

SERFF Tracking Number: AGNN-126547447 State: Arkansas
 Filing Company: Western National Life Insurance Company State Tracking Number: 45209
 Company Tracking Number: R417-10
 TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.003 Single Premium
 Product Name: R417-10
 Project Name/Number: /

Filing at a Glance

Company: Western National Life Insurance Company

Product Name: R417-10

SERFF Tr Num: AGNN-126547447 State: Arkansas

TOI: A02I Individual Annuities- Deferred Non- Variable

SERFF Status: Closed-Approved- Closed State Tr Num: 45209

Sub-TOI: A02I.003 Single Premium

Co Tr Num: R417-10

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Marie Bennett, Linda Bird, Rosalind Minor (FM), Rosalind Minor, Ashley Roberts, Harris Shearer, zSERFFStaff
 zStateSupportBK, zSERFFStaff
 zStateSupportLA, zSERFFStaff
 zStateSupportSF, zSERFFStaff
 zStateSupportCM, zSERFFStaff
 zStateSupportLS, Stephanie Fowler

Author: Angie Fox

Disposition Date: 03/22/2010

Date Submitted: 03/18/2010

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

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: 03/22/2010

Explanation for Other Group Market Type:

State Status Changed: 03/22/2010

Deemer Date:

Created By: Angie Fox

Submitted By: Angie Fox

Corresponding Filing Tracking Number:

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Filing Description:

Endorsement form R417-10 is being submitted for your review and approval. This filing does not contain any unusual or controversial items.

To the best of our knowledge, information and belief, the form submitted herewith is in compliance with the provisions of the insurance laws, rules, regulations and bulletins of your state. Such form contains no provisions previously disapproved by your Department. This endorsement may be attached to and made a part of our annuity contracts as approved in your state.

We certify that we are in compliance with Regulations 19 and 49 as well as AR. Code Ann. 23-79-138.

The form is new and will not replace any previously approved form by your Department. It will be applied to new issues only.

Form R417-10 is a Premium Enhancement Endorsement. On the day a single premium payment is received, the Company will credit to the Annuity Value a Premium Enhancement equal to a percentage of such premium payment. The Company reserves the right to limit its payment of any premium enhancement.

This endorsement will be used with form A201-05, approved by your Department on 12/21/05 and potentially with other previously approved single premium deferred annuity.

Company and Contact

Filing Contact Information

Angie Fox, angie.fox@aigretirement.com
2919 Allen Parkway, L10-30 713-831-6050 [Phone]
Houston, TX 77019 713-831-6932 [FAX]

Filing Company Information

Western National Life Insurance Company CoCode: 70432 State of Domicile: Texas
2929 Allen Parkway, L10-30 Group Code: 12 Company Type:
Houston, TX 77019 Group Name: State ID Number:
(713) 831-6006 ext. [Phone] FEIN Number: 75-0770838

Filing Fees

SERFF Tracking Number: AGNN-126547447 State: Arkansas
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Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? Yes
Fee Explanation: the fee for making this filing in our domicile state of Texas is \$100, therefore \$100 is included with this submission.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Western National Life Insurance Company	\$100.00	03/18/2010	35006291

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	03/22/2010	03/22/2010

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Disposition

Disposition Date: 03/22/2010

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 - Acturial Memo		No
Supporting Document	statement of variability		Yes
Form	Premium Enhancement Endorsement		Yes

WESTERN NATIONAL
Life Insurance Company

[205 East 10th Avenue
Amarillo, Texas 79101
Telephone 800.424.4990]

PREMIUM ENHANCEMENT ENDORSEMENT

This Endorsement modifies the Policy to which it is attached. The effective date of this Endorsement is the Policy Date. In case of conflict with any provision in the Policy, the provisions of this Endorsement will control.

On the day we receive your single Premium Payment, the Company will credit to your Annuity Value a Premium Enhancement equal to [1.0%] of such Premium Payment. The Company reserves the right to limit its payment of any Premium Enhancement to [\$25,000.00].

Your policy may contain a Premium Guarantee Provision which guarantees the return, upon a full withdrawal, of at least the amount of your single premium paid minus any prior partial withdrawals. The Premium Enhancement is treated as earnings for all purposes under the Policy and is not considered to be part of your Premium Payment. Any applicable Premium Guarantee Provision does not apply to any Premium Enhancement earned on any Premium Payment.

WESTERN NATIONAL LIFE INSURANCE COMPANY

[*Katherine Stoner*]

SECRETARY

CERTIFICATION

WESTERN NATIONAL LIFE INSURANCE COMPANY, NAIC # 70432, hereby certifies that the following form(s) comply with the Flesch scale of readability requirements of your State and the forms achieved the following score:

<u>Form Number</u>	<u>Form Description</u>	<u>Flesch Score</u>
R417-10	Premium Enhancement Endorsement	50.6



Tracey Harris
Vice President

March 18, 2010
Date

Western National Life Insurance Company
Statement of Variability for Form
R417-10
March 22, 2010

- The Officer signatures on the cover page of the policy are bracketed for administrative purposes.
- The location, telephone number and other annuity contract information is bracketed for administrative purposes. Any changes will be for future use only, and on a non-discriminatory basis.
- The percentage of premium enhancement is bracketed and will range between .5% and 5.0%.
- The amount of the premium enhancement limit is bracketed and will range between \$5,000 and \$30,000.



Tracey Harris
Vice President