

SERFF Tracking Number: WSST-126465562 State: Arkansas  
Filing Company: Western-Southern Life Assurance Company State Tracking Number: 44710  
Company Tracking Number: 0806-5702 WSA END  
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other  
Product Name: WSLAC Maturity End/Inforce/rp  
Project Name/Number: WSLAC Maturity End/Inforce/rp /WSLAC Maturity End/Inforce/rp

## Filing at a Glance

Company: Western-Southern Life Assurance Company

Product Name: WSLAC Maturity End/Inforce/rp SERFF Tr Num: WSST-126465562 State: Arkansas

TOI: A10 Annuities - Other SERFF Status: Closed-Approved- State Tr Num: 44710  
Closed

Sub-TOI: A10.000 Annuities - Other

Co Tr Num: 0806-5702 WSA END State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Megan Thomas, Nikki

Disposition Date: 02/02/2010

Lape, Ramona Piercefield

Date Submitted: 01/27/2010

Disposition Status: Approved-  
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: WSLAC Maturity End/Inforce/rp

Status of Filing in Domicile: Pending

Project Number: WSLAC Maturity End/Inforce/rp

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 02/02/2010

Explanation for Other Group Market Type:

Deemer Date:

State Status Changed: 02/02/2010

Submitted By: Ramona Piercefield

Created By: Ramona Piercefield

Filing Description:

Corresponding Filing Tracking Number:

RE: 0806-5702 WSA END Endorsement

0806-5703 WSA END Endorsement

0806-5706 WSA END Endorsement

Western-Southern Life Assurance Company

NAIC Code 92622

FEIN 31-1000236

The above-referenced forms are being submitted in final print for review and approval. These forms are new and are

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not intended to replace any existing forms.

#### Domiciliary Filing:

This filing has been submitted to our domiciliary state of Ohio and is pending approval.

#### Endorsement:

The endorsements will be attached to in-force contracts only, as we no longer issue the products to which these endorsements are being attached. The endorsements extend the maturity date in the existing contracts to the Annuitant's 100th birthday. Each endorsement is drafted to correspond to specific contract language of the contract to which it is being attached.

This change will be beneficial to the owner in all cases. We are not taking away any rights or benefits. We are only expanding the time during which the owner may choose to leave his annuity intact to grow tax-deferred. The owner may still elect to annuitize his contract or take a lump sum at anytime. With the endorsement, the owner has more time (until age 100, rather than a younger age) if they want it, to make a terminal decision about the investment.

#### Flexibility

With respect to these endorsements, we reserve the right to change our officer signatures if such items should change in the future.

#### Readability and Certifications:

A readability certification and other required certifications are attached.

#### Format:

Our printers use various fonts and layouts; therefore, we reserve the right to format the pages of this form to conform to the printer's requirements. No change in language will occur, only a possible break or renumbering of a page. In addition, we also reserve the right to correct any inconsequential typographical errors that may be detected after approval; such as, misspelled words, spacing, or punctuation errors.

We look forward to your review and approval.

## Company and Contact

### Filing Contact Information

Ramona Piercefield, Product & State Filing Analyst	Ramona.Piercefield@wslife.com
400 Broadway	800-446-0795 [Phone] 1873 [Ext]
Cincinnati, OH 45202	513-357-4123 [FAX]

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**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 Group	State ID Number:
(800) 446-0795 ext. [Phone]	FEIN Number: 31-1000236	

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**Filing Fees**

Fee Required?	Yes
Fee Amount:	\$150.00
Retaliatory?	Yes
Fee Explanation:	\$50.00 per form (and any related forms) x 3 forms = \$150.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Western-Southern Life Assurance Company	\$150.00	01/27/2010	33839390

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## Correspondence Summary

### Dispositions

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

*SERFF Tracking Number:*      *WSST-126465562*                      *State:*                      *Arkansas*  
*Filing Company:*              *Western-Southern Life Assurance Company*      *State Tracking Number:*      *44710*  
*Company Tracking Number:*      *0806-5702 WSA END*  
*TOI:*                      *A10 Annuities - Other*                      *Sub-TOI:*                      *A10.000 Annuities - Other*  
*Product Name:*              *WSLAC Maturity End/Inforce/rp*  
*Project Name/Number:*      *WSLAC Maturity End/Inforce/rp /WSLAC Maturity End/Inforce/rp*

## **Disposition**

Disposition Date: 02/02/2010

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	Endorsement		Yes
Form	Endorsement		Yes
Form	Endorsement		Yes

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## Form Schedule

### Lead Form Number: 0806-5702 WSA END

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	0806-5702 WSA END	Policy/Cont Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		56.000	0806-5702 WSA END.pdf
	0806-5703 WSA END	Policy/Cont Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.000	0806-5703 WSA END.pdf
	0806-5706 WSA END	Policy/Cont Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		51.000	0806-5706 WSA END.pdf

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# Western-Southern Life Assurance Company

## ENDORSEMENT

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**THIS ENDORSEMENT** amends your annuity Contract issued by Western-Southern Life Assurance Company. The effective date of this Endorsement shall be the date the Contract was issued. If any provisions of the Contract conflict with this Endorsement, the provisions of this Endorsement will apply.

In the **Definitions** section, the definition of "Maturity Date" is hereby deleted and replaced with the following:

"Maturity Date" is the date annuity payments begin to the Annuitant (the date the contract "matures"). This date is the Contract Anniversary on or following the Annuitant's 100<sup>th</sup> birthday or 10 years after the Contract Date, if later."

In the **Payout Provisions at Maturity** section, the first paragraph titled **Maturity Date** is hereby deleted and replaced with the following:

"We will start annuity payments to the Annuitant on the Maturity Date. The Maturity Date is the Contract Anniversary on or following the Annuitant's 100<sup>th</sup> birthday or 10 years after the Contract Date, if later. You may elect an earlier Maturity Date at any time by sending a satisfactory written request to us."

All references to Maturity Date or Income Date on your Specification Page and application and any dates in connection with these terms are hereby deleted. All references in your contract to the Maturity Date being shown on Specifications Page or page 3 are hereby deleted.

[  
SPECIMEN  
Secretary

SPECIMEN  
President and  
Chief Executive Officer  
]

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# Western-Southern Life Assurance Company

## ENDORSEMENT

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**THIS ENDORSEMENT** amends your annuity Contract issued by Western-Southern Life Assurance Company. The effective date of this Endorsement shall be the date the Contract was issued. If any provisions of the Contract conflict with this Endorsement, the provisions of this Endorsement will apply.

Under the heading **Payout Provisions**, the first paragraph under the subheading **Income Date** is hereby deleted and replaced with the following:

"We will start annuity payments on the Income Date. The Income Date is the Contract Anniversary on or following the Annuitant's 100<sup>th</sup> birthday or the 10<sup>th</sup> Contract Anniversary, if later. You may elect an earlier Income Date at any time by sending a satisfactory written request to us."

All references to Income Date on your Data Page and application and any dates in connection with this term are hereby deleted. All references to Income Date in the Definitions section, and all references to the Income Date being shown on the Data Page or page 3, are hereby deleted.

[ SPECIMEN  
*James Allen*  
Secretary

[ SPECIMEN  
*John Barrett*  
President and  
Chief Executive Officer

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# Western-Southern Life Assurance Company

## ENDORSEMENT

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**THIS ENDORSEMENT** amends your annuity Contract issued by Western-Southern Life Assurance Company. The effective date of this Endorsement shall be the date the Contract was issued. If any provisions of the Contract conflict with this Endorsement, the provisions of this Endorsement will apply.

The first paragraph under the heading **Income Date** is hereby deleted and replaced with the following:

"On the Income Date we will start annuity payments under an Income Payment Option or we will pay the Contract Value in a single sum. The Income Date is the Contract Anniversary on or following the older Owner's 100<sup>th</sup> birthday or the 10<sup>th</sup> Contract Anniversary, if later. You may elect an Income Payment Option at any time prior to the Income Date, by sending a satisfactory written request to us, except that in no event may you elect an Income Payment Option earlier than the end of a Guarantee Period or the seventh Contract Anniversary, if later."

All references to Income Date on your Specification Page and application and any dates in connection with this term are hereby deleted. All references in your annuity contract to the Income Date being shown on the Specification Page or page 3 are hereby deleted.

 **SPECIMEN**  
*[Signature]*  
Secretary

 **SPECIMEN**  
*[Signature]*  
President and  
Chief Executive Officer

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## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Flesch Certification <b>Comments:</b> <b>Attachment:</b> FleschCert 5702, 5703, 5706.pdf		

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

Western-Southern Life Assurance Company

NAIC CODE #92622

**CERTIFICATION**

I, Denise Sparks, an officer of Western-Southern Life Assurance Company hereby certify that the following forms have the following readability scores as calculated by the Flesch Reading Ease Test and that these forms meet the reading ease requirements of your state Statutes and Regulations.

<b>Form Numbers</b>	<b>Readability Score</b>
0806-5702 WSA END - combined with 0301-5505 WSA	56
0806-5703 WSA END - combined with 9408-5570 WSA	50
0806-5706 WSA END - combined with 0205-5701 WSA	51



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Denise Sparks  
Vice President, Insurance Systems

Date: 01/27/2010