

SERFF Tracking Number: KCLF-126434681 State: Arkansas  
Filing Company: Sunset Life Insurance Company of America State Tracking Number: 44456  
Company Tracking Number: ILLUSTRATION CERTIFICATIONS 2009  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: Illustration Certifications 2009  
Project Name/Number: Illustration Certifications 2009/Illustration Certifications 2009

## Filing at a Glance

Company: Sunset Life Insurance Company of America

Product Name: Illustration Certifications 2009 SERFF Tr Num: KCLF-126434681 State: Arkansas  
TOI: L08 Life - Other SERFF Status: Closed-Accepted State Tr Num: 44456

Sub-TOI: L08.000 Life - Other For Informational Purposes  
Co Tr Num: ILLUSTRATION State Status: Filed-Closed  
CERTIFICATIONS 2009

Filing Type: Form

Reviewer(s): Linda Bird  
Author: Kathleen Frese Disposition Date: 01/05/2010  
Date Submitted: 12/29/2009 Disposition Status: Accepted For Informational Purposes

Implementation Date Requested: 01/01/2010

Implementation Date:

State Filing Description:

## General Information

Project Name: Illustration Certifications 2009  
Project Number: Illustration Certifications 2009  
Requested Filing Mode: Informational  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:  
Filing Status Changed: 01/05/2010

Status of Filing in Domicile: Pending  
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: 01/05/2010  
Created By: Kathleen Frese  
Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Kathleen Frese

Filing Description:

Attached are the Annual Illustration Certifications for Sunset Life Insurance Company.

## Company and Contact

### Filing Contact Information

Kathleen Frese, Senior Compliance Analyst kfrese@kclife.com  
P O Box 219139 800-821-5529 [Phone] 8283 [Ext]  
Kansas City, MO 64121-9139 816-753-3018 [FAX]

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**Filing Company Information**

Sunset Life Insurance Company of America	CoCode: 69272	State of Domicile: Missouri
3520 Broadway	Group Code: 588	Company Type: Life and Health
PO Box 219532	Group Name:	State ID Number:
Kansas City, MO 64121-9532	FEIN Number: 91-0431975	
(816) 753-7000 ext. [Phone]		

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**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sunset Life Insurance Company of America	\$50.00	12/29/2009	33148882

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	01/05/2010	01/05/2010

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## Disposition

Disposition Date: 01/05/2010

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		No
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Cover Letter		Yes
<b>Supporting Document</b>	Illustration Certifications		Yes
<b>Supporting Document</b>	List of Forms		Yes

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Flesch Certification		
<b>Bypass Reason:</b> N/A		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> N/A		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Cover Letter		
<b>Comments:</b>		
<b>Attachment:</b> SSL Letter.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Illustration Certifications		
<b>Comments:</b>		
<b>Attachments:</b> SSL - Actuary.pdf SSL - Officer.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> List of Forms		
<b>Comments:</b>		
<b>Attachment:</b>		

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SSL-AR.pdf



**KANSAS CITY LIFE  
INSURANCE COMPANY**

Broadway at Armour / Box 219139 / Kansas City, Missouri 64121-9139  
Telephone: (816) 753-7000  
Web Site: [www.kclife.com](http://www.kclife.com)

December 28, 2009

State Insurance Department

Dear Sir or Madam,

Enclosed please find the Annual Illustration Certifications for the following companies where I am the Illustration Actuary:

**Sunset Life Insurance Company**

For each company, I have enclosed the following:

- ◆ Illustration Actuary's Certification
- ◆ Company Officer's Certification
- ◆ A list of all policy and rider forms for which the certifications apply

If you have any questions, please call or e-mail me.

Respectfully,

Mark A. Milton  
SVP and Chief Actuary  
Illustration Actuary  
1-800-821-5529 ext 8345  
[mmilton@kclife.com](mailto:mmilton@kclife.com)

**Sunset Life Insurance Company**  
**Annual Actuarial Certification**

I, Mark A. Milton, am Vice President and Actuary of Kansas City Life Insurance Company and am a member of the American Academy of Actuaries in good standing and am responsible for the actuarial aspects of product development for our wholly owned subsidiary Sunset Life. I was appointed by the Board of Directors of Sunset Life Insurance Company to be the Illustration Actuary for all plans of insurance subject to the Life Insurance Illustration Model Regulation. The appointment was effective January 1, 1997. I meet the Academy requirements for making this certification and the requirements of applicable state regulations.

The scales used in illustrating non-guaranteed elements for the plans on the attached certification form meet the requirements of the Regulation. The disciplined current scale for this plan is in conformity with the Actuarial Standard of Practice for Compliance with the NAIC Life Insurance Illustration Model Regulation (ASOP 24) promulgated by the Actuarial Standards Board. Moreover:

- No currently payable scale for business issued within the last five years and within the scope of this certification has been reduced for reasons other than changes in the experience factors underlying the disciplined current scale.
- Non-guaranteed elements illustrated for new policies are consistent with those illustrated for similar in force policies.
- Illustrated non-guaranteed elements for new and in-force policies subject to this regulation are consistent with the non-guaranteed elements amounts actually credited or charged to the same or similar forms.
- The minimum expenses used in the calculation of the disciplined current scale for all policy forms subject to this regulation were based on the Generally Recognized Expense Table for 2010 Illustrations.

In making this certification, I have not deviated from ASOP 24 in any way.

*Mark A Milton*

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Mark A Milton FSA, MAAA  
Illustration Actuary

December 28, 2009

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Date

**Sunset Life Insurance Company**  
**Illustration Regulation Certification**

I, Jill A. Daniel, am Assistant Vice President and Associate Actuary of Kansas City Life Insurance Company. I am an officer of said insurer and have been appointed to certify compliance with subsection F of Section 11 of the Life Insurance Illustration Model Regulation for this state for all applicable plans of insurance.

The illustration formats meet the requirements of the Regulation and the scales used in insurer-authorized illustrations are those scales certified by the Illustration Actuary.

The company has provided its agents with information about the expense allocation method used by the company in its annual illustration certification.



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Jill A. Daniel, ASA, MAAA  
AVP and Associate Actuary

December 29, 2009  
Date

## **Life Illustrations - Identification Form AR**

*Company:* Sunset Life Insurance Company  
*NAIC Company #:* 69272  
*Date Submitted:* December 28, 2009  
*Illustration Actuary:* Mark Milton  
*Contact Phone #:* (816) 753-7000  
*Appointment Effective:* January 1, 1997  
*Annual Certification Date:* December 31  
*Appointed Officer:* Jill Daniel

### **Illustrated Plans**

No products will be issued with illustrations

### **Non-Illustrated Plans**

No non-illustrated plans will be issued with illustrations.