

SERFF Tracking Number: AULD-126497203 State: Arkansas
 Filing Company: American United Life Insurance Company State Tracking Number: 44830
 Company Tracking Number: LR-218
 TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
 Product Name: Premium-Paying Blended Insurance Rider
 Project Name/Number: Premium-Paying Blended Insurance Rider/LR-218

Filing at a Glance

Company: American United Life Insurance Company

Product Name: Premium-Paying Blended Insurance Rider SERFF Tr Num: AULD-126497203 State: Arkansas

TOI: L071 Individual Life - Whole SERFF Status: Closed-Approved- Closed State Tr Num: 44830

Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life Co Tr Num: LR-218 State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird
 Author: Angela Riggles Disposition Date: 02/17/2010
 Date Submitted: 02/11/2010 Disposition Status: Approved-Closed

Implementation Date Requested:
 State Filing Description:

Implementation Date:

General Information

Project Name: Premium-Paying Blended Insurance Rider

Project Number: LR-218

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 02/17/2010

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: 02/17/2010

Created By: Angela Riggles

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Angela Riggles

Filing Description:

Enclosed for your review and approval is form LR-218, Premium-Paying Blended Insurance Rider. The rider is new and does not replace any form currently in use in your state. The form is currently pending approval in our domiciliary state, Indiana.

LR-218 provides a specified face amount which is a combination of one-year term insurance and paid-up additional life insurance. It will be used with our Whole Life policy, form L-59, approved in your state on April 28, 2009, SERFF

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 tracking #AULD-126127809.

We reserve the right to make any typographical corrections, or make revisions to the appearance of this form due to printing standards.

Thank you for your assistance with this filing.

Company and Contact

Filing Contact Information

Angie Riggles, Product Analyst angela.riggles@oneamerica.com
 One American Square 317-285-4371 [Phone]
 P.O. Box 7127 317-285-1297 [FAX]
 Indianapolis, IN 46206-7127

Filing Company Information

American United Life Insurance Company CoCode: 60895 State of Domicile: Indiana
 One American Square Group Code: 619 Company Type:
 P.O. Box 7127 Group Name: State ID Number:
 Indianapolis, IN 46206 FEIN Number: 35-0145825
 (877) 285-7660 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$35.00
 Retaliatory? Yes
 Fee Explanation: Indiana fee \$35 per form
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American United Life Insurance Company	\$35.00	02/11/2010	34143697

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	02/17/2010	02/17/2010

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Product Name: Premium-Paying Blended Insurance Rider
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Disposition

Disposition Date: 02/17/2010

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		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Form	Premium-Paying Blended Insurance Rider		Yes
Form	Policy Data Pages		Yes

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Form Schedule

Lead Form Number: LR-218

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LR-218	Policy/Contract	Premium-Paying Blended Insurance Rider	Initial		51.000	LR-218 Premium Paying BIR.pdf
	L-59	Schedule Pages	Policy Data Pages	Initial		0.000	WL PDP with LR-218.pdf

American United Life Insurance Company
[One American Square
Indianapolis, IN 46206]

PREMIUM-PAYING BLENDED INSURANCE RIDER

This rider is part of your policy. The Issue Date of this rider is the same as the Issue Date of the policy unless otherwise stated on page 3 of the policy.

Death Benefit - While this rider is in force, we will pay the Net Specified Amount of insurance provided by this rider upon receipt of the Insured's due proof of death. The Net Specified Amount under this rider and any dividend credited at the death of the Insured will be paid as part of the proceeds of the policy.

Net Specified Amount - Under this rider, the Net Specified Amount of insurance during the first year this rider is in force will be the Amount of Insurance shown on page 3, reduced by the Amount of Insurance shown on page 3 for the Paid-Up Additions Rider (form [LR-217]), if selected. Thereafter, the Net Specified Amount will equal the Amount of Insurance shown on page 3 for this rider, reduced by:

1. Paid-up additional whole life insurance (PUA) purchased under the Paid-Up Additions Rider (form [LR-217]), if selected;
2. The amount of PUA purchased by dividends;
3. The amount of PUA previously surrendered, unless such surrender was used to pay policy premiums; and
4. The amount by which the recalculated one-year term insurance (OYT) amount (described below) exceeds the amount of OYT purchased, in the event the premium paid for this rider, combined with the dividend, is not sufficient to purchase the recalculated OYT amount.

The Net Specified Amount will consist of a combination of OYT and PUA.

Amount of One Year Term Insurance - *In general*, the amount of OYT is equal to the Net Specified Amount less the face amount of PUA purchased under this Premium-Paying Blended Insurance Rider then in effect. We will recalculate the OYT amount annually on the policy anniversary to account for increases in PUA. If the premium paid for this rider, combined with the dividend, exceeds the cost of the recalculated OYT amount, the excess premium is used to purchase additional PUA. If the premium paid for this rider, combined with the dividend, is not sufficient to purchase the recalculated OYT amount, the entire premium for this rider and the dividend will be used to purchase OYT insurance. If the PUA purchased under this Premium-Paying Blended Insurance Rider equals or exceeds the Net Specified Amount, the entire premium for this rider and the dividend will be used to purchase PUA.

Premium - The premium for this rider is payable at our Home Office as part of the total policy premium in the amount and for the number of years shown on page 3 of the policy.

You may change the amount of premium you wish to pay for this rider. The change in the premium may only occur on the policy anniversary date. You must request the change no later than [45] days prior to the next policy anniversary for which the change will be effective. The change in premium is subject to our approval.

A change in the premium of this rider may not be requested while the premium for this rider is being waived under the Waiver of Premium for Disability Rider, if selected.

Rates For One-Year Term Insurance - We will declare the rates for the one-year term insurance. The maximum one-year term insurance rates for this rider are shown on page 3 of the policy.

Reinstatement - If the policy to which this rider is attached is reinstated, the rider may be reinstated upon payment of all unpaid premiums. See Reinstatement in the Premiums provision of the policy.

Basis of Values - Cash values, reserves, and net single premiums for the PUA under this rider are based on the Commissioners 2001 Standard Ordinary Composite Ultimate Mortality Table. All calculations for cash values, net single premiums and reserves are based on continuous functions with interest at 4.0% per year. The cash values of the PUA under this rider at the end of each policy year are shown on page 4 of the policy.

Surrender for Cash - While the Insured is living, you may surrender the PUA purchased under this rider for its unloaned cash value. The Net Specified Amount of insurance under this rider will be reduced by the amount of the PUA that is surrendered. The Net Specified Amount will not be reduced by such surrenders in the event they were used to pay the policy premiums.

Loans - The Policy Loan provision of the policy applies to this rider.

Dividends - The PUA purchased under this rider is participating. We will determine the amount of the dividend of the PUA each year. The dividend option for this rider will be applied under the same dividend option as selected for the policy and is subject to the Dividends provision of the policy.

Conversion Option - While the Insured is still living and attained age 64 or younger, any one-year term insurance in force may be converted to a currently dated policy on the same life without evidence of insurability or change in premium class.

The premium for the new policy will be based on the Insured's attained age and the premium rates in effect on the date of conversion. You may select any plan of insurance (except term insurance) we offer for conversion on that date.

Incontestability - We will not contest this rider after it has been in force during the lifetime of the Insured for two (2) years from its Issue Date.

Suicide - If the Insured commits suicide, while sane or insane, within two (2) years from the Issue Date of this rider, the amount we will pay under this rider will be limited to the premiums paid for this rider. (For residents of Colorado and North Dakota the time period is one year).

Termination - This rider will automatically terminate:

1. When any OYT is converted to a new policy;
2. When the policy is surrendered for cash or continued as reduced paid-up insurance or extended term insurance; or
3. Upon the death of the Insured.

In the event of the termination of OYT before the end of the one-year period, the unearned portion of the premium for the OYT will be refunded.

This rider will not change, waive or extend any part of the policy, other than as stated herein.

Signed for the Company by,

A handwritten signature in black ink, appearing to read "Thomas R. Jones", is enclosed within two red square brackets. The signature is cursive and somewhat stylized.

Secretary

Policy Data Page

Insured: [John Doe]

Policy Number: [0000000001]

Sex: [Male]

Issue Age: [35]

Issue Date: [09/01/2010]

Policy years and policy months are
computed from this date.

Premium Class: [Standard No Tobacco]

Owner(s): [John Doe]

Plan

Whole Life Insurance Policy

Schedule of Benefits

<u>Form Number</u>	<u>Description of Coverages</u>	<u>Amount of Insurance</u>	<u>Termination Date</u>
L-59	Whole Life Insurance	[\$250,000]	[To Age 121]
LR-218	Premium-Paying Blended Insurance Rider	[\$250,000] (1)	[To Age 121]

(1) Maximum amount of insurance available under this rider. The amount may vary. See the rider pages for complete details.

Schedule of Premiums

<u>Form Number</u>	<u>Description of Coverages</u>	<u>Annual Premium (1)</u>	<u>Years Payable</u>
L-59	Whole Life Insurance	[\$2,687.50] (2)	[To Age 121]
LR-218	Premium-Paying Blended Insurance Rider	[\$1000.00]	[86 Years] (3)

(1) Your premium is due on an annual basis. If you would like to pay your premium on a semi-annual or monthly basis, there is an additional charge.

(2) This includes an annual policy fee of \$100.00.

(3) The amount and duration of the rider premium may be adjusted according to the rider provisions.

Table of Rates

The rates shown below are the maximum rates per \$1,000 of one-year term insurance provided under the Premium-Paying Blended Insurance Rider, [LR-218.]

<u>Beginning of Policy Year</u>	<u>Maximum One Year Term Rate per \$1,000</u>	<u>Beginning of Policy Year</u>	<u>Maximum One Year Term Rate per \$1,000</u>	<u>Beginning of Policy Year</u>	<u>Maximum One Year Term Rate per \$1,000</u>
[1	1.21	33	20.09	65	341.85
2	1.28	34	21.85	66	363.19
3	1.34	35	23.64	67	380.08
4	1.44	36	25.77	68	398.06
5	1.54	37	28.15	69	417.20
6	1.65	38	31.32	70	437.56
7	1.79	39	34.62	71	459.21
8	1.96	40	38.08	72	482.22
9	2.15	41	41.91	73	506.69
10	2.39	42	46.08	74	532.69
11	2.65	43	50.92	75	560.31
12	2.90	44	56.56	76	589.64
13	3.17	45	63.06	77	620.79
14	3.33	46	70.14	78	653.84
15	3.52	47	78.19	79	688.94
16	3.76	48	86.54	80	726.18
17	4.06	49	95.51	81	765.70
18	4.47	50	105.43	82	807.61
19	4.93	51	116.57	83	852.07
20	5.50	52	128.91	84	899.23
21	6.17	53	142.35	85	949.22
22	6.88	54	156.73	86	1000.00]
23	7.64	55	171.88		
24	8.27	56	187.66		
25	8.99	57	202.44		
26	9.86	58	217.83		
27	10.94	59	234.04		
28	12.25	60	251.14		
29	13.71	61	269.17		
30	15.24	62	285.64		
31	16.85	63	303.18		
32	18.47	64	321.88		

Table of Values

The amount of insurance and the values shown below are for the Premium-Paying Blended Insurance Rider, [LR-218] and assume the required premium has been paid. These values have not been increased by any dividend accumulations or paid-up additional insurance purchased by dividends or paid-up additions rider, nor decreased by any policy loan. The values for any policy year not shown will be furnished upon request.

END OF RIDER YEAR	AMOUNT OF PAID-UP ADDITIONAL INSURANCE	CASH OR LOAN VALUE	END OF RIDER YEAR	AMOUNT OF PAID-UP ADDITIONAL INSURANCE	CASH OR LOAN VALUE
1	3,062.16	668.02	38	28,199.87	18,628.11
2	5,962.06	1,346.62	39	28,199.87	19,036.61
3	8,718.20	2,038.72	40	28,199.87	19,443.28
4	11,299.43	2,735.36	41	28,199.87	19,847.48
5	13,715.87	3,436.90	42	28,199.87	20,249.20
6	15,968.14	4,141.28	43	28,199.87	20,645.99
7	18,040.65	4,841.66	44	28,199.87	21,034.88
8	19,920.33	5,530.98	45	28,199.87	21,412.96
9	21,603.82	6,204.32	46	28,199.87	21,779.88
10	23,066.53	6,849.51	47	28,199.87	22,132.89
11	24,308.28	7,461.05	48	28,199.87	22,474.22
12	25,349.47	8,040.19	49	28,199.87	22,804.35
13	26,188.98	8,581.26	50	28,199.87	23,122.10
14	26,908.03	9,108.49	51	28,199.87	23,425.07
15	27,494.77	9,614.53	52	28,199.87	23,711.20
16	27,926.95	10,087.11	53	28,199.87	23,979.06
17	28,178.90	10,511.24	54	28,199.87	24,227.87
18	28,199.87	10,859.81	55	28,199.87	24,457.43
19	28,199.87	11,207.67	56	28,199.87	24,667.74
20	28,199.87	11,561.38	57	28,199.87	24,866.13
21	28,199.87	11,919.93	58	28,199.87	25,053.31
22	28,199.87	12,283.37	59	28,199.87	25,229.00
23	28,199.87	12,651.63	60	28,199.87	25,392.37
24	28,199.87	13,027.59	61	28,199.87	25,541.77
25	28,199.87	13,410.70	62	28,199.87	25,685.06
26	28,199.87	13,799.62	63	28,199.87	25,821.51
27	28,199.87	14,192.23	64	28,199.87	25,949.75
28	28,199.87	14,586.29	65	28,199.87	26,067.11
29	28,199.87	14,980.83	66	28,199.87	26,168.53
30	28,199.87	15,376.09	67	28,199.87	26,268.06
31	28,199.87	15,772.28	68	28,199.87	26,365.59
32	28,199.87	16,170.65	69	28,199.87	26,460.99
33	28,199.87	16,572.62	70	28,199.87	26,554.16
34	28,199.87	16,978.09	71	28,199.87	26,645.03
35	28,199.87	17,388.38	72	28,199.87	26,733.54
36	28,199.87	17,801.51	73	28,199.87	26,819.62
37	28,199.87	18,216.78	74	28,199.87	26,903.21

Table of Values (continued)

The amount of insurance and the values shown below are for the Premium-Paying Blended Insurance Rider, [LR-218] and assume the required premium has been paid. These values have not been increased by any dividend accumulations or paid-up additional insurance purchased by dividends or paid-up additions rider, nor decreased by any policy loan. The values for any policy year not shown will be furnished upon request.

<u>END OF RIDER YEAR</u>	<u>AMOUNT OF PAID-UP ADDITIONAL INSURANCE</u>	<u>CASH OR LOAN VALUE</u>	<u>END OF RIDER YEAR</u>	<u>AMOUNT OF PAID-UP ADDITIONAL INSURANCE</u>	<u>CASH OR LOAN VALUE</u>
75	28,199.87	26,984.29	81	28,199.87	27,417.33
76	28,199.87	27,062.83	82	28,199.87	27,480.69
77	28,199.87	27,138.80	83	28,199.87	27,541.61
78	28,199.87	27,212.24	84	28,199.87	27,600.01
79	28,199.87	27,283.13	85	28,199.87	27,654.02
80	28,199.87	27,351.50	86	28,199.87	28,199.87]

If you pay your premium annually, the values in the amount of insurance and cash or loan value columns are shown above.

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: LR-218 flesch cert.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application Bypass Reason: not a policy filing Comments:		

CERTIFICATE OF READABILITY

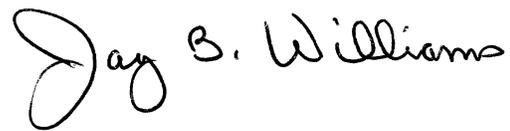
I, Jay B. Williams, Vice President and Director of Compliance of American United Life Insurance Company, hereby certify that the following form has the following readability score as calculated by the Flesch Reading Ease Test and that this form meets the reading ease requirements of your state.

FORMS

READABILITY SCORE

LR-218

51.5

A handwritten signature in black ink that reads "Jay B. Williams". The signature is written in a cursive style with a large, looped initial "J".

Jay B. Williams
Vice President and Director of Compliance
2/9/2010