forms is as indicated above.
- The forms are printed, except for specification pages, schedules and tables, in not less than ten point, one point leaded.
- The forms listed above were analyzed in their entirety both to the method and formula as specified in Arkansas Regulations.

Although Form 1900; Rev. 9-2009 has a Flesch Score of less than 40, when attached to 200911-AR the Flesch reading ease test score is greater than 40.

Dated this 25th day of September, 2009


By Philip K. Blankenfeld Compliance Manager

Certificate of Compliance with Arkansas Rule and Regulation 19

Insurer: ROYAL NEIGHBORS OF AMERICA

Form Number(s): 1900; Rev. 9-2009

I hereby certify that the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19.

Bruce R. Peterson

Signature of Company Officer

BRUCE R PETERSON

Name

SECRETARY AND GENERAL COUNSEL

Title

9/25/2009

Date