

SERFF Tracking Number: NTAL-126518921 State: Arkansas
 Filing Company: National Teachers Associates Life Insurance Company State Tracking Number: 45031
 Company Tracking Number:
 TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other
 Product Name: ROP/BBR Endorsement Filing
 Project Name/Number: /

Filing at a Glance

Company: National Teachers Associates Life Insurance Company

Product Name: ROP/BBR Endorsement Filing SERFF Tr Num: NTAL-126518921 State: Arkansas
 TOI: H21 Health - Other SERFF Status: Closed-Approved- Closed State Tr Num: 45031

Sub-TOI: H21.000 Health - Other Co Tr Num: State Status: Approved-Closed
 Filing Type: Form Reviewer(s): Rosalind Minor
 Author: Wm. Bradley Cox Disposition Date: 03/03/2010
 Date Submitted: 03/01/2010 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:	Status of Filing in Domicile:
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: 03/03/2010	Explanation for Other Group Market Type:
	State Status Changed: 03/03/2010
Deemer Date:	Created By: Wm. Bradley Cox
Submitted By: Wm. Bradley Cox	Corresponding Filing Tracking Number:
Filing Description:	

These forms are new and do not replace any previously approved forms. The new endorsements will make it possible for insureds to cancel the optional attached rider without also cancelling the underlying policy.

Endorsement GR-ROPCANCEL-END (2/10) will be attached to these already approved Return of Premium Riders being used in Arkansas.

GR-1081 (9/03) Approved 10/31/03
 GR-1082 (10/04) Approved 11/16/04

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Endorsement GR-ROPCANCEL-END (2/10) will be attached to this already approved Return of Premium Rider being used in Arkansas.

GR-1060 (8/95) Approved 11/29/95

Endorsement GR-BBRCANCEL-END (2/10) will be attached to the already approved Benefit Booster Rider being used in Arkansas.

GR-1056 (10/04) Approved 11/8/04

These riders are available on the following approved policies.

GRC-2002-AR (11/93) Approved 2/10/94
GRC-2003-AR (2/97) Approved 4/21/97
GRC-2004-AR (1/03) Approved 6/2/03
GRD-6001-NA (8/95) Approved 1/19/96
GRD-6002-AR (5/99) Approved 7/16/99
GRD-6003-AR (5/99) Approved 7/16/99
GRH-1002-AR (12/93) Approved 2/10/94
GRH-1003-AR (2/97) Approved 4/21/97
GRH-1004-AR (9/06) Approved 2/22/07
GRHP-8001-AR (2/99) Approved 5/26/99
GRT-4001 (6/95) Approved 8/8/95

These forms were filed "Exempt" by Texas, our domicile, on February 26, 2010.

Company and Contact

Filing Contact Information

David Mather, Compliance Analyst david.mather@ntalife.com
4949 Keller Springs Road 972-532-2133 [Phone] 2577 [Ext]
Addison, TX 75001 972-532-2194 [FAX]

Filing Company Information

National Teachers Associates Life Insurance Company CoCode: 87963 State of Domicile: Texas
4949 Keller Springs Road Group Code: Company Type: LAH

SERFF Tracking Number: NTAL-126518921 State: Arkansas
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 Project Name/Number: /
 Addison, TX 75001 Group Name: State ID Number:
 (972) 532-2100 ext. [Phone] FEIN Number: 75-1623431

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Teachers Associates Life Insurance Company	\$150.00	03/01/2010	34500246

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	03/03/2010	03/03/2010

SERFF Tracking Number: NTAL-126518921 State: Arkansas
Filing Company: National Teachers Associates Life Insurance State Tracking Number: 45031
Company
Company Tracking Number:
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other
Product Name: ROP/BBR Endorsement Filing
Project Name/Number: /

Disposition

Disposition Date: 03/03/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NTAL-126518921 State: Arkansas

Filing Company: National Teachers Associates Life Insurance Company State Tracking Number: 45031

Company Tracking Number:

TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other

Product Name: ROP/BBR Endorsement Filing

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Supporting Document	Rule 19	Approved-Closed	Yes
Supporting Document	Coverl Letter	Approved-Closed	Yes
Form	Return of Premium Rider Cancellation Endorsement	Approved-Closed	Yes
Form	Cash Value Return of Premium Rider Endorsement	Approved-Closed	Yes
Form	Benefit Booster Rider Cancellation Endorsement	Approved-Closed	Yes

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Form Schedule

Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 03/03/2010	GR-ROPCANC EL-END (2/10)	Certificate	Return of Premium Rider Cancellation Amendmen t, Insert Page, Endorsement Endorsement or Rider	Initial		50.200	GR-ROPCancel-End (2.10).pdf
Approved-Closed 03/03/2010	GR-CVRCANC EL-END (2/10)	Certificate	Cash Value Return of Premium Rider Amendmen t, Insert Page, Endorsement Endorsement or Rider	Initial		52.000	GR-CVRCancel-End (2.10).pdf
Approved-Closed 03/03/2010	GR-BBRCANC EL-END (2/10)	Certificate	Benefit Booster Rider Cancellation Amendmen t, Insert Page, Endorsement Endorsement or Rider	Initial		51.300	GR-BBRCancel-End (2.10).pdf

NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE COMPANY



4949 Keller Springs Road • Addison, Texas 75001
P.O. Box 802207 • Dallas, Texas 75380
(888) 671-6771

RETURN OF PREMIUM RIDER CANCELLATION ENDORSEMENT

This Endorsement affects and should be attached to the following rider forms to provide the policyowner with the right to terminate the rider at any time:

GR-1081 (9/03)	GR-1081-CA (9/03)
GR-1082 (10/04)	GR-1081-MO (9/03)
GR-1082-OK (10/04)	

"Rider," as used in the paragraph below, refers to any of the forms above.

"Policy" or "Policies," as used in the paragraph below, refers to the policy to which a Rider is attached.

The Rider to which this Endorsement is attached is amended, effective May 1, 2010, as shown below:

Notwithstanding any provision contained in the Rider, the policyowner may terminate the Rider at any time by written notice to the Company and may continue to keep in force the Policy and all other riders on the Policy. The effective date of termination of the Rider will be the next monthly anniversary of the issue date of the Rider after the date of written request for termination of the Rider. For Policies with premium paid monthly, this will be the next monthly renewal premium date. On the effective date of termination of the Rider, the premium payable for the Policy will be reduced by the amount of premium attributable to the Rider. **If the Rider is terminated prior to its maturity (i.e. prior to twenty years from the date of issue), then no benefits will, at any time, be payable under the Rider.**

This Endorsement is subject to all of the Policy definitions, provisions, exceptions and limitations which are not inconsistent with the provisions of this Endorsement.

IN WITNESS WHEREOF, we have caused this Endorsement to be signed by



President

NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE COMPANY



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CASH VALUE RETURN OF PREMIUM RIDER ENDORSEMENT

This Endorsement affects and should be attached to the following rider forms to provide the policyowner with the right to terminate the rider at any time:

GR-1060 (8/95)	GR-1087-TN (10/04)
GR-1070 (8/95)	GR-1090 (10/96)
GR-1085 (10/96)	GR-1090-GA (10/96)
GR-1086 (9/03)	GR-1091(9/03)
GR-1087 (10/04)	GR-1092 (12/04)
GR-1087-MD (10/04)	GR-1095-PA (4/97)
GR-1087-VA (10/04)	

“Rider,” as used in the paragraph below, refers to any of the forms above.

“Policy” or “Policies,” as used in the paragraph below, refers to the policy to which a Rider is attached.

The Rider to which this Endorsement is attached is amended, effective May 1, 2010, as shown below:

Notwithstanding any provision contained in the Rider, the policyowner may terminate the Rider at any time by written notice to the Company and may continue to keep in force the Policy and all other riders on the Policy. The effective date of termination of the Rider will be the next monthly anniversary of the issue date of the Rider after the date of written request for termination of the Rider. For Policies with premium paid monthly, this will be the next monthly renewal premium date. On the effective date of termination of the Rider, the premium payable for the Policy will be reduced by the amount of premium attributable to the Rider. The net cash value benefit (in some Riders, “premium return benefit” or “withdrawal benefit” or “policy termination benefit”) attributable to the Rider will be calculated under the terms of the Rider as of the effective date of termination of the Rider. This benefit will be paid within 45 days of the effective date of termination of the Rider.

This Endorsement is subject to all of the Policy definitions, provisions, exceptions and limitations which are not inconsistent with the provisions of this Endorsement.

IN WITNESS WHEREOF, we have caused this Endorsement to be signed by


President

NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE COMPANY



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(888) 671-6771

BENEFIT BOOSTER RIDER CANCELLATION ENDORSEMENT

This Endorsement affects and should be attached to the Benefit Booster Rider, form GR-1056 (10/04), to provide the policyowner with the right to terminate the rider at any time.

"Rider," as used in the paragraph below, refers to the form above.

"Policy" or "Policies," as used in the paragraph below, refers to the policy to which this Rider is attached.

The Rider to which this Endorsement is attached is amended, effective May 1, 2010, as shown below:

Notwithstanding any provision contained in the Rider, the policyowner may terminate the Rider at any time by written notice to the Company and may continue to keep in force the Policy and all other riders on the Policy. The effective date of termination of the Rider will be the next monthly anniversary of the issue date of the Rider after the date of written request for termination of the Rider. For Policies with premium paid monthly, this will be the next monthly renewal premium date. On the effective date of termination of the Rider, the premium payable for the Policy will be reduced by the amount of premium attributable to the Rider. **If the Rider is terminated, no benefits will thereafter be payable under the Rider except as to claims incurred prior to the effective date of termination of the Rider.**

This Endorsement is subject to all of the Policy definitions, provisions, exceptions and limitations which are not inconsistent with the provisions of this Endorsement.

IN WITNESS WHEREOF, we have caused this Endorsement to be signed by

A handwritten signature in black ink, appearing to read 'Raymond J. Montoye'. The signature is written in a cursive, flowing style.

President

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	Approved-Closed	03/03/2010
Comments:			
Attachment:			
AR Read Cert.pdf			

		Item Status:	Status Date:
Bypassed - Item:	Application	Approved-Closed	03/03/2010
Bypass Reason:	N/A		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Health - Actuarial Justification	Approved-Closed	03/03/2010
Bypass Reason:	N/A		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Outline of Coverage	Approved-Closed	03/03/2010
Bypass Reason:	N/A		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	Rule 19	Approved-Closed	03/03/2010
Comments:			
Attachment:			
AR Rule & Reg 19 Cert.pdf			

SERFF Tracking Number: NTAL-126518921 State: Arkansas
Filing Company: National Teachers Associates Life Insurance State Tracking Number: 45031
Company
Company Tracking Number:
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other
Product Name: ROP/BBR Endorsement Filing
Project Name/Number: /

	Item Status:	Status Date:
Satisfied - Item: Coverl Letter	Approved-Closed	03/03/2010
Comments:		
Attachment: AR Cover Letter.pdf		



NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE COMPANY

4949 Keller Springs Road • Addison, Texas 75001-5910
(972) 532-2100 • Fax (972) 532-2194
www.ntalife.com

ARKANSAS

I hereby certify that to the best of my knowledge and belief the following forms, according to the Fresh test, have these readability scores:

Defined terms and headings have been excluded for purposes of the calculation of the Readability score.

FORM	FORM NO.	SCORE
Return of Premium Rider Cancellation Endorsement	GR-ROPCANCEL-END (2/10)	50.2
Cash Value Return of Premium Rider Endorsement	GR-CVRCANCEL-END (2/10)	52.0
Benefit Booster Rider Cancellation Endorsement	GR-BBRCANCEL-END (2/10)	51.3

Signed 
William Bradley Cox
General Counsel and
Vice President

Date 3/1/10



**NATIONAL TEACHERS ASSOCIATES
LIFE INSURANCE COMPANY**

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ARKANSAS

To the best of my knowledge, this submission meets the requirements of the Rule and Regulation 19 and the applicable requirements of the Arkansas Department of Insurance.

Signed William Bradley Cox
William Bradley Cox
General Counsel and
Vice President

Date 3/1/10



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David R Mather
Compliance Analyst
(972) 532-2156

February 25, 2010

Arkansas Department of Insurance
Life and Health Division
1200 West Third Street
Little Rock, Arkansas 72201-1904

Re: National Teachers Associates Life Insurance Company
NAIC# 87963
Federal ID # 75-1623431
Forms: GR-ROPCANCEL-END (2/10) Return of Premium
Rider Cancellation Endorsement
GR-CVRCANCEL-END (2/10) Cash Value Return of Premium
Rider Endorsement
GR-BBRCANCEL-END (2/10) Benefit Booster Rider
Cancellation Endorsement

Dear Department of Insurance:

The above-referenced forms are enclosed for your review and approval.

These forms are new and do not replace any previously approved forms. The new endorsements will make it possible for insureds to cancel the optional attached rider without also cancelling the underlying policy.

Endorsement GR-ROPCANCEL-END (2/10) will be attached to these already approved Return of Premium Riders being used in Arkansas.

GR-1081 (9/03)	Approved 10/31/03
GR-1082 (10/04)	Approved 11/16/04

Endorsement GR-ROPCANCEL-END (2/10) will be attached to this already approved Return of Premium Rider being used in Arkansas.

GR-1060 (8/95)	Approved 11/29/95
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Endorsement GR-BBRCANCEL-END (2/10) will be attached to the already approved Benefit Booster Rider being used in Arkansas.

GR-1056 (10/04)	Approved 11/8/04
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These riders are available on the following approved policies.

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GRC-2003-AR (2/97)	Approved 4/21/97
GRC-2004-AR (1/03)	Approved 6/2/03
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GRD-6002-AR (5/99)	Approved 7/16/99
GRD-6003-AR (5/99)	Approved 7/16/99
GRH-1002-AR (12/93)	Approved 2/10/94
GRH-1003-AR (2/97)	Approved 4/21/97

GRH-1004-AR (9/06)
GRHP-8001-AR (2/99)
GRT-4001 (6/95)

Approved 2/22/07
Approved 5/26/99
Approved 8/8/95

These forms were filed "Exempt" by Texas, our domicile, on February 26, 2010.

If you have any questions, or if you require any additional information, please call me at (800) 825-5682 extension 2156. You may also e-mail me directly at david.mather@ntalife.com.

Sincerely,

David R Mather
Compliance Analyst