

SERFF Tracking Number: PHMU-126717082 State: Arkansas  
Filing Company: The Pharmacists Life Insurance Company State Tracking Number: 46329  
Company Tracking Number:  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: Illustration Certification  
Project Name/Number: 2010 Illustration Certification/

## Filing at a Glance

Company: The Pharmacists Life Insurance Company

Product Name: Illustration Certification

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

SERFF Tr Num: PHMU-126717082 State: Arkansas

SERFF Status: Closed-Accepted State Tr Num: 46329

For Informational Purposes

Co Tr Num:

Author: Sandra Laubenthal

Date Submitted: 07/19/2010

State Status: Filed-Closed

Reviewer(s): Linda Bird

Disposition Date: 07/22/2010

Disposition Status: Accepted For Informational Purposes

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: 2010 Illustration Certification

Project Number:

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 07/22/2010

Deemer Date:

Submitted By: Sandra Laubenthal

Filing Description:

I am submitting the Illustration certification filing.

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 07/22/2010

Created By: Sandra Laubenthal

Corresponding Filing Tracking Number:

Please feel free to contact me if you have any questions

515-395-7361

Sandra.Laubenthal@phmic.com

## Company and Contact

*SERFF Tracking Number:* PHMU-126717082      *State:* Arkansas  
*Filing Company:* The Pharmacists Life Insurance Company      *State Tracking Number:* 46329  
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*TOI:* L08 Life - Other      *Sub-TOI:* L08.000 Life - Other  
*Product Name:* Illustration Certification  
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**Filing Contact Information**

Sandra Laubenthal, Marketing Coordinator      Sandra.Laubenthal@phmic.com  
 PO Box 370      515-295-2461 [Phone]  
 Algona, IA 50511      515-295-9306 [FAX]

**Filing Company Information**

The Pharmacists Life Insurance Company      CoCode: 90247      State of Domicile: Iowa  
 PO Box 370      Group Code: 775      Company Type: Life  
 Algona, IA 50511      Group Name:      State ID Number:  
 (515) 295-2461 ext. [Phone]      FEIN Number: 42-1125294

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**Filing Fees**

Fee Required?      No  
 Retaliatory?      No  
 Fee Explanation:  
 Per Company:      No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Pharmacists Life Insurance Company	\$0.00	07/19/2010	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		07/22/2010	07/22/2010

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## Disposition

Disposition Date: 07/22/2010

Implementation Date:

Status: Accepted For Informational Purposes

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	Illustration Certification		Yes

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## Supporting Document Schedules

**Item Status:**

**Status**

**Date:**

**Satisfied - Item:** Illustration Certification

**Comments:**

**Attachment:**

AR TPL Illustration.pdf

TO: Board of Directors, The Pharmacists Life Insurance Company

I, Steve Griffith, Griffith, Ballard and Company, am the consulting actuary for The Pharmacists Life Insurance Company, Algona, Iowa and am a member of the American Academy of Actuaries in good standing. I was appointed by the Board of Directors of said insurer to be the Illustration Actuary for all plans of insurance subject to the Life Insurance Illustration Regulation. The appointment was documented in the Board minutes dated July 26, 1997. I meet the Academy requirements for making this certification and the requirements of applicable state regulations.

Scales used in illustrating non-guaranteed elements for the plans of insurance described below meet the requirements of the Regulation. The disciplined current scales for these plans are in conformity with the Actuarial Standard of Practice for Compliance with the NAIC Life Insurance Illustration Model Regulation (ASOP 24) promulgated by the Actuarial Standards Board. Moreover:

- No currently payable scale for business issued since January 1, 1995 and within the scope of this certification has been reduced for reasons other than changes in the experience factors underlying the disciplined current scale.
- Non-guaranteed elements illustrated for new policies are consistent with those illustrated for similar inforce policies.
- Illustrated non-guaranteed elements for new and inforce policies subject to this regulation are consistent with the non-guaranteed elements amounts actually credited or charged to the same or similar forms.
- The minimum expenses used in the calculation of the disciplined current scale for all policy forms subject to this regulation were Fully Allocated.

This certification covers the following forms and plans of insurance marketed with illustration of non-guaranteed elements:

<u>Form #</u>	<u>Description</u>
TERM-2004 PL1789 (3-04)	Term Life Insurance to Age 95
PL1797 (5-04)	Endorsement to Term 2004 PL1789 (3-04)
PL1800 5/05	Whole Life
PL1801 5/05	12 Pay Life

This certification is effective for scales used in illustrating non-guaranteed elements commencing July 1, 2010. This is the annual certification for the Company as required by the Illustration Regulation.

I have relied upon Steven M. Hoskins, Vice President, for providing me with the schedule of policies and riders which the Company intends to market with illustration of non-guaranteed elements and those without.

I have relied upon Steven M. Hoskins for submitting the appropriate data for all currently illustrated non-guaranteed elements.

Finally, I have relied upon Steven M. Hoskins for providing copies/output from the company's illustration software for the purpose of verifying the calculation of illustrated non-guaranteed values.

June 25, 2010  
Date

  
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Steve Griffith  
Griffith, Ballard and Company  
100 First Avenue N.E., Suite 117  
Cedar Rapids, Iowa 52401