

SERFF Tracking Number: UNSA-126298161 State: Arkansas  
Filing Company: USAA Life Insurance Company State Tracking Number: 43462  
Company Tracking Number: AR0911952  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: Comparison (Replacement) Questionnaire (life)  
Project Name/Number: Comparison (Replacement) Questionnaire/AR0911952

## Filing at a Glance

Company: USAA Life Insurance Company  
Product Name: Comparison (Replacement) Questionnaire (life)  
TOI: L08 Life - Other  
Sub-TOI: L08.000 Life - Other  
Filing Type: Form

SERFF Tr Num: UNSA-126298161 State: Arkansas  
SERFF Status: Closed-Approved-Closed  
Co Tr Num: AR0911952  
Author: Susan Markey  
Date Submitted: 09/09/2009

State Tr Num: 43462  
State Status: Approved-Closed  
Reviewer(s): Linda Bird  
Disposition Date: 09/10/2009  
Disposition Status: Approved-Closed  
Implementation Date:

Implementation Date Requested: On Approval  
State Filing Description:

## General Information

Project Name: Comparison (Replacement) Questionnaire  
Project Number: AR0911952  
Requested Filing Mode: Informational  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:  
Filing Status Changed: 09/10/2009

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: 09/10/2009  
Created By: Susan Markey  
Corresponding Filing Tracking Number: UNSA-126298157

Filing Description:  
Please see UNSA-126298157 for the SAME FORM (filing for approval) - ANNUITY PRODUCTS.

This is being filed informational for the LIFE products and for approval for the ANNUITY products as this form will be used by both product lines.

This form will be used to comply with the Department Rule 97 which becomes effective January 1, 2010 and was created based on guidance from the Department under BULLETIN NO. 8-2009. If there are Joint Owners/Annuitants

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the company will use a separate Life and Annuity Replacement Memorandum Form for each.

The form will be used with the previously approved life insurance and annuity applications and contracts as shown on the attachment to this filing as well as with any contracts and applications approved by the Department in the future.

## Company and Contact

### Filing Contact Information

Susan Markey, Compliance Analyst Susan.Markey@usaa.com  
 9800 Fredericksburg Road 800-531-8000 [Phone] 87015 [Ext]  
 A-3-W, #00582 210-498-5081 [FAX]  
 San Antonio, TX 78288

### Filing Company Information

USAA Life Insurance Company CoCode: 69663 State of Domicile: Texas  
 9800 Fredericksburg Road Group Code: 200 Company Type: Life  
 San Antonio, TX 78288 Group Name: State ID Number:  
 (800) 531-8000 ext. [Phone] FEIN Number: 74-1472662

## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
USAA Life Insurance Company	\$50.00	09/09/2009	30431054

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	09/10/2009	09/10/2009

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## **Disposition**

Disposition Date: 09/10/2009

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		No
Supporting Document	Application		No
Supporting Document	Prior Approval Form Information		No
Form	LIFE INSURANCE AND ANNUITIES REPLACEMENT MEMORANDUM		No

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## Form Schedule

### Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	MDN93406 AR 08-09	Other	LIFE INSURANCE AND ANNUITIES REPLACEMENT MEMORANDUM	Initial		50.000	MDN93406A R 08-09.pdf



Member Name: \_\_\_\_\_  
 Member Number: \_\_\_\_\_  
 Contract Number: \_\_\_\_\_

**LIFE INSURANCE AND ANNUITIES REPLACEMENT MEMORANDUM**

**EXISTING CONTRACT/POLICY**

**PROPOSED CONTRACT/POLICY**

Applicant(s) \_\_\_\_\_  
 Insurer \_\_\_\_\_  
 Contract # \_\_\_\_\_  
 Generic Contract Type\* \_\_\_\_\_  
 Marketing Name \_\_\_\_\_

Applicant(s) \_\_\_\_\_  
 Insurer \_\_\_\_\_  
 Application # \_\_\_\_\_  
 Generic Contract Type\* \_\_\_\_\_  
 Marketing Name \_\_\_\_\_

**FOR BOTH LIFE INSURANCE AND ANNUITIES**  
*(Complete all that is applicable)*

CONTRACT OR POLICY PROVISION	EXISTING CONTRACT/POLICY	REPLACEMENT CONTRACT/POLICY
Initial Deposit		
Annual Consideration		
Current Contract Value		
Current Surrender Value		
Death Benefit Amount		
Current Interest Rate		
Current Interest Rate Guaranteed Period Remaining		
Minimum Guaranteed Interest Rate		

\* Deferred Fixed Annuity, Deferred Variable Annuity, Deferred Indexed Fixed Annuity, Immediate Annuity, Indexed Life Insurance, Variable Life Insurance, Whole Life Insurance, Universal Life Insurance, Term Life Insurance or Endowment



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## Supporting Document Schedules

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

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

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Prior Approval Form Information <b>Comments:</b> <b>Attachment:</b> Life Prior Approval Information.pdf		

CERTIFICATE OF READABILITY

<b>FORM NAME</b>	<b>FORM NUMBER</b>	<b>FLESCH SCORE</b>
LIFE INSURANCE AND ANNUITIES REPLACEMENT MEMORANDUM	MDN93406AR 08-09	50

The print is ten point type, one point leaded.

The text was Flesch scored by computer with the base contract.

I certify that to the best of my knowledge and belief, the above referenced forms meet or exceed the readability, legibility, and format requirements of any applicable laws and regulations.



Russell A. Evenson  
USAA Life Insurance Company

Arkansas Prior Approval Information (Life Insurance Products) as of 09/08/09

FORM NUMBER	APPROVAL DATE	FORM DESCRIPTION
LUL88326AR 05-08	6/11/2008	Universal Life Insurance Policy
LRC66779AR 03-07	4/20/2007	Renewable and Convertible Level Term Life Insurance Policy
LAP65951ST 12-06	4/20/2007	Renewable and Convertible Level Term Life Insurance Application
LAP50584ST 06-05	10/3/2005	Simplified Whole Life Insurance Application
LAP50585ST 06-05	10/3/2005	Simplified Whole Life Insurance Application
LAP50570ST 06-05	10/3/2005	Level Term Life Insurance Application
LAP50571ST 06-05	10/3/2005	Level Term Life Insurance Application
LAP50592ST 06-05	10/3/2005	Seven Year Indeterminate Premium Level Term Life Insurance Application
LAP50588ST 06-056	10/3/2005	Universal Life Insurance Application
LAP50585ST 06-05	10/3/2005	Universal Life Insurance Application
LLT49047AR 01-05	3/16/2005	Level Term Life Insurance Policy
LWL39088AR 07-01	8/2/2001	Simplified Whole Life Insurance Policy
SY594-0102 2-83	4/14/1983	Seven Year Indeterminate Premium Level Term Life Insurance Policy