

SERFF Tracking Number: WDMM-126590167 State: Arkansas
 Filing Company: Woodmen of the World Life Insurance Society State Tracking Number: 45587
 Company Tracking Number: ADVANCE PREMIUM FUND RIDER 388 4-10
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: Advance Premium Fund Rider 388 4-10
 Project Name/Number: /

Filing at a Glance

Company: Woodmen of the World Life Insurance Society

Product Name: Advance Premium Fund Rider 388 4-10 SERFF Tr Num: WDMM-126590167 State: Arkansas

TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Approved- State Tr Num: 45587
 Adjustable Life Closed

Sub-TOI: L09I.001 Single Life Co Tr Num: ADVANCE PREMIUM FUND RIDER 388 4-10 State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird
 Author: Lee Ann Anderson Disposition Date: 05/06/2010
 Date Submitted: 05/05/2010 Disposition Status: Approved-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: This form is being filed with the Interstate Insurance Product Regulation Commission for use in our domicile state of Nebraska.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 05/06/2010

Explanation for Other Group Market Type:

State Status Changed: 05/06/2010

Deemer Date:

Created By: Lee Ann Anderson

Submitted By: Lee Ann Anderson

Corresponding Filing Tracking Number:

Filing Description:

We are submitting the enclosed form for approval. This form will replace Form 333-03-9610 which was previously approved by your Department on January 6, 1997.

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This rider will be used with our universal life products to describe the benefit provided to our members who choose to make premium payments in excess of the required or stipulated amount and will be used at time of issue and can also be added after the date of issue.

The enclosed form is submitted in final print and is subject to only minor modification in paper stock, ink, border, company logo, and adaptation to electronic media and computer printing.

Company and Contact

Filing Contact Information

Lee Ann Anderson, Senior Compliance Analyst landerson@woodmen.org
 1700 FARNAM STREET 402-661-6206 [Phone]
 OMAHA, NE 68102 402-449-7732 [FAX]

Filing Company Information

Woodmen of the World Life Insurance Society CoCode: 57320 State of Domicile: Nebraska
 1700 FARNAM STREET Group Code: Company Type:
 OMAHA, NE 68102 Group Name: State ID Number:
 (402) 271-7279 ext. [Phone] FEIN Number: 47-0339250

Filing Fees

Fee Required? Yes
 Fee Amount: \$20.00
 Retaliatory? No
 Fee Explanation: \$20.00 per rider filed separately
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Woodmen of the World Life Insurance Society	\$20.00	05/05/2010	36232169
Woodmen of the World Life Insurance Society	\$30.00	05/05/2010	36247018

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	05/06/2010	05/06/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Linda Bird	05/05/2010	05/05/2010	Lee Ann Anderson	05/05/2010	05/05/2010

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Disposition

Disposition Date: 05/06/2010

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		No
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Form	Advance Premium Fund Rider		No

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 05/05/2010
Submitted Date 05/05/2010
Respond By Date 06/07/2010

Dear Lee Ann Anderson,

This will acknowledge receipt of the captioned filing.

Objection 1

No Objections

Comment: Regulation 57 was revised effective January 1, 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$30.00 is received.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 05/05/2010
Submitted Date 05/05/2010

Dear Linda Bird,

Comments:

Response 1

Comments: An additional \$30.00 has been submitted via EFT.

Related Objection 1

Comment:

Regulation 57 was revised effective January 1, 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$30.00 is received.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Lee Ann Anderson

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Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	FORM 388 4-10	Policy/Cont Advance Premium ract/Fratern Fund Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		54.400	Form 388 4-10.pdf

ADVANCE PREMIUM FUND RIDER

ISSUE DATE [June 1, 2010]

CERTIFICATE NUMBER [123456789]

MEMBER [JOHN L WOODMEN]

AGE [12]

This is a rider to the above numbered certificate. It shall be attached to and become a part of it. All terms are the same except those changed by this endorsement.

Any excess amount received for this certificate will be placed into the Advance Premium Fund where it will earn interest. The current rate of interest paid by Woodmen is not guaranteed, but will never be less than the minimum accumulation rate described in the REFUNDS provision of this certificate. Interest earned on the Advance Premium Fund will be reported annually to the Internal Revenue Service.

Woodmen will automatically transfer the required or stipulated amount from the Advance Premium Fund to apply as premium to this certificate. When no further premiums are to be paid from the Advance Premium Fund, any amount remaining in the Advance Premium Fund will be returned to the certificate owner. Any amount remaining in the Advance Premium Fund at the insured's death will be paid to the beneficiary.

This rider will be amended from time to time if required to reflect any change in the Internal Revenue Code, Treasury Department Regulations or applicable rulings.

WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY

[Pamela Hernandez]

SECRETARY

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachments: 388 4-10 Readability Certification.pdf AR Rule 19 Certification.pdf		
Bypassed - Item: Application Bypass Reason: Not applicable Comments:		
Bypassed - Item: Outline of Coverage Bypass Reason: Not applicable Comments:		

Readability Certification

This is to certify that Form 388 4-10 is in compliance with recommended insurance readability law.

1. The text achieves a minimum score of fifty (50) on the Flesch reading ease test when attached to certificate.
2. The document is printed in not less than ten (10) point type, one (1) point leaded.
3. The layout and spacing of the document separate the paragraphs from each other and from the border of the paper.
4. The section titles are captioned in bold face or otherwise stand out significantly from the text.
5. The document does not use unnecessarily long, complicated or obscure words, sentences, paragraphs or constructions.

Randall P. Rotschafer
Vice President and Chief Actuary

WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY
1700 Farnam Street, Omaha, Nebraska 68102

CERTIFICATION

I certify that to the best of my knowledge and belief the form(s) in this submission meets the provisions of Rule and Regulation 19 as well as all applicable requirements of the Arkansas Insurance Department.

05/5/2010

Date

Vice President & Chief Actuary

Form(s): 388 4-10