Filing at a Glance

Company: Western and Southern Life Insurance Company

Product Name: 20 Pay Life Unisex	SERFF Tr Num: WSST-126933026	State: Arkansas
TOI: L07I Individual Life - Whole	SERFF Status: Closed-Approved-Closed	State Tr Num: 47442
Sub-TOI: L07I.101 Fixed/Indeterminate Premium - Single Life	Co Tr Num: 1103-108-U	State Status: Approved-Closed
Filing Type: Form		Reviewer(s): Linda Bird
	Authors: Megan Peterson, Nikki Lape, Ramona Piercefield, Kimberly Wright	Disposition Date: 12/09/2010
	Date Submitted: 12/03/2010	Disposition Status: Approved-Closed
Implementation Date Requested:		Implementation Date:
State Filing Description:		

General Information

Project Name:	Status of Filing in Domicile: Pending
Project Number: 1103-108	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: Pursuant to Section 3915.14 of the Ohio Revised Code, Ohio is a “file and use” state. Forms are filed for use thirty days after the Department receives the filing.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 12/09/2010	Explanation for Other Group Market Type:
	State Status Changed: 12/09/2010
Deemer Date:	Created By: Kimberly Wright
Submitted By: Kimberly Wright	Corresponding Filing Tracking Number:

Filing Description:

Re: 1103-108-U AR, Individual Limited Payment Whole Life Policy (Unisex)

This filing is being submitted on behalf of The Western and Southern Life Insurance Company.

Enclosed for your review and approval is Policy 1103-108-U AR. The form is new and is not intended to replace any previously approved form. The enclosed policy is substantially similar to previously approved Policy 0506-108 AR. All references to the word “sex” has been removed to create the unisex version.

Also the Schedule of Premiums chart shown on the Data page has been revised to include monthly payment options. These 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). One or more statements, depending on the options available, will be added below the chart to indicate the alternative methods available and to disclose all possible premium options and amounts available to the policyowner.

Policy 1103-108-U AR is a limited payment life policy maturing at death with premiums payable for 20 years. It will offer annual dividends and will be marketed with an illustration. We are not setting a maximum issue age on this policy, but it will be currently issued at ages 0-80.

The policy has a minimum face amount of $2,500 and will be marketed on an individual basis by licensed agents. The Commissioners 2001 Standard Ordinary Mortality Table is to be used with this policy.

The following previously approved rider/endorsement forms, and any riders approved in the future, may also be issued with this policy:

FORM NUMBER	TITLE OF FORM	APPROVAL DATE
/101-825	Owner Transfer Endorsement	10/17/80
9601-720	Automatic Premium Loan Provision	11/27/95
0010-620	Accelerated Death Benefit Rider	7/24/00
0010-675	Family Children Security Protector Rider for 20L	8/21/00
8101-730	Insurability Protector Rider	10/20/80
9401-540	Accidental Death Benefit	12/6/93
9401-581-U	Waiver of Premium Disability Benefit	1/21/94
9401-670	20L Spouse Rider: Age 45 to 55 only	1/31/94
9401-700	Owner Waiver of Premium Benefit	1/13/94
9601-800	Aviation Risk Exclusion Rider	1/16/96
9601-810	War and Aviation Risk Exclusion Rider	1/16/96

1103-675 Children's Term Rider 11/3/10
1103-621 Accelerated Death Benefit Rider 11/4/10
1103-720 Automatic Premium Loan Endorsement 11/4/10

The following previously approved Applications may be used to apply for this policy:
DO-11-0103 Application for Life Insurance Approved on 2/23/01
DO-11-AR--9707 Application Approved 10/29/97
DO-11-CRC-AR-0006 Application for Insurance (for amounts under $50,000) Approved 8/31/00

The policy is intended for use only in conjunction with employer-sponsored plans subject to the Norris decision, or as otherwise required by applicable law.

The enclosed form is in final print, subject to minor variations in fonts, paper stock, color, duplexing and positioning. Brackets have been placed surrounding the Company's officer's signatures to represent it as variable data. Similarly, brackets surround sample data provided on the Policy Data page.

The required certification(s)/transmittal form is enclosed. Actuarial data is attached for your review. All variable items are explained in the Statement of Variability.

Please be aware that this policy has been submitted to the Ohio Department of Insurance. Pursuant to Section 3915.14 of the Ohio Revised Code, Ohio is a "file and use" state. Forms are filed for use thirty days after the Department receives the filing.

Questions concerning this filing may be directed to me at 1-800-446-0795 Ext. 1060. Or if you prefer, my email address is kim.wright@wslife.com. I look forward to your approval of this filing.

Company and Contact

Filing Contact Information

Kimberly Wright, Product & State Filing Analyst Kim.Wright@Westernsouthernlife.com
400 Broadway 513-629-1060 [Phone]
MS 82
Cincinnati, OH 47025

Filing Company Information

Western and Southern Life Insurance Company CoCode: 70483 State of Domicile: Ohio

400 Broadway
Cincinnati, OH 45202

(800) 446-0795 ext. [Phone]

Group Code: 836
Group Name: West-Southern Group
FEIN Number: 31-0487145

Company Type: Life & Health
State ID Number:

Filing Fees

Fee Required?	Yes
Fee Amount:	$50.00
Retaliatory?	Yes
Fee Explanation:	Our state of domicle charge $50.00 per filing
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Western and Southern Life Insurance Company	$50.00	12/03/2010	42611962

SERFF Tracking Number:	*WSST-126933026*	*State:*	*Arkansas*
Filing Company:	*Western and Southern Life Insurance Company*	*State Tracking Number:*	*47442*
Company Tracking Number:	*1103-108-U*		
TOI:	*L07I Individual Life - Whole*	*Sub-TOI:*	*L07I.101 Fixed/Indeterminate Premium - Single Life*
Product Name:	*20 Pay Life Unisex*		
Project Name/Number:	*/1103-108*		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	12/09/2010	12/09/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	**Created By**	**Created On**	**Date Submitted**	**Responded By**	**Created On**	**Date Submitted**
Pending Industry Response	Linda Bird	12/07/2010	12/07/2010	Kimberly Wright	12/09/2010	12/09/2010

Disposition

Disposition Date: 12/09/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	*WSST-126933026*	*State:*	*Arkansas*
Filing Company:	*Western and Southern Life Insurance Company*	*State Tracking Number:*	*47442*
Company Tracking Number:	*1103-108-U*		
TOI:	*L07I Individual Life - Whole*	*Sub-TOI:*	*L07I.101 Fixed/Indeterminate Premium - Single Life*
Product Name:	*20 Pay Life Unisex*		
Project Name/Number:	*/1103-108*		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement ofVariability		Yes
Supporting Document	Illustration Certification		Yes
Supporting Document	Certification of Compliance		Yes
Form	Limited Payment Life Policy		Yes

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	12/07/2010
Submitted Date	12/07/2010
Respond By Date	01/07/2011

Dear Kimberly Wright,

This will acknowledge receipt of the captioned filing.

Objection 1

Comment: Ark, Code Ann. 23-79-138 requires that certain information accompany every policy. Bulletin 15-2009 further addresses this issue. Please review your issue procedures and assure us that you are in compliance.

Regulation 49 requires that a Life and Health guaranty notice be given to each policy owner. Pleae review your issue procedures and assure us that you are in compliance with Regulation 49.

Regulation 19s10B requires that all new or revised filings submitted must contain a certification that the submission meets the provisions of this rule as well as all applicable requirements of this Department.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/09/2010
Submitted Date	12/09/2010

Dear Linda Bird,

Comments:
In response to your objection letter dated 12/7/2010, the following information is being submitted. Please note that I have addressed your concerns in the same order as they were presented in your letter.

Response 1

Comments: - Please let this letter certify that we are in compliance with Ark, Code Ann. 23-79-138.

- Attached is a Certification of Compliance form assuring that we are in compliance with Regulation 49 and Regulation 19.

Related Objection 1

Comment:
Ark, Code Ann. 23-79-138 requires that certain information accompany every policy. Bulletin 15-2009 further addresses this issue. Please review your issue procedures and assure us that you are in compliance.

Regulation 49 requires that a Life and Health guaranty notice be given to each policy owner. Pleae review your issue procedures and assure us that you are in compliance with Regulation 49.

Regulation 19s10B requires that all new or revised filings submitted must contain a certification that the submission meets the provisions of this rule as well as all applicable requirements of this Department.

Changed Items:

Supporting Document Schedule Item Changes
Satisfied -Name: Certification of Compliance
Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

With this information, I look forward to your final approval of this filing. Please do not hesitate to contact me if you have any additional questions or concerns.

Sincerely,
Kimberly Wright, Megan Peterson, Nikki Lape, Ramona Piercefield

Form Schedule

Lead Form Number: 1103-108-U

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	1103-108-UAR	Policy/Contract/Fraternal Certificate	Limited Payment Life Policy	Initial		59.300	1103-108-UAR.pdf

Western & Southern Life

A member of Western & Southern Financial Group

Limited Payment Life Insurance Policy

Issued by

The Western and Southern Life Insurance Company

[400 Broadway, Cincinnati, Ohio 45202-3341 **]**
a Stock Company

We will pay the Death Benefit to your Beneficiary when we receive at our Home Office proof of the Insured's death, if the Insured dies while the policy is in full force.

The benefits, rights and terms of the policy appear on this and the following pages. They are provided in exchange for the application and payment of premiums.

Right To Return Policy. Please read the policy. If you are not satisfied, return it to us at our Home Office or to one of our agents within 10 days after you receive it *(within 30 days if this policy will replace another policy or contract).* If you do, all insurance will be cancelled as of the date of the application. We will refund any premium paid.

This policy is a legal contract between the policyholder and the Company.

SPECIMEN Secretary

SPECIMEN President and Chief Executive Officer

PLEASE READ YOUR POLICY CAREFULLY

LIMITED PAYMENT LIFE POLICY

Premiums Payable for a Stated Number of Years or Until Prior Death

Insurance Payable at Death Annual Dividends

Table of Contents

Data Page **3**
Definitions **4**
Ownership **4**
Policy Owner 4
Insured Under 15 On Policy Date 4
Successor Owner 4
Change Of Ownership 5
Assignment 5
Notice Of Annual Meeting 5
Beneficiary **5**
Primary and Contingent Beneficiary 5
Priority Of Beneficiaries 5
Premium Payments **6**
When Due 6
Where Payable 6
Grace Period 6
Guaranteed Policy Values **6**
Cash Value 6
Net Cash Value 6
Dividends **6**
Annual Dividend 6
Dividend Options 7
Automatic Option 7
Dividend Values 7
Withdrawal Of Dividends 7
Paid-Up By Dividends 7
Policy Loans **7**
Right To Borrow 7
Loan Value 7
Maximum Loan 7
Interest 8
Repayment 8
Policy Termination 8
Policy Lapse **8**
What Happens If Premiums Are Not Paid 8
Reinstating The Policy 9
Death Benefit **9**
Death Benefit While Policy Is In Full Force 9
Death Benefit After Lapse 9
Suicide Exclusion 10
Payment of Proceeds **10**
Policy Proceeds 10
Loan Or Cash Surrender Deferment 10
Income Options **10**
Option 1 – Payments for Life – 10 Year Guaranteed Period 11
Option 2 – Payments for Life – 20 Year Guaranteed Period 11
Option 3 – Life Annuity – No Guaranteed Period 12
Option 4 – Payments for a Fixed Period 12
Adjustment to Age 12
Choice of Option 12
Income Option Terms 12
Other Policy Provisions **13**
The Contract 13
Change Of Contract 13
Statements In Application 13
Incontestability 13
Incorrect Age 13
Submission of Policy 13
Proof of Facts 13
Creditor Claims 13
Basis Of Values 14

The application for the policy, any supplemental applications, and any attached riders follow page 3.

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 [Jane Doe] [CLASS II][Estate]		

Schedule Of Benefits		**Schedule Of Premiums**			
	Years To Pay	**Annual**	**Semi-Annual**	**Quarterly**	**[PD Monthly]**
LIFE INSURANCE	[20	$450.75	$232.14	$119.45	$41.92]
TOTAL PREMIUM AT ISSUE	[	$450.75	$232.14	$119.45	$41.92]

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.]

Data Page (continued)

Table Of Values

Policy Anniversary At Age	Cash Value	Extended Insurance Years	Extended Insurance Days	Paid-Up Insurance
[36	$0.00	0	0	$0]
37	25.00	0	308	150
38	375.00	10	51	1,975
39	750.00	16	158	3,775
40	1,125.00	20	125	5,425
41	1,525.00	23	95	7,075
42	1,950.00	25	197	8,725
43	2,375.00	27	117	10,225
44	2,825.00	28	310	11,700
45	3,275.00	30	4	13,050
46	3,775.00	31	66	14,500
47	4,275.00	32	37	15,825
48	4,775.00	32	297	17,025
49	5,325.00	33	219	18,300
50	5,875.00	34	101	19,475
51	6,475.00	35	46	20,700
52	7,075.00	35	363	21,800
53	7,700.00	37	64	22,900
54	8,350.00	39	79	23,975
55	9,025.00	PAID UP		25,000
60	10,675.00			
62	11,375.00			
[65	12,450.00			]

The life insurance benefit is equal to the face amount. It is assumed that all premiums have been paid. See the ***Cash Value*** and ***Basis of Values*** provisions of the policy.

If the premiums are not paid and the policy lapses, and if there is a net cash value, the policy has a paid-up or extended insurance option that is available in lieu of cash. See ***What Happens If Premiums Are Not Paid***.

Definitions

Some of the words and phrases we use may not be familiar to you. Some are defined here. Others are defined throughout the policy. Learning their meaning will help you better understand the policy and its benefits.

Company Reference. "We," "our," "us" and "Company" refer to The Western and Southern Life Insurance Company.

Data Page. The Data Page is an insert page or pages. It contains information on premiums, policy values and other facts.

Dates. The "policy date" is shown on the Data Page. Premium due dates and months, years and anniversaries are measured from the policy date. A policy month begins on the policy date and the same calendar day in each succeeding calendar month.

Home Office. Our Home Office is located at 400 Broadway, Cincinnati, Ohio 45202-3341.

"In Full Force." The policy is "in full force" as long as each premium is paid when due or within 31 days after its due date.

"Indebtedness." "Indebtedness" is the policy loan plus accrued interest.

"Lapse." A policy "lapses" when a premium is not paid within 31 days after its due date. We call the due date of this unpaid premium the "date of lapse." A lapsed policy will not terminate if it has value. It may continue "in force" as "extended insurance" or as "paid-up insurance." Extended insurance and paid-up insurance are explained in ***What Happens If Premiums Are Not Paid***.

"You," "Your." "You" and "your" refer to the Owner of the policy.

Ownership

Policy Owner

The Owner is named on the Data Page. As Owner you have control of the policy while the Insured is living. You may change ownership, change beneficiaries, assign the policy, enjoy all policy benefits and exercise all other policy rights and options. Ownership may change if the Insured is under 15 years of age on the policy date. See the next paragraph.

Insured Under 15 On Policy Date

If the Insured is under 15 years of age on the policy date and is not the Owner, the Insured will become the Owner on his or her 21st birthday, unless you tell us otherwise in writing prior to the Insured's 21st birthday. Your rights and the rights of any Successor Owner will terminate at that time.

There is a chance that the Owner may die, disappear or become incompetent before the Insured's 21st birthday. If this happens and there is no Successor Owner, we may name someone whom we believe will act in the Insured's best interest as Successor Owner.

Successor Owner

If you are not the Insured, you may name a Successor Owner. The Successor Owner will become the Owner if you die before the Insured. If there is no Successor Owner, your estate will become the Owner except as otherwise provided in the preceding paragraph.

Change Of Ownership

Your request to change the Owner or name a Successor Owner must be in writing. The request will not take effect until we approve it at our Home Office. We may require you to send the policy to us so we can put the name of the new Owner or Successor Owner on it.

Assignment

You may also assign the policy as collateral for a loan. We are not bound by an assignment until our Home Office records show that we have received a copy. Your rights and those of any Beneficiary and any Successor Owner will be subject to the assignment. We are not responsible for the validity of the assignment.

Notice Of Annual Meeting

The Western and Southern Life Insurance Company is a stock life insurance company that is a subsidiary of Western-Southern Mutual Holding Company, a mutual insurance holding company. As an Owner of this policy, you are also a member of Western-Southern Mutual Holding Company. The annual members meeting to elect directors and transact any business that may come before the meeting is held at the Home Office on the second Tuesday in March of each year at 10 A.M.

You may vote in person at the meeting or by proxy if you have at least $1,000 of insurance in force at that time and for at least a year before the meeting. You have only one vote for all policies and contracts you have with us.

Beneficiary

Primary and Contingent Beneficiary

The Beneficiary is the person to whom we pay the Death Benefit upon the Insured's death. Unless you change them later, the primary (Class I) and contingent (Class II) Beneficiaries are the persons named in the application. You may change the Beneficiary at any time before the death of the Insured by sending us written notice acceptable to us. The change will be effective as of the date you signed the notice, but we will not be liable for any payments we make or other actions we take before the notice is received and approved at our Home Office.

Priority Of Beneficiaries

Any amount payable after the Insured's death will be paid to the primary (Class I) Beneficiaries who survive the Insured. If no primary Beneficiary survives the Insured, we will pay such amount payable after the Insured's death to the eligible contingent Beneficiaries who survive the Insured. If there is no surviving primary or contingent Beneficiary, we will pay you or your estate. Unless you have instructed otherwise, (i) any Beneficiary who dies before we receive proof at our Home Office of the Insured's death and within 10 days after the Insured dies will be considered as having died before the Insured, except that, (ii) if the Beneficiary is the spouse of the Insured, both die and we cannot tell who died first, we will pay the amount payable after the Insured's death as if the Beneficiary had survived the Insured.

Two or more persons may be named as primary Beneficiaries or contingent Beneficiaries. When there is more than one Beneficiary of the same class, the Beneficiaries will share equally, unless you specify otherwise on the Beneficiary designation.

The interest of any Beneficiary is subject to the rights of any assignee reflected on our records. No revocable Beneficiary has rights under this policy until the Insured dies. An irrevocable Beneficiary cannot be changed without his or her consent.

Premium Payments

When Due

Premiums are payable in advance during the Insured's lifetime for the number of years shown on the Data Page. The first premium is due on the policy date. Each premium after the first is due on the day after the end of the last period for which a premium has been paid. You may select any payment mode for which a premium is shown on the Data Page.

Where Payable

Premiums are payable at our Home Office or to one of our agents. If you ask, we will give you a receipt signed by our Chairman, President or Treasurer for any premium payment.

Grace Period

Each premium after the first may be paid within 31 days after its due date. The policy will continue in full force during this grace period.

Guaranteed Policy Values

Cash Value

The Table of Values on the Data Page shows the cash value on certain anniversaries. It assumes that all premiums have been paid and that there are no dividend values or policy loan. There is no cash value before the first anniversary for which a cash value is shown.

Between anniversaries, allowance will be made for the period of time since the last anniversary and the premiums paid. We will tell you what the cash value is any time you ask us. See ***Basis Of Values***.

Net Cash Value

"Net cash value" is the sum of the cash value and any dividend values (as defined in ***Dividend Values***, below) less any indebtedness. Cash values and dividend values within 60 days after the due date of an unpaid premium will not be less than they were on that date. If the policy is in force as extended or paid-up insurance, cash values and any dividend values within 31 days after an anniversary will not be less than they were on that date.

Dividends

Annual Dividend

Every year we determine an amount, if any, to be paid as dividends on eligible policies and whether this policy is eligible to receive any dividends for that year. We will determine the policy's share, if any, of that amount and pay it as a dividend at the end of the policy year. This policy is not eligible to receive dividends prior to the second policy anniversary or if it is in force as extended or paid-up insurance.

Dividends may be used in one of several ways. We call them dividend options. You may elect or change an option for future dividends at any time.

Dividend Options

There are four dividend options:

Option 1. Premium Payments – Used to reduce premiums. If you are paying premiums monthly, dividends will be paid in cash.

Option 2. Cash – Paid in cash.

Option 3. Dividend Accumulations – Left on deposit with us to earn interest at not less than 2 ½% a year. We will credit it at the end of each year.

Option 4. Paid-up Additions – Used to buy level paid-up insurance on the Insured's life. These paid-up additions have cash value. See ***Basis Of Values***.

Automatic Option

If you do not choose an option, dividends will be used to buy paid-up additions, Option 4.

Dividend Values

"Dividend values" refer to dividend accumulations, the cash value of paid-up additions and any unused Option 1 dividends.

Withdrawal Of Dividends

Dividend values may be withdrawn as long as they are not being used to secure a policy loan.

Paid-Up By Dividends

You may use dividend values to pay up the policy. You may do this when the sum of the cash value and dividend values equals the single premium for the policy and any riders at the insured's age at that time. The policy will be paid up on your written request. No more premiums need be paid. We may ask you to send the policy to us so we can note on it that it is paid up. Any policy loan will continue to be secured by the paid-up policy.

Policy Loans

Right To Borrow

You may borrow on the policy unless it is in force as extended insurance. The policy will be the security for the loan.

Loan Value

The loan value is the cash value plus any dividend values. For this purpose, the cash value is determined as of the earlier of the date to which premiums have been paid and the next anniversary date. See ***Payment of Proceeds***.

Maximum Loan

The amount of the loan proceeds you receive cannot be more than the net loan value.

The net loan value as of the date of the loan will be the loan value less

(1) any existing loan and accrued interest; and
(2) loan interest from the date of the loan to the next anniversary date.

Interest

We charge interest at the rate shown on the Data Page. Interest accrues daily from the date of the loan. Interest is due on each anniversary and on the date the loan is repaid. Any interest not paid when due will be added to the loan.

Repayment

You may repay $25 or more at any time while the Insured is alive and before the end of the grace period of an unpaid premium.

Policy Termination

The policy will terminate when the indebtedness exceeds the cash value plus any dividend values. We will mail a notice 31 days before it terminates to your last known address and that of any assignee of record. You may pay the excess within this 31-day period.

Policy Lapse

What Happens If Premiums Are Not Paid

If a premium is not paid by the end of its grace period, the policy will lapse as of the premium due date. We call this date the "date of lapse." If there is no net cash value, the policy will terminate.

If the policy has a net cash value when it lapses, you may surrender it for cash or you may continue it as extended or paid-up insurance. If you do not surrender it, the net cash value will be used as a net single premium to buy extended insurance or, if you request it, paid-up insurance. This premium will be for the Insured's age on the date of lapse. An explanation of these choices follows:

Option 1. Extended Insurance – Extended insurance is a level amount of term life insurance that begins on the date of lapse. It continues in force for a limited time. It is payable if the Insured dies before the time runs out. The amount of insurance is the face amount shown on the Data Page plus any dividend accumulations, paid-up additions and unused Option 1 dividends, less any indebtedness. The length of time equals the number of years and days of term insurance that the net cash value will buy when applied as a net single premium. See ***Basis Of Values***. The length of time is shown in the Table of Values, and is based on the cash values shown for the anniversaries listed in the Table. The insurance stops when the time runs out. Dividend values will increase the time. A policy loan will decrease it.

Extended insurance may be surrendered at any time for its net cash value. If the policy is in force as extended insurance, you cannot borrow on it. There will be no dividends.

Option 2. Paid-up Insurance – Paid-up insurance is a level amount of life insurance that begins on the date of lapse. It continues in force for the Insured's lifetime. The paid-up insurance benefit is the amount of permanent life insurance that the net cash value will buy when applied as a net single premium. See ***Basis Of Values***. The Table of Values shows the amount of paid-up insurance for each of the cash values shown in the Table. Dividend values will increase the amount that can be bought. A policy loan will decrease the amount that can be bought.

Paid-up insurance may be surrendered at any time for its net cash value. It is eligible for a policy loan. There will be no dividends.

Choosing Option 1 Or Option 2. We automatically provide extended insurance. If you want paid-up insurance, you must give us written notice that you do within 60 days after the date of lapse.

There are two situations where we will provide paid-up insurance instead of extended insurance. They are:

(1) When the amount of paid-up insurance equals or exceeds the amount of extended insurance; or

(2) When the Table of Values states that extended insurance is not available.

Option 3. Surrender for Cash – You may surrender the policy for its net cash value after the date of lapse. You may also do this when it is in force as extended or paid-up insurance. See ***Net Cash Value*** and ***Payment of Proceeds***.

Reinstating The Policy

After the policy has lapsed, you may reinstate it - that is, put it back in full force - within five years after the date of lapse. You cannot reinstate the policy if it has been surrendered for cash. To reinstate the policy you must:

(1) Furnish evidence of insurability satisfactory to us;
(2) Pay all past due premiums with interest at an annual rate of 6%, compounded annually, from their due dates to the date of reinstatement; and
(3) Repay or reinstate any policy loan with interest at an annual rate of 6%, compounded annually. Interest at this rate will be due from the date of lapse to the date of reinstatement of the policy. Thereafter, interest will accrue at the loan interest rate specified on the Data Page. See also, ***Policy Loans***.

Death Benefit

Death Benefit While Policy Is In Full Force

While the policy is in full force (see ***Definitions***), the death benefit is the face amount shown on the Data Page:

Plus
(1) Any dividend accumulations,
(2) Any paid-up additions,
(3) Any unused Option 1 dividends, and
(4) The part of any premium paid beyond the month in which the Insured dies.

Less
(1) One month's premium, if the Insured dies in the grace period, and
(2) Any indebtedness.

Death Benefit After Lapse

If the policy is in force as extended insurance, the death benefit will be the amount of that insurance.

If the policy is in force as paid-up insurance, the death benefit will be the amount of that insurance plus any paid-up additions, less any indebtedness. For extended and paid-up insurance, see ***What Happens If Premiums Are Not Paid***.

Suicide Exclusion

We will not pay any benefits if the Insured dies by suicide, while sane or insane, within two years from the policy date. If the policy is in force at that time, we will return the premiums you paid less any indebtedness.

Payment of Proceeds

Policy Proceeds

The proceeds of this policy may be either Death Benefit proceeds payable to the Beneficiary upon the death of the Insured, or Net Cash Value proceeds, payable to you if you surrender the policy during the lifetime of the Insured. Proceeds may be paid in a lump sum or under one or more Income Options. See ***Income Options***.

Death Benefit proceeds will be due on the date of the Insured's death. We will make payment upon receipt of proof of the death of the Insured. We will pay interest on the Death Benefit if we fail to make payment within a reasonable period of time, not to exceed 30 days, after we receive proof of death. The rate of interest will not be less than required by law and will be payable from the date of death to the date of payment. If payment is to be made under a payment plan, "date of payment" will be the effective date of the plan.

Net Cash Value proceeds will be due on the date we receive your written request at our Home Office.

Loan Or Cash Surrender Deferment

We may defer the surrender of the policy for cash or the making of a policy loan for not more than 6 months after we receive your request. We will not defer a loan that is made to pay a premium to us.

Income Options

Available Options

All or part of the Death Benefit or the amount payable on surrender of the policy may be applied to an Income Option. In addition to the options described below, other options may be available.

Equivalent payments for monthly, quarterly, semi-annual or annual intervals may be chosen. The options are described in terms of monthly payments. We will quote the amount of the other payments upon request. For life contingent options, there is no value that may be commuted, withdrawn or transferred to another option after the date of the first payment.

An association, corporation, partnership or fiduciary may not be a payee without our approval.

Option 1 – Payments for Life – 10 Year Guaranteed Period

Equal monthly payments shall be made for 10 years and thereafter during the life of a named person. The amount of each monthly payment depends on that person's adjusted age (see ***Adjustment to Age***) on the date of first payment. Monthly payments will not be less than those shown in the Option 1 – Minimum Income Table below.

Option 1 – Minimum Income Table
Payments for Life – 10 Year Guaranteed Period*
Monthly Payments for each $1,000 applied

Age Last Birthday	Monthly Payment	Age Last Birthday	Monthly Payment	Age Last Birthday	Monthly Payment
15 and under	1.81	**40**	2.37	**65**	4.07
16	1.83	**41**	2.40	**66**	4.20
17	1.84	**42**	2.44	**67**	4.34
18	1.86	**43**	2.48	**68**	4.48
19	1.87	**44**	2.52	**69**	4.63
20	1.89	**45**	2.56	**70**	4.79
21	1.91	**46**	2.61	**71**	4.96
22	1.92	**47**	2.65	**72**	5.14
23	1.94	**48**	2.70	**73**	5.32
24	1.96	**49**	2.75	**74**	5.52
25	1.98	**50**	2.81	**75**	5.72
26	2.00	**51**	2.87	**76**	5.93
27	2.02	**52**	2.93	**77**	6.14
28	2.04	**53**	2.99	**78**	6.36
29	2.06	**54**	3.05	**79**	6.57
30	2.08	**55**	3.12	**80**	6.79
31	2.11	**56**	3.20	**81**	7.00
32	2.13	**57**	3.27	**82**	7.21
33	2.16	**58**	3.35	**83**	7.41
34	2.18	**59**	3.44	**84**	7.61
35	2.21	**60**	3.53	**85 and over over**	7.78
36	2.24	**61**	3.63		
37	2.27	**62**	3.73		
38	2.30	**63**	3.84		
39	2.33	**64**	3.95		

*Values are based on the "Annuity 2000 Table," with Projection Scale G, adjusted for age last birthday, with interest at an effective annual rate of 1.5%. The amounts in this Table are applied at the ages shown through 2009. Thereafter, an adjusted age will be determined. See ***Adjustment to Age***.

Option 2 – Payments for Life – 20 Year Guaranteed Period

Equal monthly payments shall be made for 20 years and thereafter during the life of a named person. The amount of each monthly payment depends on that person's adjusted age (see ***Adjustment to Age***) on the date of first payment.

Option 3 – Life Annuity – No Guaranteed Period

Equal monthly payments will be made during the life of a named person. The amount of each monthly payment depends on that person's sex and adjusted age (see ***Adjustment to Age***) on the date of first payment. **There is no guaranteed period. Therefore, when the named person dies no further payments will be made, even if only one payment has been made.**

Option 4 – Payments for a Fixed Period

Equal monthly payments shall be made for a stated number of years from 1 to 30 years.

Adjustment to Age

To determine the adjusted age, we subtract the Age Setback shown below from the actual age. For example, for a 67-year-old person in 2028, we use the age 65 factor per $1,000 from the applicable mortality table.

Year Life Income Payment Plan Begins	Age Setback
2010 – 2019	1 year
2020 – 2029	2 years
2030 – 2039	3 years
2040 – 2049	4 years
2050 and later	5 years

Choice of Option

You may choose or change an Income Option while the Insured is living by written request satisfactory to us. An Income Option selected for a particular Beneficiary will end if you change that Beneficiary.

After the Insured dies, anyone who will receive the Death Benefit in one sum may choose an Income Option. We must receive the request within 60 days after payment is due. If a Beneficiary chooses an Income Option, the rights of all other Beneficiaries end. Any amount remaining unpaid when that Beneficiary dies will be paid to his or her estate unless another has been named to receive payment. The Beneficiary may make such selection.

Income Option Terms

The minimum amount that may be applied to an Income Option is $2,500. Each payment must be at least $100. We may change the frequency of payments if payments would be less than $100 each.

We guarantee interest under all Income Options at a minimum effective annual interest rate of 1.5% a year. We may increase the interest rate above the minimum. Payments will be based on the interest rate in effect on the due date of the first payment.

Payments for life will be based on the "Annuity 2000 Table," with Projection Scale G, adjusted for age last birthday.

Other Policy Provisions

The Contract
The policy, the application and any attached riders are the entire contract. A copy of the application is attached. The policy will not take effect until you receive it and pay the first premium while the Insured is alive and in good health.

Change Of Contract
Any change in the policy or waiver of its requirements must be in writing signed by our Chairman, President or Secretary. No other person can change the policy or waive any of its terms.

Statements In Application
All statements made in the application and in any supplementary application are representations and not warranties. We can contest the validity of the policy if there is a material misstatement in an application. We can contest the validity of any policy change or reinstatement if there is a material misrepresentation in the application therefor. No statement will be used in defense of a claim unless it is in an application.

Incontestability
We will not contest the validity of the policy after it has been in force during the Insured's lifetime for two years from the policy date except for failure to pay premiums. We reserve the right to contest the validity of any rider providing waiver of premium or accidental death benefits.

If the policy is reinstated, this provision will run anew from the reinstatement date as to statements made in the application for reinstatement.

Incorrect Age
The age of the Insured shown on the Data Page should be correct. If the age shown is not correct, we will adjust the amount payable. It will be what the premiums paid would have bought at the correct age.

Submission of Policy
We may ask you to send us the policy for surrender or partial surrender of all or any part thereof, or to note payment or a policy loan on it. Our failure to have you send it to us for such purposes does not indicate that the payment or loan has not been made.

Proof of Facts
We may ask anyone claiming ownership, beneficiary, payment or other rights in the policy for proof satisfactory to us of that person’s age, or identity. Any payment we make relying on that proof discharges us from any obligation to make that payment to another person.

Creditor Claims
All payments under the policy are exempt from legal process and the claims of creditors to the extent permitted by law. No payment will be transferred, assigned or withdrawn before it becomes payable unless we agree.

Basis Of Values

We use mortality rates from the Commissioners 2001 Standard Ordinary Mortality Table (2001 CSO) to compute cash values shown in the Table of Values, present values, reserves and net single premiums. The same rates are used to compute the length of time and cash value of any extended insurance benefits and the amount and cash value of any paid-up insurance benefits. All rates are adjusted for age last birthday. Compound interest at an annual rate of 4.5% and continuous functions are used. The Standard Nonforfeiture Value Method is used to determine cash values up through the end of the 2001 CSO Table. Cash values will accumulate at 4.5% compound interest with no adjustment for mortality if the Insured should live beyond the end of the 2001 CSO Table (age 121). In this event, the cash value will exceed the face amount and will replace the face amount in the determination of the death Benefit.

The cash value of extended and paid-up insurance will at all times be equal to the reserve for the insurance. The cash value of paid-up additions will not be less than the dividends used to buy them.

We have filed a detailed statement of the method we use to determine values with the state where the policy was delivered. All values are equal to or more than those required by the laws of that state.

The Western and Southern Life Insurance Company
[400 Broadway
Cincinnati, Ohio 45202-3341]

[www.WesternSouthernLife.com]
[Customer Service — 800-926-1993]

Limited Payment Life Policy

Premiums Payable for a Stated Number of Years or Until Prior Death

Insurance Payable at Death Annual Dividends

1103-108-U AR

Supporting Document Schedules

Item Status: **Status Date:**

Satisfied - Item: Flesch Certification

Comments:

Attachment:

Statement of Variability.pdf

Item Status: **Status Date:**

Satisfied - Item: Statement ofVariability

Comments:

Attachment:

Statement of Variability.pdf

Item Status: **Status Date:**

Satisfied - Item: Illustration Certification

Comments:

Attachment:

AR.pdf

Item Status: **Status Date:**

Satisfied - Item: Certification of Compliance

Comments:

Attachment:

Certification of Compliance Rule and Regulation 19 & 49.pdf

STATEMENT OF VARIABILITY

This document identifies and explains bracketed items found on the Data page.

Contract Form No. 1103-108-U

The specimen policy form filed herewith includes hypothetical information within the brackets shown below. In an issued Policy, these fields will reflect information specific to the Insured.

Information Shown on Data page:

Insured:	[Insured's Name]
Age:	[Insured's Age]
Sex:	[Insured's Sex]
Policy Date:	[Date Policy is issued]
Policy Number:	[Policy Number Assigned By Company]
District:	[Number assigned to Sales Representative's District]
Face Amount:	[Face Amount of Policy]
Owner:	[Owner's Name]
Beneficiary:	[Person or Persons to whom we pay the Death Benefit upon the Insured's Death.]
Schedule of Premiums:	[Reflects the number of years the premium will be Payable and the modal premiums: Annual, Semi-annual, Quarterly and Monthly.] [Pre-authorized checking (PAC); Credit Card (CR Card); or Payroll Deduction (PD)] TOTAL PREMIUM AT ISSUE FOR [MONTHLY PAC] PREMIUM [TOTAL PREMIUM AT ISSUE FOR [MONTHLY BILLED] PREMIUM]
Loan Interest Rate:	[1 – 8%]
Insured's Premium Class:	[Underwriting Class in which the policy was issued]

STATEMENT OF VARIABILITY

(Page 2)

Table of Values:	[Reflects the Cash Values, Extended insurance Durations, and Paid-Up Insurance amounts of the policy at specified policy anniversaries.]
Company Logo:	**[**The flexibility to change our logo does not include the Company name. We understand if our Company name changes for any reason we must notify the department accordingly]
Officer's Signatures:	**[**Will change if the relevant individuals or titles should change in the future]
Administrative Address:	**[**Will change if our administrative address changes]
Website Address:	**[**Will change if our website address changes]
Customer Service Phone Number:	**[**Will change if our customer service phone number changes]

STATEMENT OF VARIABILITY

This document identifies and explains bracketed items found on the Data page.

Contract Form No. 1103-108-U

The specimen policy form filed herewith includes hypothetical information within the brackets shown below. In an issued Policy, these fields will reflect information specific to the Insured.

Information Shown on Data page:

Insured:	[Insured's Name]
Age:	[Insured's Age]
Sex:	[Insured's Sex]
Policy Date:	[Date Policy is issued]
Policy Number:	[Policy Number Assigned By Company]
District:	[Number assigned to Sales Representative's District]
Face Amount:	[Face Amount of Policy]
Owner:	[Owner's Name]
Beneficiary:	[Person or Persons to whom we pay the Death Benefit upon the Insured's Death.]
Schedule of Premiums:	[Reflects the number of years the premium will be Payable and the modal premiums: Annual, Semi-annual, Quarterly and Monthly.] [Pre-authorized checking (PAC); Credit Card (CR Card); or Payroll Deduction (PD)] TOTAL PREMIUM AT ISSUE FOR [MONTHLY PAC] PREMIUM [TOTAL PREMIUM AT ISSUE FOR [MONTHLY BILLED] PREMIUM]
Loan Interest Rate:	[1 – 8%]
Insured's Premium Class:	[Underwriting Class in which the policy was issued]

STATEMENT OF VARIABILITY

(Page 2)

Table of Values:	[Reflects the Cash Values, Extended insurance Durations, and Paid-Up Insurance amounts of the policy at specified policy anniversaries.]
Company Logo:	**[**The flexibility to change our logo does not include the Company name. We understand if our Company name changes for any reason we must notify the department accordingly]
Officer's Signatures:	**[**Will change if the relevant individuals or titles should change in the future]
Administrative Address:	**[**Will change if our administrative address changes]
Website Address:	**[**Will change if our website address changes]
Customer Service Phone Number:	**[**Will change if our customer service phone number changes]

Western & Southern Life

A member of Western & Southern Financial Group®

To: Board of Directors, The Western and Southern Life Insurance Company
Insurance Commissioner in the State of Arkansas

I, D. Todd Henderson, am a Vice President of The Western and Southern Life Insurance Company and a member of the American Academy of Actuaries in good standing. I was appointed by the Board of Directors of said insurer to be the Illustration Actuary for all plans of insurance subject to the Life Insurance Illustration Regulation for the state of Arkansas. This appointment was put into effect by a resolution from the Executive Committee of the company, dated November 21, 2000. I meet the Academy requirements for making this certification and the requirements of applicable state regulations.

Scales used in illustrating non-guaranteed elements for policy series 1103-108-U AR meet the requirements of the Regulation. The disciplined current scales for this plan are 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.

D. Todd Henderson, FSA, MAAA
Vice President
The Western and Southern Life Insurance Company

Date: 11/17/10

Western & Southern Life

A member of Western & Southern Financial Group®

To: Board of Directors, The Western and Southern Life Insurance Company
Insurance Commissioner in the State of Arkansas

I, James J. DeLuca, am Vice President of Marketing of The Western and Southern Life Insurance Company.

I certify that our company's illustration formats meet the requirements of the Life Insurance Illustration Regulation for the state of Arkansas and that the scales used in insurer-authorized illustrations are those scales certified by the Illustration Actuary.

I further certify that the company has provided its sales representatives with information about the expense allocation method used by the company in its illustrations.

James J. DeLuca
Vice President, Marketing
The Western and Southern Life Insurance Company

Date: 11/17/10

Certificate of Compliance with
Arkansas Rule and Regulation 19 & 49

Insurer: The Western and Southern Life Insurance Company

Form Number(s):
1103-108 Limited Payment Whole Life Policy (Unisex)

I hereby certify that the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19 and 49.

_____
Signature of Company Officer

Lori A. Rochford, JD
Name

Assistant Vice President, Insurance Compliance
Title

December 9, 2010
Date