

*SERFF Tracking Number:*      *WSST-126830534*                      *State:*                      *Arkansas*  
*Filing Company:*              *Western-Southern Life Assurance Company*      *State Tracking Number:*      *46946*  
*Company Tracking Number:*      *FIL#5-LAC-DPCHGS-INFO*  
*TOI:*                      *L04I Individual Life - Term*                      *Sub-TOI:*                      *L04I.103 Renewable - Single Life -  
Fixed/Indeterminate Premium*  
  
*Product Name:*                      *2011 WSLAC WL Enhancements/Filing #5/Info PAC Filing*  
*Project Name/Number:*              *2011 WSLAC WL Enhancements/Filing #5/Info PAC Filing /Filing #5/Info PAC Filing*

## Filing at a Glance

Company: Western-Southern Life Assurance Company

Product Name: 2011 WSLAC WL                      SERFF Tr Num: WSST-126830534 State: Arkansas  
Enhancements/Filing #5/Info PAC Filing

TOI: L04I Individual Life - Term                      SERFF Status: Closed-Accepted      State Tr Num: 46946  
For Informational Purposes

Sub-TOI: L04I.103 Renewable - Single Life -      Co Tr Num: FIL#5-LAC-DPCHGS-      State Status: Filed-Closed  
Fixed/Indeterminate Premium                      INFO

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Megan Peterson, Nikki  
Lape, Ramona Piercefield

Disposition Date: 10/06/2010

Date Submitted: 10/01/2010

Disposition Status: Accepted For  
Informational Purposes

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: 2011 WSLAC WL Enhancements/Filing #5/Info PAC  
Filing

Status of Filing in Domicile: Pending

Project Number: Filing #5/Info PAC Filing

Date Approved in Domicile:

Requested Filing Mode: Informational

Domicile Status Comments: This informational  
filing has been submitted concurrently to our  
state of domicile, Ohio.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 10/06/2010

Explanation for Other Group Market Type:

State Status Changed: 10/06/2010

Deemer Date:

Created By: Ramona Piercefield

Submitted By: Ramona Piercefield

Corresponding Filing Tracking Number:

SERFF Tracking Number: WSSST-126830534 State: Arkansas  
Filing Company: Western-Southern Life Assurance Company State Tracking Number: 46946  
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**Filing Description:**

Dear Reviewer:

This filing is being submitted for informational purposes. It is important to note that this filing is identical to our Western and Southern Life Insurance Company filing, SERFF Tracking #WSSST-126830585. We will be offering new monthly payment options to new issues of our life insurance portfolio. The new options will allow monthly premium to be deducted from a pre-authorized checking (PAC) account, a credit card (CR Card); or, by Payroll Deduction (PD), if sold through a worksite environment.

If either of these payment options are elected, the policyholder's monthly premium will be reduced because of lower expenses we (the Company) incurs compared to a traditional payment by mail.

To clearly illustrate this information to policyholders, we will be updating the Schedule of Premiums chart on our data pages to indicate the Monthly option chosen. Please note the bracketing around the monthly column heading, as we are requesting flexibility for the following options: 'PAC Monthly', 'CR Card Monthly', 'PD Monthly', and 'Monthly'. In addition, one or more statements, depending on the options available, will be added below this chart to indicate the alternative methods available and to disclose all possible premium options and amounts available to a policyowner. Flexibility regarding the alternative method within the statement is also requested for the options of 'Monthly PAC', 'Monthly CR Card', 'Monthly PD' and 'Monthly Billed'.

A sample data page highlighting these changes has been provided for your review under the Supporting Documentation tab.

If you have any questions or need additional information, please feel free to contact me. I look forward to your acknowledgement of this informational filing.

Sincerely,

Ramona Piercefield  
Jr. Product and State Filing Analyst  
Product & State Filing Division  
1-800-446-0795 ext.1523 FAX: 513-357-4123  
CompFiler@wslife.com

## **Company and Contact**

### **Filing Contact Information**

SERFF Tracking Number: W SST-126830534 State: Arkansas  
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Ramona Piercefield, Product & State Filing Analyst  
 Ramona.Piercefield@wslife.com  
 400 Broadway  
 Cincinnati, OH 45202  
 800-446-0795 [Phone] 1873 [Ext]  
 513-357-4123 [FAX]

**Filing Company Information**

Western-Southern Life Assurance Company CoCode: 92622 State of Domicile: Ohio  
 400 Broadway Group Code: 836 Company Type: Life  
 Cincinnati, OH 45202 Group Name: West-Southern State ID Number:  
 Group  
 (800) 446-0795 ext. [Phone] FEIN Number: 31-1000236  
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**Filing Fees**

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Western-Southern Life Assurance Company	\$50.00	10/01/2010	40101658



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## **Disposition**

Disposition Date: 10/06/2010

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.



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## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Sample Data Page		
<b>Comments:</b>		
<b>Attachment:</b>		
Sample Data Page.pdf		

## Data Page

**Insured** [ John Doe ]

[ 35 ] **Age**

**Sex** [ MALE ]

[ 7-1-2005 ] **Policy Date**

**Policy Number** [ 12345678 ]

[ 050-46 ] **District**

**Face Amount** [ \$25,000 ]

**Owner** [ John Doe ]

**Beneficiary** CLASS I [ Estate ]

Schedule Of Benefits	Years To Pay	Schedule Of Premiums			
		Annual	Semi- Annual	Quarterly	[ PD Monthly ]
LIFE INSURANCE	[65	\$388.50	\$200.08	\$102.95	\$35.74]
TERM LIFE RIDER	[20	\$127.50	\$66.30	\$35.70	\$11.73 ]
TOTAL PREMIUM AT ISSUE	[	\$516.00	\$266.38	\$138.65	\$47.47 ]

TOTAL PREMIUM AT ISSUE FOR [ MONTHLY PAC ] PREMIUM \$46.05

[TOTAL PREMIUM AT ISSUE FOR [ MONTHLY BILLED ] PREMIUM \$49.52 ]

LOAN INTEREST RATE 8.0 %

[STANDARD NON-TOBACCO USER RATES ON THE INSURED.]