

SERFF Tracking Number: KCLF-126959402 State: Arkansas  
Filing Company: Sunset Life Insurance Company of America State Tracking Number: 47571  
Company Tracking Number: ILLUSTRATION CERTIFICAITONS 2010  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: Illustration Certificatons 2010  
Project Name/Number: Illustration Certifications 2010/Illustration Certifications 2010

## Filing at a Glance

Company: Sunset Life Insurance Company of America

Product Name: Illustration Certificatons 2010 SERFF Tr Num: KCLF-126959402 State: Arkansas

TOI: L08 Life - Other SERFF Status: Closed-Accepted State Tr Num: 47571

Sub-TOI: L08.000 Life - Other

For Informational Purposes

Co Tr Num: ILLUSTRATION

State Status: Filed-Closed

CERTIFICAITONS 2010

Filing Type: Form

Reviewer(s): Linda Bird

Author: Kathleen Frese

Disposition Date: 01/06/2011

Date Submitted: 12/22/2010

Disposition Status: Accepted For

Informational Purposes

Implementation Date:

Implementation Date Requested:

State Filing Description:

## General Information

Project Name: Illustration Certifications 2010

Status of Filing in Domicile: Pending

Project Number: Illustration Certifications 2010

Date Approved in Domicile:

Requested Filing Mode: Informational

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 01/06/2011

State Status Changed: 01/06/2011

Deemer Date:

Created By: Kathleen Frese

Submitted By: Kathleen Frese

Corresponding Filing Tracking Number:

Filing Description:

Attached are the Annual Illustration Certifications for Sunset Life Insurance Company.

## Company and Contact

### Filing Contact Information

Kathleen Frese, Compliance Analyst III

kfrese@kclife.com

3520 Broadway

816-753-7299 [Phone] 8283 [Ext]

Kansas City, MO 64111

816-753-3018 [FAX]

### Filing Company Information

SERFF Tracking Number: KCLF-126959402 State: Arkansas  
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 Product Name: Illustration Certificatons 2010  
 Project Name/Number: Illustration Certifications 2010/Illustration Certifications 2010  
 Sunset Life Insurance Company of America CoCode: 69272 State of Domicile: Missouri  
 3520 Broadway Group Code: 588 Company Type: Life and Health  
 PO Box 219532 Group Name: State ID Number:  
 Kansas City, MO 64121-9532 FEIN Number: 91-0431975  
 (816) 753-7000 ext. [Phone]

**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sunset Life Insurance Company of America	\$50.00	12/22/2010	43166259

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	01/06/2011	01/06/2011

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## Disposition

Disposition Date: 01/06/2011

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

*SERFF Tracking Number:* KCLF-126959402      *State:* Arkansas  
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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		No
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Cover Letter		Yes
<b>Supporting Document</b>	Illustration Certificaitons		Yes
<b>Supporting Document</b>	List of Forms		Yes

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## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Cover Letter <b>Comments:</b> <b>Attachment:</b> SSL Letter.pdf		
<b>Satisfied - Item:</b> Illustration Certificaitons <b>Comments:</b> <b>Attachments:</b> SSL - Actuary.pdf SSL - Officer.pdf		
<b>Satisfied - Item:</b> List of Forms <b>Comments:</b> <b>Attachment:</b> SSL-AR.pdf		



**KANSAS CITY LIFE  
INSURANCE COMPANY**

Broadway at Armour / Box 219139 / Kansas City, Missouri 64121-9139  
Telephone: (816) 753-7000  
Web Site: [www.kclife.com](http://www.kclife.com)

December 14, 2010

State Insurance Department

Dear Sir or Madam,

Enclosed please find the Annual Illustration Certifications for the following companies where I am the Illustration Actuary:

**Sunset Life Insurance Company**

For each company, I have enclosed the following:

- ◆ Illustration Actuary's Certification
- ◆ Company Officer's Certification
- ◆ A list of all policy and rider forms for which the certifications apply

If you have any questions, please call or e-mail me.

Respectfully,

Mark A. Milton, FSA, MAAA  
Illustration Actuary  
Senior Vice President and Actuary  
1-800-821-5529 ext 8345  
[mmilton@kclife.com](mailto:mmilton@kclife.com)

**Sunset Life Insurance Company**  
**Annual Actuarial Certification**

I, Mark A. Milton, am Vice President and Actuary of Kansas City Life Insurance Company and am a member of the American Academy of Actuaries in good standing and am responsible for the actuarial aspects of product development for our wholly owned subsidiary Sunset Life. I was appointed by the Board of Directors of Sunset Life Insurance Company to be the Illustration Actuary for all plans of insurance subject to the Life Insurance Illustration Model Regulation. The appointment was effective January 1, 1997. I meet the Academy requirements for making this certification and the requirements of applicable state regulations.

The scales used in illustrating non-guaranteed elements for the plans on the attached certification form meet the requirements of the Regulation. The disciplined current scale for this plan is 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 within the last five years 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 in force policies.
- Illustrated non-guaranteed elements for new and in-force 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 based on the Generally Recognized Expense Table for 2011 Illustrations.

In making this certification, I have not deviated from ASOP 24 in any way.

*Mark A Milton*

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Mark A Milton FSA, MAAA  
Illustration Actuary  
Senior Vice President and Actuary  
Kansas City Life Insurance Company

December 14, 2010  
Date

**Sunset Life Insurance Company**  
**Illustration Regulation Certification**

I, Jill A. Daniel, am Assistant Vice President and Associate Actuary of Kansas City Life Insurance Company. I am an officer of said insurer and have been appointed to certify compliance with subsection F of Section 11 of the Life Insurance Illustration Model Regulation for this state for all applicable plans of insurance.

The illustration formats meet the requirements of the Regulation and the scales used in insurer-authorized illustrations are those scales certified by the Illustration Actuary.

The company has provided its agents with information about the expense allocation method used by the company in its annual illustration certification.



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Jill A. Daniel, ASA, MAAA  
AVP and Associate Actuary

December 14, 2010  
Date

## **Life Illustrations - Identification Form AR**

*Company:* Sunset Life Insurance Company  
*NAIC Company #:* 69272  
*Date Submitted:* December 13, 2010  
*Illustration Actuary:* Mark Milton  
*Contact Phone #:* (816) 753-7000  
*Appointment Effective:* January 1, 1997  
*Annual Certification Date:* December 31  
*Appointed Officer:* Jill Daniel

### **Illustrated Plans**

No products will be issued with illustrations

### **Non-Illustrated Plans**

No non-illustrated plans will be issued with illustrations.