

SERFF Tracking Number: WSST-126492285 State: Arkansas
Filing Company: Western-Southern Life Assurance Company State Tracking Number: 44932
Company Tracking Number: 0806-5701 WSA END
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: WSLAC Maturity End/Inforce & New Business/rp
Project Name/Number: WSLAC Maturity End/Inforce & New Business/rp /WSLAC Maturity End/Inforce & New Business/rp

Filing at a Glance

Company: Western-Southern Life Assurance Company

Product Name: WSLAC Maturity End/Inforce & SERFF Tr Num: WSST-126492285 State: Arkansas

New Business/rp

TOI: A10 Annuities - Other

SERFF Status: Closed-Approved- State Tr Num: 44932
Closed

Sub-TOI: A10.000 Annuities - Other

Co Tr Num: 0806-5701 WSA END State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Megan Thomas, Nikki

Disposition Date: 02/23/2010

Lape, Ramona Piercefield

Date Submitted: 02/19/2010

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: WSLAC Maturity End/Inforce & New Business/rp

Status of Filing in Domicile: Pending

Project Number: WSLAC Maturity End/Inforce & New Business/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: 02/23/2010

Explanation for Other Group Market Type:

State Status Changed: 02/23/2010

Deemer Date:

Created By: Ramona Piercefield

Submitted By: Ramona Piercefield

Corresponding Filing Tracking Number:

Filing Description:

RE: 0806-5701 WSA END Endorsement

0806-5704 WSA END Endorsement

0806-5707 WSA END Endorsement

0806-5708 WSA END Endorsement

Western-Southern Life Assurance Company

NAIC Code 92622

FEIN 31-1000236

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

These endorsements will be attached to in-force contracts as well as newly-issued contracts. 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, if required.

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
400 Broadway
Ramona.Piercefield@wslife.com
800-446-0795 [Phone] 1873 [Ext]

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 Cincinnati, OH 45202 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

Filing Fees

Fee Required? Yes
 Fee Amount: \$200.00
 Retaliatory? Yes
 Fee Explanation: \$50.00 per form x 4 forms = \$200.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Western-Southern Life Assurance Company	\$200.00	02/19/2010	34314343

SERFF Tracking Number: *WSST-126492285* *State:* *Arkansas*
Filing Company: *Western-Southern Life Assurance Company* *State Tracking Number:* *44932*
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	02/23/2010	02/23/2010

SERFF Tracking Number: *WSST-126492285* *State:* *Arkansas*
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Disposition

Disposition Date: 02/23/2010

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

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Form Schedule

Lead Form Number: 0806-5701 WSA END

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	0806-5701 WSA END	Policy/Cont Endorsement ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		53.000	0806-5701 WSA END.pdf
	0806-5704 WSA END	Policy/Cont Endorsement ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		51.000	0806-5704 WSA END.pdf
	0806-5707 WSA END	Policy/Cont Endorsement ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		52.000	0806-5707 WSA END.pdf
	0806-5708 WSA END	Policy/Cont Endorsement ract/Fraternal Certificate:	Initial		53.000	0806-5708 WSA END.pdf

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Amendmen
t, Insert
Page,
Endorseme
nt or Rider

Western-Southern Life Assurance Company

ENDORSEMENT

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 **Payment Provisions** is hereby deleted and replaced with the following:

"Annuity Date: We will start annuity payments if you and the Annuitant are alive on the Annuity Date. The Annuity Date is the Contract Anniversary on or following the Annuitant's 100th birthday or the 10th Contract Anniversary, if later. You may elect to begin receiving annuity payments at any time prior to the Annuity Date by sending a satisfactory written request to us."

All references to Annuity Date on your Data Page and application and any dates in connection with this term are hereby deleted.

[
SPECIMEN
Secretary

SPECIMEN
President and
Chief Executive Officer
]

Western-Southern Life Assurance Company

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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 Surrender Value in a single sum. The Income Date is the Contract Anniversary on or following the Annuitant's 100th birthday or the 10th 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."

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 Specifications Page or page 3 are hereby deleted.

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SPECIMEN
Secretary

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President and
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]

Western-Southern Life Assurance Company

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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 begin annuity payments under one of the Income Payment Options described in the Income Payment Options provision, or we will pay the Surrender Value in a single sum. The Income Date is the Contract Anniversary on or following the older Owner's 100th birthday or the 10th Contract Anniversary, if later. You may elect one of the Income Payment Options at any time prior to the Income Date by sending a satisfactory written request to us."

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 Specifications page or page 3 are hereby deleted.

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

"Annuity Date: On the Annuity Date we will begin annuity payments under one of the Income Payment Options described in the Income Payment Options provision, or we will pay the Surrender Value in a single sum. The Annuity Date is the Contract Anniversary on or following the Annuitant's 100th birthday or the 10th Contract Anniversary, if later. You may elect to begin receiving annuity payments at any time prior to the Annuity Date by sending a satisfactory written request to us."

All references to Annuity Date on your Data Page and application and any dates in connection with this term are hereby deleted.

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: FleschCert 5701, 5704, 5707, 5708.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not applicable.		
Comments:		

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.

Form Numbers	Readability Score
0806-5701 WSA END - combined with 0301-5000 WSA	53
0806-5704 WSA END - combined with 0407-5585-I WSA	51
0806-5707 WSA END - combined with 0404-5526 WSA	52
0806-5708 WSA END - combined with 0407-5008-I WSA	53



Denise Sparks
Vice President, Insurance Systems

Date: 02/19/2010